

ST NEOTS UNITED REFORMED CHURCH

England & Wales · Charity number 1130767

Details

Other names ST NEOTS UNITED REFORMED CHURCH CHARITY

Status Registered

Legal form Previously excepted

Registered 2009-07-27

Register [View on the Charity Commission register](#)

Contact

Address 7 Riddiford Crescent
Brampton
Huntingdon
Cambridgeshire
PE28 4YH

Phone 01480457588

Email bill@springbett.com

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: Promoting the Christian faith; providing regular public worship for all; teaching the Christian faith to all ages; providing training, nurture and activities for children and young people; serving the community; giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty; providing resources for community groups and activities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£66,208	£62,115	-	-
2024-12-31	£64,053	£65,952	-	-
2023-12-31	£93,038	£75,514	-	-
2022-12-31	£58,194	£81,666	-	-
2021-12-31	£67,586	£54,161	-	-

Trustees

Name	Role	Appointed
JENNY LOUISE GIBBS		
Jennifer Margaret Henderson		2022-10-16
Kenneth Hannah Leckie		2025-10-13
Norma Grace Leckie		2021-10-12
Paul Stephanus Botha		2024-10-20
RITA JOYCE CHARTER		2019-10-08

ST NEOTS UNITED REFORMED CHURCH

England & Wales - Charity number 1130767

Accounts



ST NEOTS UNITED REFORMED CHURCH

REGISTERED CHARITY 1130767

TRUSTEES REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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ST NEOTS UNITED REFORMED CHURCH

Trustees' Report for the year ended 31 December 2025

Reference and administration details

Address High Street, St Neots, Cambridgeshire, PE19 1BN

Charity Registered No. 1130767

Minister Reverend A Davis

Elders (Trustees) who have served between 1 January 2025 to the date of this report:

Mrs J Gibbs (Church Secretary)	
Mrs V Corrigan	resigned 13 October 2025
Mrs J Jones	resigned 13 October 2025
Mrs R Charter	
Mrs N Leckie	
Mrs J Henderson	
Mr P S Botha	
Mr K Leckie	appointed 13 October 2025

Structure, governance and management

The church is a member church of the United Reformed Church in Great Britain which was established by the 1972 United Reformed Church Acts. The church has its own constitution which is approved by the Church Meeting. The Trustees consider the Church Meeting to be the decision-making body of the local church.

The church was registered as a charity by the Charity Commission on 27 July 2009.

The church has entered into the Mid Cambridgeshire Mission Partnership with the single United Reformed Churches in St Ives and Fenstanton, and the Local Ecumenical Projects in Bar Hill, Cambourne, Loves Farm and Northstowe. The costs of the single church element of the Partnership will be shared in the first instance between the three single United Reformed Churches.

Elders are nominated to serve as Trustees, subject to their being elected by receiving at least 75% of the votes cast at a Church Meeting. An Elder must have been a church member for 2 years before they are eligible for nomination.

Reverend S J Fender served the church as Interim Moderator until the appointment of Revd A Davis as Minister to the Mid Cambridgeshire Mission Partnership, with effect from 1 December 2025.

The church is situated in the Eastern Synod of the United Reformed Church. The Synod meets twice each year, and the church is represented by a Trustee or appointed Church Member. The church is involved in a number of local ecumenical activities.

The Trustees acknowledge their responsibility to consider the major risks to which the church may be exposed and take the necessary measures to identify those risks and reduce them to an acceptable level.

Objectives and activities

The principal objective of the church is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The Trustees consider that the most appropriate way to meet this objective is to provide acts of worship and promote Christian teaching which is in accordance with the traditions of the United Reformed Church. The Trustees also recognise the importance of working closely with other churches in St Neots to develop ecumenical relationships with other Christian groups.

The full accounts for the year ended 31 December 2025 are set out on pages 5 to 10 of this report. The report of the Independent Examiner is set out on page 4.

A Minister in post is paid a salary by the United Reformed Church. In the absence of a Minister the Trustees arrange for worship to be led by church members and visiting preachers. A preaching fee of £40 plus travelling expenses is offered to everyone who leads worship. Mrs J Gibbs led worship on 16 (2024:11) separate occasions and was paid a total of £640 (2024: £440) during the year. None of the other Trustees received payment for their services to the church and the Trustees also acknowledge the contribution from many people who are part of the life of the church.

Achievements and performance

Acts of public worship normally take place each Sunday morning. Holy Communion is normally celebrated on the third Sunday in each month. Other acts of worship and teaching take place throughout the year. The church is actively involved in Churches Together in St Neots including the Fair Trade and Christian Centre, and St Neots Christian Aid Group, and is a weekly participant in the work of St Neots Foodbank by acting as a distribution centre.

The Trustees are pleased to report that church life in 2025 has been more active than the previous post-Covid years. As well as being open for public worship each Sunday the church uses YouTube to broadcast those services to members and friends who are unable to worship in person. The services are streamed live, and they are also available using "catch up" through the church's website. and can also be viewed later, via YouTube.

Elders' Meetings and Church Meetings are held using a mixture of physical attendance and Zoom technology. Printed copies of the Sunday services have been supplied to Members and Friends without IT technology.

Church Membership stands at 38 (2024:42) and the average number attending Sunday worship is 37 (2024:36), with an average of 14 (2024:27) viewing the service on YouTube.

Financial results for the year

The income of the church exceeded its costs by £4,093. The normal activities of the church showed a deficit of £1,078 but the fundraising schemes generated an income of £5,171. Full details are given in the Receipts and Payments account on page 5 and in the supporting notes on pages 7 to 10.

The Trustees have been advised that one of the pinnacles on the tower is in a poor state of repair and it needs to be rebuilt. The Trustees have received quotes for this work and are actively looking for grants and donations towards the cost. The work will be put in hand as soon as the Trustees have the assurance that there are sufficient funds to pay for the work as well as to enable the church to continue its normal level of activity.

The policy on reserves

Responsible financial stewardship calls for the Trustees to provide funds to enable the church to meet its liabilities as they fall due and to set aside a reasonable amount to cover costs that cannot be predicted. The Trustees consider that the equivalent of six months' normal expenditure is an appropriate amount. The level of reserves of the Unrestricted Fund at 31 December 2025 is acceptable but the Trustees continue to look for ways of increasing income and restricting expenditure to at least maintain this level of reserves. In the event of the church having reserves that were greatly in excess of its needs, the Trustees would recommend that the church should make donations to support the activities of organisations whose activities were in sympathy with the objectives of the church.

Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's Trustees

Mrs Jenny Gibbs
Church Secretary
30 March 2026

ST NEOTS UNITED REFORMED CHURCH
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

TREASURER'S STATEMENT

I have prepared the accounts on pages 5 to 10 for the year ended 31 December 2025 from the accounting records of the church.

W R Springbett

Date: 30 March 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST NEOTS UNITED REFORMED CHURCH

I report to the Trustees of St Neots United Reformed Church (the Trust) on my examination of the accounts for the year ended 31 December 2025, which are set out on pages 5 to 10.

Responsibilities and basis of report

As the charity Trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no matters in connection with the examination to which attention needs to be drawn in order to enable a proper understanding of the accounts to be reached.

G Round BFP FCA

St Neots
Cambridgeshire

Date: 30 March 2026

ST NEOTS UNITED REFORMED CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	General Fund	Designated Funds	Restricted Funds	Total for 2025	Total for 2024
		£	£	£	£	£
RECEIPTS						
Offertory		20,619	-	-	20,619	20,993
Income tax refunds under Gift Aid		5,636	-	-	5,636	6,057
Fund raising and donations	3	-	9,537	820	10,357	11,804
Room hire		15,886	-	-	15,886	6,516
Rent from shop unit		10,830	-	-	10,830	17,359
Bank interest and investment income		775	-	-	775	1,144
VAT reclaimed on Listed Places of Worship		1,706	-	-	1,706	-
Wedding and funeral fees		399	-	-	399	-
Monies raised for outside causes	4	-	-	-	-	180
Total receipts		<u>55,851</u>	<u>9,537</u>	<u>820</u>	<u>66,208</u>	<u>64,053</u>
PAYMENTS						
Ministry & Mission Fund		25,644	-	-	25,644	25,992
Mission Partnership expenses	5	1,101	-	-	1,101	-
Interim Moderator and Worship						
Leader's expenses	6	650	-	-	650	391
Church running costs	7	18,741	-	-	18,741	14,285
Church cleaning		3,802	-	-	3,802	6,670
Outreach	8	3,015	-	-	3,015	2,985
Support for outside causes	9	-	-	-	-	180
Maintenance of church building	10	3,976	-	-	3,976	13,233
Special projects	11	-	4,234	820	5,054	2,179
Costs of fund raising		-	132	-	132	37
Total payments		<u>56,929</u>	<u>4,366</u>	<u>820</u>	<u>62,115</u>	<u>65,952</u>
NET RECEIPTS/(PAYMENTS)		(1,078)	5,171	-	4,093	(1,899)
TRANSFERS		1,078	(1,078)	-	-	-
CASH FUNDS AT 1 JANUARY 2025		24,796	19,788	-	44,584	46,483
CASH FUNDS AT 31 DECEMBER 2025		<u>24,796</u>	<u>23,881</u>	<u>-</u>	<u>48,677</u>	<u>44,584</u>

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

	Note	General Fund	Designated Funds	Restricted Funds	Total for 2025	Total for 2024
		£	£	£	£	£
Assets used for Church purposes (value for insurance purposes)						
Held under statutory trust						
Church building	13	8,382,291	-	-	8,382,291	7,907,821
Shop unit	13	953,207	-	-	953,207	899,251
		<u>9,335,498</u>	-	-	<u>9,335,498</u>	<u>8,807,072</u>
Organ		231,772	-	-	231,772	218,652
Furnishings and equipment	13	118,976	-	-	118,976	112,240
		<u>9,686,246</u>	<u>-</u>	<u>-</u>	<u>9,686,246</u>	<u>9,137,964</u>
Cash funds held						
COIF account		-	18,237	-	18,237	17,490
Barclays account		28,289	2,151	-	30,440	27,094
		<u>28,289</u>	<u>20,388</u>	<u>-</u>	<u>48,677</u>	<u>44,584</u>
Other assets (Money owed to the church)						
Gift Aid and GASDS receivable		3,722	-	200	3,922	3,951
Room Hire		2,849	-	-	2,849	1,295
VAT repayable		-	579	-	579	1,706
Amounts receivable re Mission Partnership		1,055	-	-	1,055	-
Accrued rent from shop unit		277	-	-	277	-
Water rates, prepaid		217	-	-	217	-
		<u>8,120</u>	<u>579</u>	<u>200</u>	<u>8,899</u>	<u>6,952</u>
Liabilities (Money owed by the church)						
Repayable within 12 months						
Church running costs		164	-	-	164	200
Gas, electricity and water		805	-	-	805	709
Church cleaning		269	-	-	269	346
Minister's expenses		166	-	-	166	-
Outreach		40	-	-	40	80
Amounts payable re Mission Partnership		1,310	-	-	1,310	-
Church Leader's expenses		50	-	-	50	47
Legal fees		997	-	-	997	-
Rent received in advance		-	-	-	-	3,329
Fundraising		-	-	-	-	132
		<u>3,801</u>	<u>-</u>	<u>-</u>	<u>3,801</u>	<u>4,843</u>

Approved by the Trustees on 30 March 2026 and signed on their behalf by Mrs Jenny Gibbs

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared in accordance with Section 133 of the Charities Act 2011 using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 Fund accounting

Unrestricted funds may be used by the church for any of its ordinary purposes

Designated funds represent unrestricted funds that the church has set aside for specific designated purposes: they can be transferred back into general funds by the decision of the Church Meeting.

Fund name and purpose	Balance b/f	Receipts in the year	Payments in the year	Transfers in the year	Balance c/f
	£	£	£	£	£
Shop Rents COIF reserve - to provide funds should the shop unit become vacant	7,314	-	-	-	7,314
Fundraising for projects (see notes 3 and 11)	12,474	9,537	4,366	(1,078)	16,567
Total for Designated funds	<u>19,788</u>	<u>9,537</u>	<u>4,366</u>	<u>(1,078)</u>	<u>23,881</u>

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds. Restricted donations for the tower received in the year were £820 and the whole amount was spent on repairs to the tower. The Trustees consider that the only restricted funds are those liable for return if unable to be spent. The liability is extinguished when those funds are spent as required.

George Wilcox Settlement

The George Wilcox Settlement was established in Australia on 3 March 1916 to give financial assistance towards providing a Manse for the Minister, using the investment income received in the year which was £nil (2024 £101). This is included in the figure for Bank interest and investment income on page 5. The Trustees of the church have no influence over the management of the Trust or of the distribution of the investment income. Consequently, the Trustees do not consider The Wilcox Trust to be an endowment fund belonging to the church,

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds	Designated Funds	Restricted Funds	Total for 2025	Total for 2024
	£	£	£	£	£
3 Fundraising and donations					
Repairs to the Tower					
The Collaboration Choir	-	-	-	-	600
Christmas Tree Festival	-	-	-	-	1,295
Gift Day	-	2,365	-	2,365	3,155
Saturday and Sunday coffee	-	3,153	-	3,153	2,897
Craft Group	-	400	-	400	505
Spring Fayre	-	983	-	983	778
November Fayre	-	1,168	-	1,168	-
Other donations and fundraising events	-	1,468	820	2,288	2,574
	<u>-</u>	<u>9,537</u>	<u>820</u>	<u>10,357</u>	<u>11,804</u>
Monies raised for outside causes (Restricted					
4 Fund)					
"Youth for Christ" Appeal	-	-	-	180	180
	<u>-</u>	<u>-</u>	<u>-</u>	<u>180</u>	<u>180</u>
5 Mission Partnership expenses					
Establishment expenses	<u>1,101</u>	<u>-</u>	<u>-</u>	<u>1,101</u>	<u>-</u>
6 Interim Moderator's / Worship Leader's					
expenses					
Interim Moderator	169	-	-	169	93
Worship Leader	481	-	-	481	298
	<u>650</u>	<u>-</u>	<u>-</u>	<u>650</u>	<u>391</u>
7 Church running costs					
Insurance	6,362	-	-	6,362	6,004
Heat, light and water	7,266	-	-	7,266	5,782
Bookings Secretary	2,114	-	-	2,114	1,347
Legal and professional fees	1,647	-	-	1,647	-
Communications (licences and broadband)	1,352	-	-	1,352	1,007
Postage, stationery and telephone	-	-	-	-	32
Advertising	-	-	-	-	113
	<u>18,741</u>	<u>-</u>	<u>-</u>	<u>18,741</u>	<u>14,285</u>

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds	Designated Funds	Total for 2025	Total for 2024
	£	£	£	£
8 Outreach				
Pulpit Supply (see Note 16)	1,610	-	1,610	1,518
Donations - Foodbank, CTSN, Crossteach, Actios	790	-	790	885
Newsletter	605	-	605	582
Worship materials	10	-	10	-
	<u>3,015</u>	<u>-</u>	<u>3,015</u>	<u>2,985</u>
9 Support for outside causes (restricted fund)				
"Youth for Christ" Appeal	-	-	-	180
	<u>-</u>	<u>-</u>	<u>-</u>	<u>180</u>
10 Maintenance of church building				
Electrical repairs	910	-	910	3,389
Maintenance contracts	1,750	-	1,750	1,243
Plumbing repairs	380	-	380	1,280
Other repairs and maintenance	936	-	936	835
New capital items and replacements	-	-	-	1,242
Roofing repairs	-	-	-	5,244
	<u>3,976</u>	<u>-</u>	<u>3,976</u>	<u>13,233</u>
11 Special projects				
	Designated Fund	Restricted Fund	Total for 2025	Total for 2024
	£	£	£	£
Repairs to the Tower	4,234	820	5,054	2,179
	<u>4,234</u>	<u>820</u>	<u>5,054</u>	<u>2,179</u>
12 Monetary assets				

The church monies are not held in separate bank accounts, but for the sake of clarity in these accounts the total of each account is allocated appropriately over the various funds.

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

13 Assets used for church purposes

The church building and the shop unit are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of St Neots United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. The valuations for the year ended 31 December 2025 are the insured values as at 25 March 2026. The trustees consider that these values are more relevant to these accounts than the insured values at 25 March 2025. The comparative figures show the insured values at 25 March 2025.

14 Assets held for church purposes

URC Eastern Synod has advised the church that it was holding £100 (2024: £nil) on behalf of the church at 31 December 2025. The use of any such money would be decided by the Church Meeting.

15 Rent deposit account

The lease of the shop at 20 Moores Walk was renewed in 2021 for 25 years but is currently subject to renegotiation. The tenant has paid a rent deposit currently standing at £3,632.61 (2024 £3,610.00). The money is held in a separate bank account. The tenant is entitled to the interest. The Trustees consider that the rent deposit account should not be included within these accounts as they do not expect the title to the amount in the rent deposit account to pass to the church.

16 Payments to Trustees

In the absence of a Minister the Trustees have arranged for worship to be led by church members and visiting preachers. A preaching fee of £40 plus travelling expenses is offered to everyone who leads worship. Mrs J Gibbs led worship on 16 (2024:11) separate occasions and was paid a total of £640 (2024: £440) during the year. None of the Trustees received any payment for acting as Trustees.

17 Segregation of duties

The Trustees are satisfied that there is an adequate system of internal control, including segregation of duties and scrutiny over the income and expenditure of the church.

ST NEOTS UNITED REFORMED CHURCH

England & Wales - Charity number 1130767

Accounts



ST NEOTS UNITED REFORMED CHURCH

REGISTERED CHARITY 1130767

TRUSTEES REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

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ST NEOTS UNITED REFORMED CHURCH

Trustees' Report for the year ended 31 December 2024

Reference and administration details

Address High Street, St Neots, Cambridgeshire, PE19 1BN

Charity Registered No. 1130767

Interim Moderator Reverend S J Fender

Elders (Trustees) who have served between 1 January 2024 to the date of this report:

Mrs J Gibbs (Church Secretary)
Mrs V Corrigan
Mrs J Jones
Mrs R Charter
Mrs N Leckie
Mr L McKenzie resigned 14 October 2024
Mrs J Henderson
Mr P S Botha appointed 20 October 2024

Structure, governance and management

The church is a member church of the United Reformed Church in Great Britain which was established by the 1972 United Reformed Church Acts. The church has its own constitution which is approved by the Church Meeting. The Trustees consider the Church Meeting to be the decision-making body of the local church.

The church was registered as a charity by the Charity Commission on 27 July 2009.

Elders are nominated to serve as Trustees, subject to their being elected by receiving at least 75% of the votes cast at a Church Meeting. An Elder must have been a church member for 2 years before they are eligible for nomination.

Reverend S J Fender continues to serve the church as Interim Moderator until a new Minister is called.

The church is situated in the Eastern Synod of the United Reformed Church. The Synod meets twice each year, and the church is represented by a Trustee or appointed Church Member. The church is involved in a number of local ecumenical activities.

The Trustees acknowledge their responsibility to consider the major risks to which the church may be exposed and take the necessary measures to identify those risks and reduce them to an acceptable level.

Objectives and activities

The principal objective of the church is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The Trustees consider that the most appropriate way to meet this objective is to provide acts of worship and promote Christian teaching which is in accordance with the traditions of the United Reformed Church. The Trustees also recognise the importance of working closely with other churches in St Neots to develop ecumenical relationships with other Christian groups.

The full accounts for the year ended 31 December 2024 are set out on pages 5 to 10 of this report. The report of the Independent Examiner is set out on page 4.

A Minister in post is paid a salary by the United Reformed Church. In the absence of a Minister the Trustees arrange for worship to be led by church members and visiting preachers. A preaching fee of £40 plus travelling expenses is offered to everyone who leads worship. Mrs J Gibbs led worship on 11 (2023:15) separate occasions and was paid a total of £440 (2023: £522) during the year. None of the other Trustees received payment for their services to the church and the Trustees also acknowledge the contribution from many people who are part of the life of the church.

Achievements and performance

Acts of public worship normally takes place each Sunday morning. Holy Communion is normally celebrated on the third Sunday in each month. Other acts of worship and teaching take place throughout the year. The church is actively involved in Churches Together in St Neots including the Fair Trade and Christian Centre, ACTIOS (Assisting Christian Teaching in Our Schools), St Neots Christian Aid Group, and is a weekly participant in the work of St Neots Foodbank by acting as a distribution centre.

The Trustees are pleased to report that church life in 2024 has been more active than the previous post-Covid years. As well as being open for public worship each Sunday the church uses YouTube to broadcast those services to members and friends who are unable to worship in person. The services are streamed live, and they are also available using "catch up" through the church's website. and can also be viewed later, via YouTube.

Elders' Meetings and Church Meetings are held using a mixture of physical attendance and Zoom technology. Printed copies of the Sunday services have been supplied to Members and Friends without IT technology.

Church Membership stands at 42 and the average number attending Sunday worship is 36 (2023:35), with an average of 27 viewing the service on YouTube.

The church is currently in discussion with two other United Reformed Churches, and four Local Ecumenical Partnerships, with a view to setting up a Mission Partnership (The Mid Cambs Mission Partnership). Once established, the Mission Partnership will call a Minister to serve the three United Reformed churches, and to work closely with the leaders of the other churches in the group.

Financial results for the year

The costs of the church exceeded its income by £1,899. The normal activities of the church showed a deficit of £11,486 but the fundraising schemes generated an income of £9,587. Full details are given in the Receipts and Payments account on page 5 and in the supporting notes on pages 7 to 10.

The Trustees are pleased to report that the whole of the cost of replacing the lift was met by grants and donations.

The urgent repair work to the Tower has been carried out but it is likely that repairs to the stonework will be expensive. The church is waiting for quotes for this work. In the meantime, the fund-raising group continues to look for potential sources of grants from external donors and to identify projects that the church itself can use to raise money.

The policy on reserves

Responsible financial stewardship calls for the Trustees to provide funds to enable the church to meet its liabilities as they fall due and to set aside a reasonable amount to cover costs that cannot be predicted. The Trustees consider that the equivalent of six months' normal expenditure is an appropriate amount. The level of reserves of the Unrestricted Fund at 31 December 2024 is acceptable but the Trustees continue to look for ways of increasing income and restricting expenditure to at least maintain this level of reserves. In the event of the church having reserves that were greatly in excess of its needs, the Trustees would recommend that the church should make donations to support the activities of organisations whose activities were in sympathy with the objectives of the church.

Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's Trustees

Mrs Jenny Gibbs
Church Secretary and Acting Chair of the Trustees
31 March 2025

ST NEOTS UNITED REFORMED CHURCH
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

TREASURER'S STATEMENT

I have prepared the accounts on pages 5 to 10 for the year ended 31 December 2024 from the accounting records of the church.

W R Springbett

Date: 31 March 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST NEOTS UNITED REFORMED CHURCH

I report to the trustees of St Neots United Reformed Church (the Trust) on my examination of the accounts for the year ended 31 December 2024, which are set out on pages 5 to 10.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no matters in connection with the examination to which attention needs to be drawn in order to enable a proper understanding of the accounts to be reached.

G Round BFP FCA

St Neots
Cambridgeshire

Date: 31 March 2025

ST NEOTS UNITED REFORMED CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	General Fund	Designated Funds	Restricted Funds	Total for 2024	Total for 2023
		£	£	£	£	£
RECEIPTS						
Offertory		20,993	-	-	20,993	22,675
Income tax refunds under Gift Aid		6,057	-	-	6,057	7,364
Fund raising and donations	3	-	11,804	-	11,804	40,340
Room hire		6,516	-	-	6,516	8,478
Rent from shop unit		17,359	-	-	17,359	10,313
Bank interest and investment income		1,144	-	-	1,144	1,065
Synod grant re utility costs		-	-	-	-	1,463
VAT reclaimed on Listed Places of Worship		-	-	-	-	1,340
Monies raised for outside causes	4	-	-	180	180	-
Total receipts		<u>52,069</u>	<u>11,804</u>	<u>180</u>	<u>64,053</u>	<u>93,038</u>
PAYMENTS						
Ministry & Mission Fund		25,992	-	-	25,992	25,008
Manse costs	5	-	-	-	-	70
Interim Moderator and Worship						
Leader's expenses	6	391	-	-	391	208
Church running costs	7	14,285	-	-	14,285	14,160
Church cleaning		6,670	-	-	6,670	6,973
Outreach	8	2,985	-	-	2,985	2,763
Support for outside causes	9	-	-	180	180	-
Maintenance of church building	10	13,233	-	-	13,233	2,957
Special projects	11	-	2,179	-	2,179	23,375
Costs of fund raising		-	37	-	37	-
Total payments		<u>63,556</u>	<u>2,216</u>	<u>180</u>	<u>65,952</u>	<u>75,514</u>
NET (PAYMENTS) / RECEIPTS		(11,487)	9,588	-	(1,899)	17,524
TRANSFERS		8,988	(8,988)	-	-	-
CASH FUNDS AT 1 JANUARY 2024		27,295	19,188	-	46,483	28,959
CASH FUNDS AT 31 DECEMBER 2024		<u>24,796</u>	<u>19,788</u>	<u>-</u>	<u>44,584</u>	<u>46,483</u>

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Note	General Fund	Designated Funds	Restricted Funds	Total for 2024	Total for 2023
		£	£	£	£	£
Assets used for Church purposes (value for insurance purposes)						
Held under statutory trust						
Church building	13	7,907,821	-	-	7,907,821	7,460,208
Shop unit	13	899,251	-	-	899,251	848,350
		<u>8,807,072</u>	-	-	<u>8,807,072</u>	<u>8,308,558</u>
Organ		218,652	-	-	218,652	206,275
Furnishings and equipment	13	112,240	-	-	112,240	98,397
		<u>9,137,964</u>	<u>-</u>	<u>-</u>	<u>9,137,964</u>	<u>8,613,230</u>
Cash funds held						
COIF account		-	17,490	-	17,490	16,637
Barclays account		24,796	2,298	-	27,094	29,846
		<u>24,796</u>	<u>19,788</u>	<u>-</u>	<u>44,584</u>	<u>46,483</u>
Other assets (Money owed to the church)						
Gift Aid and GASDS receivable		3,951	-	-	3,951	4,248
Room Hire		1,295	-	-	1,295	499
VAT repayable		943	763	-	1,706	-
Amounts repayable by Synod		-	-	-	-	50
Accrued rent from shop unit		-	-	-	-	264
		<u>6,189</u>	<u>763</u>	<u>-</u>	<u>6,952</u>	<u>5,061</u>
Liabilities (Money owed by the church)						
Repayable within 12 months						
Church running costs		200	-	-	200	74
Gas, electricity and water		709	-	-	709	888
Church cleaning		346	-	-	346	555
Outreach		80	-	-	80	40
Rent received in advance		3,329	-	-	3,329	-
Fundraising		-	132	-	132	-
Church Leader's expenses		47	-	-	47	-
Maintenance of church building		-	-	-	-	120
		<u>4,711</u>	<u>132</u>	<u>-</u>	<u>4,843</u>	<u>1,677</u>

Approved by the Trustees on 31 March 2025 and signed on their behalf by Mrs Jenny Gibbs

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared in accordance with Section 133 of the Charities Act 2011 using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 Fund accounting

Unrestricted funds may be used by the church for any of its ordinary purposes

Designated funds represent unrestricted funds that the church has set aside for specific designated purposes: they can be transferred back into general funds by the decision of the Church Meeting.

Fund name and purpose	Balance b/f	Receipts in the year	Payments in the year	Transfers in the year	Balance c/f
	£	£	£	£	£
Shop Rents COIF reserve - to provide funds should the shop unit become vacant	7,314	-	-	-	7,314
Fundraising for projects (see notes 3 and 11)	11,874	11,804	2,216	(8,988)	12,474
Total for Designated funds	<u>19,188</u>	<u>11,804</u>	<u>2,216</u>	<u>(8,988)</u>	<u>19,788</u>

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds. In the case of the lift, the amount spent in the previous year was £6,664. The Restricted Donations for the lift received in the year were for the whole cost of the lift and the Trustees consider that it is appropriate to transfer this amount to General Reserves from which the payment of £6,664 was made in the previous year. With this exception, the Trustees consider that the only restricted funds are those liable for return if unable to be spent. The liability is extinguished when those funds are utilised as required.

Fund name and purpose	Balance b/f	Receipts in the year	Payments in the year	Transfers in the year	Balance c/f
	£	£	£	£	£
Repairs to The Tower	-	11,804	2,216	(8,988)	600
Total for Designated funds	<u>-</u>	<u>11,804</u>	<u>2,216</u>	<u>(8,988)</u>	<u>600</u>

Wilcox Trust

The Wilcox Trust was established in Australia on 3 March 1916 to give financial assistance towards providing a Manse for the Minister, using the investment income received in the year which was £101 (2023 £167). This is included in the figure for Bank interest and investment income on page 5. The Trustees of the church have no influence over the management of the Trust or of the distribution of the investment income. Consequently, the Trustees do not consider The Wilcox Trust to be an endowment fund belonging to the church,

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds	Designated Funds	Restricted Funds	Total for 2024	Total for 2023
	£	£	£	£	£
3 Fundraising and donations					
Repairs to the Tower					
The Collaboration Choir	-	600	-	600	-
The Benefact Trust	-	-	-	-	900
Other donations	-	-	-	-	1,000
Replacement of the lift					
Grant from Eastern Synod of the URC	-	-	-	-	8,587
Grant from St Neots Town Council	-	-	-	-	5,000
The Bernard Sunley Foundation	-	-	-	-	5,000
The Garfield Weston Foundation	-	-	-	-	2,500
The Benefact Trust	-	-	-	-	900
Other donations	-	-	-	-	350
Christmas Tree Festival	-	1,295	-	1,295	-
Gift Day	-	3,155	-	3,155	6,645
Saturday and Sunday coffee	-	2,897	-	2,897	2,462
Craft Group	-	505	-	505	616
Spring Fayre	-	778	-	778	817
Other donations and fundraising events	-	2,574	-	2,574	2,267
Bequest from Tom Busby	-	-	-	-	2,064
Bequest from Mike Colsell	-	-	-	-	1,000
Donations for Newsletter (Outreach)	-	-	-	-	232
	<u>-</u>	<u>11,804</u>	<u>-</u>	<u>11,804</u>	<u>40,340</u>
4 Monies raised for outside causes (Restricted Fund)					
"Youth for Christ" Appeal	-	-	180	180	-
	<u>-</u>	<u>-</u>	<u>180</u>	<u>180</u>	<u>-</u>
5 Manse costs					
Manse repairs	-	-	-	-	70
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>70</u>
6 Interim Moderator's / Worship Leader's expenses					
Interim Moderator	93	-	-	93	135
Worship Leader	298	-	-	298	73
	<u>391</u>	<u>-</u>	<u>-</u>	<u>391</u>	<u>208</u>

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds	Designated Funds	Total for 2024	Total for 2023
	£	£	£	£
7 Church running costs				
Insurance	6,004	-	6,004	5,384
Heat, light and water	5,782	-	5,782	6,069
Bookings Secretary	1,347	-	1,347	1,171
Postage, stationery and telephone	32	-	32	13
Legal and professional fees	-	-	-	540
Communications (licences & broadband)	1,007	-	1,007	983
Advertising	113	-	113	-
	<u>14,285</u>	<u>-</u>	<u>14,285</u>	<u>14,160</u>
8 Outreach				
Pulpit Supply (see Note 16)	1,518	-	1,518	1,349
Donations - Foodbank, CTSN, Actios	885	-	885	820
Newsletter	582	-	582	536
Worship materials	-	-	-	58
	<u>2,985</u>	<u>-</u>	<u>2,985</u>	<u>2,763</u>
9 Support for outside causes (restricted fund)				
"Youth for Christ" Appeal	-	180	180	-
	<u>-</u>	<u>180</u>	<u>180</u>	<u>-</u>
10 Maintenance of church building				
Electrical repairs	3,389	-	3,389	232
Maintenance contracts	1,243	-	1,243	847
Plumbing repairs	1,280	-	1,280	-
Other repairs and maintenance	835	-	835	1,199
New capital items and replacements	1,242	-	1,242	175
Roofing repairs	5,244	-	5,244	-
Lightning conductor test	-	-	-	504
	<u>13,233</u>	<u>-</u>	<u>13,233</u>	<u>2,957</u>
11 Special projects				
	£	£	£	£
Repairs to the Tower	-	2,179	2,179	7,676
Replacement of the lift	-	-	-	15,699
	<u>-</u>	<u>2,179</u>	<u>2,179</u>	<u>23,375</u>

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

12 Monetary assets

The church monies are not held in separate bank accounts, but for the sake of clarity in these accounts the total of each account is allocated appropriately over the various funds.

13 Assets used for church purposes

The church building and the shop unit are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of St Neots United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. The valuations for the year ended 31 December 2024 are the insured values as at 25 March 2025. The trustees consider that these values are more relevant to these accounts than the insured values at 25 March 2024. The comparative figures show the insured values at 25 March 2024.

14 Assets held for church purposes

URC Eastern Synod has not advised the church of any amount it was holding on behalf of the church at 31 December 2024 (2023 £nil). The use of any such money would be decided by the Church

15 Rent deposit account

The lease of the shop at 20 Moores Walk was renewed in 2021 for 25 years. The tenant has paid a rent deposit currently standing at £3,610.00 (2023 £3,535.92). The money is held in a separate bank account. The tenant is entitled to the interest. The Trustees consider that the rent deposit account should not be included within these accounts as they do not expect the title to the amount in the rent deposit account to pass to the church.

16 Payments to Trustees

In the absence of a Minister the Trustees have arranged for worship to be led by church members and visiting preachers. A preaching fee of £40 plus travelling expenses is offered to everyone who leads worship. Mrs J Gibbs led worship on 11 (2023:15) separate occasions and was paid a total of £440 (2023: £522) during the year. None of the Trustees received any payment for acting as Trustees.

17 Segregation of duties

The Trustees are satisfied that there is an adequate system of internal control, including segregation of duties and scrutiny over the income and expenditure of the church.



High Street, ST NEOTS, Cambridgeshire, PE19 1BN

31 March 2025

Mr G Round BFP FCA
The Maples
Fydell Court,
St Neots,
Cambridgeshire,
PE19 1UJ

Dear Sir,

St Neots United Reformed Church: accounts for the year ended 31 December 2024

In accordance with the requirements of The General Directions, issued by the Charity Commission, we are writing to confirm the following matters relating to your Independent Examination of the accounts and the accounting records in respect of the year ended 31 December 2024.

1. All of the accounting records of St Neots United Reformed Church ("the church"), together with any other information which we reasonably feel might be relevant to your examination, have been made available to you. The accounting records correctly reflect all of the receipts and payments for the church for the year.
2. We are satisfied that we have put in place and maintained adequate internal financial controls.
3. We acknowledge our responsibility to prepare accounts in accordance with the requirements of the Charities Act.
4. We are satisfied that the church is not required to prepare accruals accounts or to have the accounts audited.
5. We confirm that the Unrestricted, Designated and Restricted Funds are correctly reported. We confirm that there are no Endowed Funds that need to be reported in the accounts.
6. The Trustees consider that the church has sufficient financial resources and anticipated income to enable it to meet its known and anticipated commitments as they fall due for payment for a period of twelve months from the date of this letter.
7. We are not aware of any breaches of the constitution of the church, nor of any litigation, either active or anticipated, against the church or any other claim upon the assets of the church up to the date of this letter.
8. We are not aware of any matter that should be disclosed in the Report of the Trustees or the accounts that has not been appropriately disclosed therein.

Signed on behalf of the Trustees

Mrs Jenny Gibbs
Church Secretary and Church Leader

ST NEOTS UNITED REFORMED CHURCH

England & Wales - Charity number 1130767

Accounts



ST NEOTS UNITED REFORMED CHURCH

REGISTERED CHARITY 1130767

TRUSTEES REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

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ST NEOTS UNITED REFORMED CHURCH

Trustees' Report for the year ended 31 December 2022

Reference and administration details

Address High Street, St Neots, Cambridgeshire, PE19 1BN

Charity Registered No. 1130767

Interim Moderator Reverend S J Fender

Elders (Trustees) who have served between 1 January 2021 to the date of this report:

Mrs J Gibbs (Church Secretary)	
Mr M Colsell	(died 15 August 2022)
Mrs V Corrigan	
Mrs J Jones	
Mrs M Appleton	(resigned 11 October 2022)
Mrs R Charter	
Mrs N Leckie	
Mr L McKenzie	
Mrs J Henderson	(appointed 11 October 2022)

Structure, governance and management

The church is a member church of the United Reformed Church in Great Britain which was established by the 1972 United Reformed Church Acts. The church has its own constitution which is approved by the Church Meeting. The Trustees consider the Church Meeting to be the decision-making body of the local church.

The church was registered as a charity by the Charity Commission on 27 July 2009.

Elders are nominated to serve as Trustees, subject to their being elected by receiving at least 75% of the votes cast at a Church Meeting. An Elder must have been a church member for 2 years before they are eligible for nomination.

The Minister, Reverend Dr R L Mearkle resigned on December 31st 2021. Eastern Synod of the United Reformed Church has appointed Reverend S J Fender as Interim Moderator until a new Minister is called.

The church is situated in the Eastern Synod of the United Reformed Church. The Synod meets twice each year and the church is represented by the Minister and a Trustee or appointed Church Member. The church is involved in a number of local ecumenical activities.

The Trustees acknowledge their responsibility to consider the major risks to which the church may be exposed and take the necessary measures to identify those risks and reduce them to an acceptable level

Objectives and activities

The principal objective of the church is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The Trustees consider that the most appropriate way to meet this objective is to provide acts of worship and promote Christian teaching which is in accordance with the traditions of the United Reformed Church. The Trustees also recognise the importance of working closely with other churches in St Neots to develop ecumenical relationships with other Christian groups.

The full accounts for the year ended 31 December 2022 are set out on pages 4 to 10 of this report. The report of the Independent Examiner is set out on page 3.

A Minister in post is paid a salary by the United Reformed Church. In the absence of a Minister the Trustees have arranged for worship to be led by church members and visiting preachers. A preaching fee of £40 plus travelling expenses is paid to everyone who leads worship. Mrs J Gibbs led worship on 11 separate occasions and was paid a total of £440 during the year. None of the other Trustees received payment for their services to the church and the Trustees also acknowledge the contribution from many people who are part of the life of the church.

Achievements and performance

Acts of public worship normally takes place each Sunday morning. Holy Communion is normally celebrated on the third Sunday in each month. Other acts of worship and teaching take place throughout the year. The church is actively involved in Churches Together in St Neots including the Fair Trade and Christian Centre, Christian Performing Arts, ACTIOS (Assisting Christian Teaching in Our Schools), St Neots Christian Aid Group, and is a weekly participant in the provision of St Neots Foodbank by acting as a distribution centre.

Many church members are also heavily involved in other local voluntary organisations. Covid-19 affected these organisations' ability to operate effectively, and some groups are finding it difficult to attract sufficient volunteers to enable them to resume their activities at the same level as before the pandemic.

The Trustees are pleased to report that church life in 2022 has recovered fairly well from the restrictions that were in place owing to Covid-19 in the previous 2 years. As well as being open for public worship each Sunday the church uses YouTube to broadcast those services to members and friends who are unable to worship in person. The services are streamed live: they are also available using "catch up" through the church's website and can also be viewed later, via YouTube.

Elders' Meetings and Church Meetings are held using a mixture of physical attendance and Zoom technology. Printed copies of the Sunday services have been supplied to Members and Friends without IT technology.

Church Membership has decreased from 49 to 48 during 2022, and the average number attending Sunday worship was unchanged at 35. The average number viewing the service on YouTube was 20.

Financial results for the year

The Trustees are aware of the deficit for the year, and the reasons for that deficit. There will be significant additional expenditure in 2023 in replacing the lift and carrying out repairs to the tower. The Trustees have set up a fund-raising group to look for potential sources of grants from external donors and to identify projects that the church itself can use to raise money.

The policy on reserves

Responsible financial stewardship calls for the Trustees to provide funds to enable the church to meet its liabilities as they fall due and to set aside a reasonable amount to cover costs that cannot be predicted. The Trustees consider that the equivalent of six months' normal expenditure is an appropriate amount. The level of reserves at 31 December 2022 was significantly below this figure and the Trustees continue to look for ways of increasing income and restricting expenditure so that the required level of reserves can be reached within a reasonable period of time. In the event of the church having reserves that were greatly in excess of its needs, the Trustees would recommend that the church should make donations to support the activities of organisations whose activities were in sympathy with the objectives of the church.

Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's Trustees

Mrs Jenny Gibbs
Church Secretary and Acting Chair of the Trustees
28 March 2023

ST NEOTS UNITED REFORMED CHURCH

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

TREASURER'S STATEMENT

I have prepared the accounts on pages 5 to 10 for the year ended 31 December 2022 from the accounting records of the church.

W R Springbett

Date: 28 March 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST NEOTS UNITED REFORMED CHURCH

I report to the trustees of St Neots United Reformed Church (the Trust) on my examination of the accounts for the year ended 31 December 2022, which are set out on pages 5 to 10.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no matters in connection with the examination to which attention needs to be drawn in order to enable a proper understanding of the accounts to be reached.

G Round BFP FCA

St Neots
Cambridgeshire

Date: 28 March 2023

ST NEOTS UNITED REFORMED CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	General Fund	Designated Funds	Restricted Funds	Total for 2022	Total for 2021
		£	£	£	£	£
RECEIPTS						
Offertory		21,268	-	-	21,268	23,319
Income tax refunds under Gift Aid		6,329	-	-	6,329	5,249
Fund raising and donations	3	300	4,420	-	4,720	4,079
Monies raised for outside causes	4	-	-	480	480	-
Room hire		10,293	-	-	10,293	1,777
Rent from shop unit		13,750	-	-	13,750	12,750
Bank interest and investment income		476	-	-	476	537
Manse costs, refunded		798	-	-	798	-
Wedding and funeral fees		80	-	-	80	100
Covid insurance claim		-	-	-	-	19,775
Total receipts		53,294	4,420	480	58,194	67,586
PAYMENTS						
Ministry & Mission Fund		27,660	-	-	27,660	25,008
Manse costs	5	434	-	-	434	3,530
Minister's expenses	6	83	-	-	83	2,048
Church running costs	7	13,105	-	-	13,105	14,170
Church cleaning		6,343	-	-	6,343	2,496
Outreach	8	2,725	-	-	2,725	1,195
Support for outside causes	9	-	-	480	480	-
Maintenance of church building	10	10,267	-	-	10,267	3,940
Special projects	11	-	20,569	-	20,569	1,774
Total payments		60,617	20,569	480	81,666	54,161
NET RECEIPTS / (PAYMENTS)		(7,323)	(16,149)	-	(23,472)	13,425
TRANSFERS		(10,523)	10,523	-	-	-
CASH FUNDS AT 1 JANUARY 2022		39,491	12,940	-	52,431	39,006
CASH FUNDS AT 31 DECEMBER 2022		21,645	7,314	-	28,959	52,431

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

	Note	General Fund	Designated Funds	Total for 2022	Total 2021
		£	£	£	£
Assets used for Church purposes (value for insurance purposes)					
Held under statutory trust					
Church building	13	6,660,900	-	6,660,900	5,947,232
Shop unit	13	757,455	-	757,455	676,299
		<u>7,418,355</u>	-	<u>7,418,355</u>	<u>6,623,531</u>
Organ		184,174	-	184,174	164,441
Furnishings and equipment	13	94,540	-	94,540	78,441
		<u>7,697,069</u>	<u>-</u>	<u>7,697,069</u>	<u>6,866,413</u>
Cash funds held					
COIF account		12,602	7,314	19,916	19,723
Barclays account		9,043	-	9,043	32,708
		<u>21,645</u>	<u>7,314</u>	<u>28,959</u>	<u>52,431</u>
Other assets (Money owed to the church)					
Gift Aid and GASDS receivable		4,343	-	4,343	5,051
Room Hire		1,591	-	1,591	197
Amounts repayable by Synod		967	-	967	-
		<u>6,901</u>	<u>-</u>	<u>6,901</u>	<u>5,248</u>
Liabilities (Money owed by the church)					
Repayable within 12 months					
Rent received in advance		3,211	-	3,211	3,265
Church running costs		175	-	175	102
Gas, electricity and water		1,100	-	1,100	2,070
Church cleaning		462	-	462	402
Outreach		40	-	40	-
Legal and professional fees		1,080	-	1,080	-
Maintenance of church building		546	-	546	-
		<u>6,614</u>	<u>-</u>	<u>6,614</u>	<u>5,839</u>

Approved by the Trustees on 28 March 2023 and signed on their behalf by Mrs Jenny Gibbs

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared in accordance with Section 133 of the Charities Act 2011 using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 Fund accounting

Unrestricted funds may be used by the church for any of its ordinary purposes

Designated funds represent unrestricted funds that the church has set aside for specific designated purposes: they can be transferred back into general funds by the decision of the Church Meeting.

Fund name and purpose	Balance b/f	Receipts in the year	Payments in the year	Transfers in the year	Balance c/f
	£	£	£	£	£
Shop Rents COIF reserve - to provide funds should the shop unit become vacant	7,314	-	-	-	7,314
Fundraising for projects (see notes 3 and 11)	5,626	4,420	20,569	10,523	-
Total for Designated funds	<u>12,940</u>	<u>4,420</u>	<u>20,569</u>	<u>10,523</u>	<u>7,314</u>

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds. The Trustees consider that the only restricted funds are those liable for return if unable to be spent. The liability is extinguished when those funds are utilised as required. There were no Restricted Funds at any time during the year.

Wilcox Trust

The Wilcox Trust was established in Australia on 3 March 1916 to give financial assistance towards providing a Manse for the Minister, using the investment income received in the year which was £134 (2021 £355). This is included in the figure for Bank interest and investment income on page 5. The Trustees of the church have no influence over the management of the Trust or of the distribution of the investment income. Consequently, the Trustees do not consider The Wilcox Trust to be an endowment fund belonging to the church,

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds	Designated Funds	Total for 2022	Total for 2021
	£	£	£	£
3 Fundraising and donations				
Gift Day	-	1,650	1,650	2,925
Saturday and Sunday coffee	-	1,744	1,744	-
Craft & Chatter Group and craft stall	-	335	335	15
Donations for Newsletter (Outreach)	300	-	300	35
Donations in memory of Mike Colsell	-	471	471	-
Other donations and fundraising events	-	220	220	104
Bequests	-	-	-	1,000
	<u>300</u>	<u>4,420</u>	<u>4,720</u>	<u>4,079</u>
4 Monies raised for outside causes (restricted fund)				
Ukraine Appeal	-	-	480	-
	<u>-</u>	<u>-</u>	<u>480</u>	<u>-</u>
5 Manse costs				
Council Tax	248	-	248	2,474
Water rates	84	-	84	385
Service contracts	102	-	102	85
Manse repairs	-	-	-	288
Insurance	-	-	-	298
	<u>434</u>	<u>-</u>	<u>434</u>	<u>3,530</u>
6 Interim Moderator's/Minister's expenses				
Travel expenses	83	-	83	-
Car expenses and allowance	-	-	-	1,501
Communications (phone,IT,consummables)	-	-	-	547
	<u>83</u>	<u>-</u>	<u>83</u>	<u>2,048</u>

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds	Designated Funds	Total for 2022	Total for 2021
	£	£	£	£
7 Church running costs				
Insurance	5,111	-	5,111	4,556
Heat, light and water	4,780	-	4,780	2,057
Subscriptions and donations	-	-	-	134
Bookings Secretary	1,414	-	1,414	1,311
Postage, stationery and telephone	131	-	131	104
Legal and professional fees	-	-	-	5,396
Communications (licences & broadband)	988	-	988	587
Advertising	681	-	681	-
Sundries	-	-	-	25
	<u>13,105</u>	<u>-</u>	<u>13,105</u>	<u>14,170</u>
8 Outreach				
Pulpit Supply (see Note 16)	1,479	-	1,479	280
Donations - Foodbank, CTSN, Actios	900	-	900	915
Newsletter	286	-	286	-
Worship materials	60	-	60	-
	<u>2,725</u>	<u>-</u>	<u>2,725</u>	<u>1,195</u>
9 Support for outside causes (restricted fund)				
Ukraine Appeal	-	-	480	-
	<u>-</u>	<u>-</u>	<u>480</u>	<u>-</u>
10 Maintenance of church building				
Electrical repairs	60	-	60	759
Boiler service & repair	-	-	-	240
Maintenance contracts	840	-	840	761
Organ and piano repairs	520	-	520	240
Other repairs and maintenance	2,410	-	2,410	907
Replacement boiler for Pilgrim Hall	2,603	-	2603	-
New capital items and replacements	570	-	570	181
Lightning conductor test	504	-	504	-
The tower - pigeon deterrents and survey	2,760	-	2,760	-
Break-in damage	-	-	-	852
	<u>10,267</u>	<u>-</u>	<u>10,267</u>	<u>3,940</u>

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

11 Special projects

	Designated fund	Total for 2022	Total for 2021
	£	£	£
Installation of camera for web casting (YouTube)	13,905	13,905	-
Replacement of lift (30% deposit)	6,664	6,664	-
Installation of new audio system	-	-	1,774
	<u>20,569</u>	<u>20,569</u>	<u>1,774</u>

12 Monetary assets

The church monies are not held in separate bank accounts, but for the sake of clarity in these accounts the total of each account is allocated appropriately over the various funds.

13 Assets used for church purposes

The church building and the shop unit are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of St Neots United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. The valuations for the year ended 31 December 2022 are the insured values as at 25 March 2023. The trustees consider that these values are more relevant to these accounts than the insured values at 25 March 2022. The comparative figures show the insured values at 25 March 2022.

14 Assets held for church purposes

URC Eastern Synod has not advised the church of any amount it was holding on behalf of the church at 31 December 2022 (2021 £nil). The use of any such money would be decided by the Church Meeting.

15 Rent deposit account

The lease of the shop at 20 Moores Walk was renewed in 2021 for 25 years. The tenant has paid a rent deposit currently standing at £3,502.34 (2021 £3,498.96). The money is held in a separate bank account. The tenant is entitled to the interest. The Trustees consider that the rent deposit account should not be included within these accounts as they do not expect the title to the amount in the rent deposit account to pass to the church.

16 Payments to Trustees

In the absence of a Minister the Trustees have arranged for worship to be led by church members and visiting preachers. A preaching fee of £40 plus travelling expenses is paid to everyone who leads worship. Mrs J Gibbs led worship on 11 separate occasions and was paid a total of £440 during the year. None of the Trustees received any payment for acting as Trustees.

17 Segregation of duties

The Trustees are satisfied that there is an adequate system of internal control, including segregation of duties and scrutiny over the income and expenditure of the church.

ST NEOTS UNITED REFORMED CHURCH

England & Wales - Charity number 1130767

Accounts



ST NEOTS UNITED REFORMED CHURCH

REGISTERED CHARITY 1130767

TRUSTEES REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

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Independent Examiner's report	4
Receipts and Payments Account	5
Statement of assets and liabilities	6
Notes to the accounts	7-10



ST NEOTS UNITED REFORMED CHURCH

Trustees' Report for the year ended 31 December 2021

Reference and administration details

Address High Street, St Neots, Cambridgeshire, PE19 1BN

Charity Registered No. 1130767

Minister Reverend Dr R L Mearkle (resigned 31st December)

Elders (Trustees) who have served between 1 January 2021 to the date of this report:

Mrs J Gibbs (Church Secretary)
Mr M Colsell
Mrs V Corrigan
Miss E Donaldson (resigned October)
Mrs H Westcott (resigned October)
Mrs J Jones
Mrs M Appleton
Mrs M Chambers (resigned October)
Mrs R Charter
Mrs N Leckie (appointed October)
Mr L McKenzie (appointed October)

Structure, governance and management

The church is a member church of the United Reformed Church in Great Britain which was established by the 1972 United Reformed Church Acts. The church has its own constitution which is approved by the Church Meeting. The Trustees consider the Church Meeting to be the decision-making body of the local church.

The church was registered as a charity by the Charity Commission on 27 July 2009.

Elders are nominated to serve as Trustees, subject to their being elected by receiving at least 75% of the votes cast at a Church Meeting. An Elder must have been a church member for 2 years before they are eligible for nomination.

The Induction of Reverend Dr R L Mearkle took place on 2nd September 2017. He resigned on December 31st 2021.

The church is situated in the Eastern Synod of the United Reformed Church. The Synod meets twice each year and the church is represented by the Minister and a Trustee or appointed Church Member. The church is involved in a number of local ecumenical activities.

The Trustees acknowledge their responsibility to consider the major risks to which the church may be exposed and take the necessary measures to identify those risks and reduce them to an acceptable level.

Objectives and activities

The principal objective of the church is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The Trustees consider that the most appropriate way to meet this objective is to provide acts of worship and promote Christian teaching which is in accordance with the traditions of the United Reformed Church. The Trustees also recognise the importance of working closely with other churches in St Neots to develop ecumenical relationships with other Christian groups.

The full accounts for the year ended 31 December 2021 are set out on pages 4 to 9 of this report. The report of the Independent Examiner is set out on page 3.

A Minister in post is paid a salary by the United Reformed Church. None of the other Trustees receive payment for their services to the church and the Trustees acknowledge the contribution from many people who are part of the life of the church.

Achievements and performance

Acts of public worship normally takes place each Sunday morning. Holy Communion is normally celebrated on the third Sunday in each month. Other acts of worship and teaching take place throughout the year. The church is actively involved in Christians Together in St Neots including the Fair Trade and Christian Centre, Christian Performing Arts, ACTIOS (Assisting Christian Teaching in Our Schools), St Neots Christian Aid Committee, and is a weekly participant in the provision of St Neots Foodbank.

Many church members are also heavily involved in other local voluntary organisations. Covid also affected these organisations ability to operate effectively.

However, church life in 2021 has been heavily disrupted by Covid-19, as it was in 2020. Weekly services ended on December 20th 2020 and were then available from the Manse via Zoom. It was not until May 2021 that in-person Sunday services restarted, with many Members and Friends still being cautious and continuing to worship at home via YouTube, as we commissioned a new sound system and automated hymnal with camera facilities to provide both live and recorded services. There were no in-person weekly meetings, and hiring of our rooms did not recommence until June, and then only slowly.

Throughout this period of closure normal in-person communication has been available through WhatsApp, and Zoom, with the latter medium being used to hold Elders and Church Meetings. Printed copies of the Sunday services have been supplied to Members and Friends without IT technology. The service has also been available on our website. Our Minister has taken part by rotation with other local church leaders in providing a weekly recorded service on Black Cat, our local independent radio station.

Church Membership has decreased from 49 to 48 during 2021, and the average number attending Sunday worship reduced to 35 (2020:40), although we have recorded an average of 20 viewing the service on YouTube.

The policy on reserves

Responsible financial stewardship calls for the Trustees to provide funds to enable the church to meet its liabilities as they fall due and to set aside a reasonable amount to cover costs that cannot be predicted. The Trustees consider that the equivalent of six months' normal expenditure is an appropriate amount. In the event of the church having reserves that were greatly in excess of its needs, the Trustees would recommend that the church should make donations to support the activities of organisations whose activities were in sympathy with the objectives of the church.

Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's trustees

Mrs Jenny Gibbs
Church Secretary and Acting Chair of the Trustees
29th March 2022

ST NEOTS UNITED REFORMED CHURCH
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

TREASURER'S STATEMENT

I have prepared the accounts on pages 5 to 10 for the year ended 31 December 2021 from the accounting records of the church.

M D Colsell

Date: 29 March 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST NEOTS UNITED REFORMED CHURCH

I report to the trustees of St Neots United Reformed Church (the Trust) on my examination of the accounts for the year ended 31 December 2021, which are set out on pages 5 to 10.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no matters in connection with the examination to which attention needs to be drawn in order to enable a proper understanding of the accounts to be reached.

W R Springbett FCCA

Brampton
Huntingdon
Cambridgeshire

Date: 29 March 2022

ST NEOTS UNITED REFORMED CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	General Fund	Designated Funds	Total for 2021	Total for 2020
		£	£	£	£
RECEIPTS					
Offertory		23,319	-	23,319	22,717
Income tax refunds under Gift Aid		5,249	-	5,249	7,825
Fund raising and donations	3	35	4,044	4,079	10,978
Monies raised for outside causes	4	-	-	-	222
Room hire		1,777	-	1,777	3,092
Rent from shop unit		12,750	-	12,750	12,750
Bank interest and investment income		537	-	537	424
Covid insurance claim		19,775	-	19,775	-
Wedding and funeral fees		100	-	100	-
Total receipts		<u>63,542</u>	<u>4,044</u>	<u>67,586</u>	<u>58,008</u>
PAYMENTS					
Ministry & Mission Fund		25,008	-	25,008	23,520
Manse costs	5	3,530	-	3,530	3,649
Minister's expenses	6	2,048	-	2,048	2,069
Church running costs	7	14,170	-	14,170	9,262
Church cleaning		2,496	-	2,496	2,741
Outreach	8	1,195	-	1,195	357
Support for outside causes	9	-	-	-	1,019
Maintenance of church building	10	3,940	-	3,940	4,800
Special projects	11	-	1,774	1,774	15,310
Wedding and funeral fees		-	-	-	176
Total payments		<u>52,387</u>	<u>1,774</u>	<u>54,161</u>	<u>62,903</u>
NET RECEIPTS / (PAYMENTS)		11,155	2,270	13,425	(4,895)
CASH FUNDS AT 1 JANUARY 2021		28,336	10,670	39,006	43,901
CASH FUNDS AT 31 DECEMBER 2021		<u>39,491</u>	<u>12,940</u>	<u>52,431</u>	<u>39,006</u>

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

	Note	General Fund	Designated Funds	Total for 2121	Total 2020
		£	£	£	£
Assets used for Church purposes (value for insurance purposes)					
Held under statutory trust					
Church building	13	5,947,232	-	5,947,232	5,610,596
Shop unit	13	676,299	-	676,299	638,017
		<u>6,623,531</u>	-	<u>6,623,531</u>	<u>6,248,613</u>
Organ		164,441	-	164,441	156,610
Furnishings and equipment	13	78,441	-	78,441	74,705
		<u>6,866,413</u>	<u>-</u>	<u>6,866,413</u>	<u>6,479,928</u>
Cash funds held					
COIF account		12,409	7,314	19,723	19,721
Barclays account		27,082	5,626	32,708	19,285
		<u>39,491</u>	<u>12,940</u>	<u>52,431</u>	<u>39,006</u>
Other assets (Money owed to the church)					
Gift Aid and GASDS receivable		5,051	-	5,051	4,053
Room Hire		197	-	197	-
		<u>5,248</u>	<u>-</u>	<u>5,248</u>	<u>4,053</u>
Liabilities (Money owed by the church)					
Repayable within 12 months					
Rent received in advance		3,265	-	3,265	3,265
Church running costs		102	-	102	100
Gas, electricity and water		2,070	-	2,070	2,836
Church cleaning		402	-	402	-
		<u>5,839</u>	<u>-</u>	<u>5,839</u>	<u>6,201</u>

Approved by the Trustees on 29 March 2022 and signed on their behalf by Mrs Jenny Gibbs

The notes on pages 7 to 10 form part of these accounts

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared in accordance with Section 133 of the Charities Act 2011 using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 Fund accounting

Unrestricted funds may be used by the church for any of its ordinary purposes

Designated funds represent unrestricted funds that the church has set aside for specific designated purposes: they can be transferred back into general funds by the decision of the Church Meeting.

Fund name and purpose	Balance b/f	Receipts in the year	Payments in the year	Transfers in the year	Balance c/f
	£	£	£	£	£
Shop Rents COIF reserve - to provide funds should the shop unit become vacant	7,314	-	-	-	7,314
Fundraising for projects	3,356	4,044	1,774	-	5,626
Total for Designated funds	<u>10,670</u>	<u>4,044</u>	<u>1,774</u>	<u>-</u>	<u>12,940</u>

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds. The Trustees consider that the only restricted funds are those liable for return if unable to be spent. The liability is extinguished when those funds are utilised as required. There were no Restricted Funds at any time during the year.

Wilcox Trust

The Wilcox Trust was established in Australia on 3 March 1916 to give financial assistance towards providing a Manse for the Minister, using the investment income received in the year which was £335 (2020 £364). The Trustees of the church have no influence over the management of the Trust or of the distribution of the investment income. Consequently, the Trustees do not consider The Wilcox Trust to be an endowment fund belonging to the church,

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds	Designated Funds	Total for 2021	Total for 2020
	£	£	£	£
3 Fundraising and donations				
Gift Day	-	2,925	2,925	3,560
Craft & Chatter Group and craft stall	-	15	15	175
Donations for Newsletter (Outreach)	35	-	35	65
Other donations and fundraising events	-	104	104	476
Bequests	-	1,000	1,000	6,000
Saturday and Sunday coffee	-	-	-	451
Social events	-	-	-	239
Loose change buckets	-	-	-	12
	<u>35</u>	<u>4,044</u>	<u>4,079</u>	<u>10,978</u>
4 Monies raised for outside causes				
ACTIOS (see Outreach)	-	-	-	162
Victims of Road Traffic Accidents	-	-	-	60
	<u>-</u>	<u>-</u>	<u>-</u>	<u>222</u>
5 Manse costs				
Manse repairs	288	-	288	356
Council Tax	2,474	-	2,474	2,400
Water rates	385	-	385	376
Insurance	298	-	298	288
Service contracts	85	-	85	229
	<u>3,530</u>	<u>-</u>	<u>3,530</u>	<u>3,649</u>
6 Minister's expenses				
Car expenses and allowance	1,501	-	1,501	1,471
Communications (phone,IT,consummables)	547	-	547	580
Book allowance	-	-	-	18
	<u>2,048</u>	<u>-</u>	<u>2,048</u>	<u>2,069</u>

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds	Designated Funds	Total for 2021	Total for 2020
	£	£	£	£
7 Church running costs				
Insurance	4,556	-	4,556	4,308
Heat, light and water	2,057	-	2,057	3,123
Subscriptions and donations	134	-	134	382
Sundries	25	-	25	6
Bookings Secretary	1,311	-	1,311	1,443
Postage, stationery and telephone	104	-	104	-
Legal and professional fees	5,396	-	5,396	-
Communications (licences & broadband)	587	-	587	-
	<u>14,170</u>	<u>-</u>	<u>14,170</u>	<u>9,262</u>
8 Outreach				
Pulpit Supply	280	-	280	65
Donations - Foodbank, CTSN, Actios	915	-	915	150
Newsletter	-	-	-	142
	<u>1,195</u>	<u>-</u>	<u>1,195</u>	<u>357</u>
9 Support for outside causes				
ACTIOS	-	-	-	959
Road Traffic Accident Victims	-	-	-	60
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,019</u>
10 Maintenance of church building				
Electrical repairs	759	-	759	729
Boiler service & repair	240	-	240	1,008
Maintenance contracts	761	-	761	1,030
Organ and piano repairs	240	-	240	420
Other repairs and maintenance	907	-	907	911
Break-in damage	852	-	852	-
New capital items and replacements (Keysafes)	181	-	181	-
Lightning conductor test	-	-	-	504
Compliance costs for Covid-19	-	-	-	198
	<u>3,940</u>	<u>-</u>	<u>3,940</u>	<u>4,800</u>

ST NEOTS UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

11 Special projects

	Designated fund	Total for 2021	Total for 2020
	£	£	£
Installation of camera for web casting (YouTube)	1,774	1,774	-
Purchase of Digital Hymnary	-	-	2,176
Installation of new audio system	-	-	13,134
	<u>1,774</u>	<u>1,774</u>	<u>15,310</u>

12 Monetary assets

The church monies are not held in separate bank accounts, but for the sake of clarity in these accounts the total of each account is allocated appropriately over the various funds.

13 Assets used for church purposes

The church building and the shop unit are vested in URC Eastern Synod Trust as trustees and are not church assets. They are held for the benefit of St Neots United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. The valuations for the year ended 31 December 2021 are the insured values as at 25 March 2022. The trustees consider that these values are more relevant to these accounts than the insured values at 25 March 2021. The comparative figures show the insured values at 25 March 2021.

14 Assets held for church purposes

URC Eastern Synod has not advised the church of any amount it was holding on behalf of the church at 31 December 2021 (2020 £nil). The use of any such money would be decided by the Church Meeting.

15 Rent deposit account

The lease of the shop at 20 Moores Walk was renewed in 2021 for 25 years. The tenant has paid a rent deposit currently standing at £3,498.96 (2020 £61.25). The money is held in a separate bank account. The tenant is entitled to the interest. The Trustees consider that the rent deposit account should not be included within these accounts as they do not expect the title to the amount in the rent deposit account to pass to the church.

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The Trustees are satisfied that there is an adequate system of internal control, including segregation of duties and scrutiny over the income and expenditure of the church.