

**ABBHEY UNITED REFORMED CHURCH,
ROMSEY CHARITY**

Registered No 1132706

**ANNUAL REPORT AND ACCOUNTS FOR
YEAR ENDED 31 DECEMBER 2024**

ABBEY UNITED REFORMED CHURCH, ROMSEY CHARITY

Annual Report and Accounts for the year ending 31 December 2024

Page 1 – Introduction

The accounts are presented in a format that follows the requirements of the accounting regulations introduced by the Financial Reporting Standard for Charities (SORP FRS 102) with an annual income of less than £250,000 and interpreted, as approved, for religious orders. The charity's trustees are responsible for the preparation of financial statements

Pages 2-6 – Trustees Annual Report

These pages contain the annual report of the Trustees, which cover the following aspects: Administration, Organisation structure, Objectives, Achievements and Financial Review.

Page 7 – Balance Sheet

This page shows the Church's assets and liabilities. The "tangible fixed assets", comprising the church, hall, manse and caretaker's residence, being vested in the United Reformed Church (Wessex) Trust Limited as trustee, are not capitalized into the accounts

Page 8 – Statement of Financial Activities

This statement is a receipts and payments account and combines all of the Church's funds together. It shows separate columns for the General Funds, Designated Funds and Restricted Funds, all of which are shown in detail on the subsequent pages.

Page 9 – General Fund

The General Fund represents the funds that can be used for any purpose without restriction. 2024 income/expenditure is compared with that for the previous year.

Pages 10 & 11 – Designated Funds and Restricted Funds

The Suspense Fund is the only Designated Fund. It is the aggregate of bequests and large donations, which do not have any restrictions on their use. The Church is free to bring such resources back into the General Funds if so wished.

Restricted Funds are those that can only be used for the purpose specified at the time the funds were received. They include: the Communion Fund (set aside for the assistance of those in hardship and used at the discretion of the Minister of the Church), the TWW Fund (a bequest by a former organist of the Church for the replacement/refurbishment of the organ), the Organ Fund (also for the replacement/refurbishment of the organ).

Page 12 – Notes to the Accounts

These notes provide technical information about the basis of preparation of the accounts.

Page 13 – Report by the Independent Examiner

This independent examination of the accounts is a requirement of the Charities Act 2011. Whilst less comprehensive than an audit, it is designed to be suitable for an organisation of the Church's type and size.

Trustees Annual Report for year ended 31 December 2024

The trustees present the annual report and accounts for Abbey United Reformed Church for the year ended 31 December 2024.

Reference and Administration

Charity name Abbey United Reformed Church Romsey Charity

Charity Registration No. 1132706

Contact Address Abbey URC Romsey
The Abbey
Romsey
Hants SO51 8EL

www.abbeyurc.org.uk

email: revd.mike13@gmail.com

Trustees The list of all trustees who served during 2024 and during 2025 until the date of approval of this report in alphabetical order is as follows:-

Sylvia Anderson-Lewis
Sarah Beaman
Angela Bevan
Wai Chan
Howard Coulson
Carole Cox
Valerie Lloyd
Mike Perrott
Shirley Smith

Minister Mike Perrott

Independent Examiner Bell & Co. Chartered Accountants
Unit 1(c)
Chickenhall Lane
Eastleigh
Hants.
SO50 6PQ

Bankers	Nat West Bank plc 6, Market Place Romsey Hants SO51 8YS	and	CAF Bank Ltd 25, Kings Hill Avenue Kings Hill West Mailing Kent ME194JQ
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Structure, Governance and Management Governing Document

The church is administered in accordance with the Governing Document issued by the United Reformed Church.

Recruitment and Appointment of Trustees

Serving Elders and the Minister are the Charity Trustees. Elders are members of the church who have been chosen to serve because they have appropriate gifts and skills. They are elected by Church Meeting and normally serve between one to three years after which they may seek re-election.

Organisational Structure

All attendees of the church constitute the Church Meeting which meets five times each year. Only church members may vote at the Church Meeting but non-members are welcome to attend. Church Meeting lays down the procedures to be followed, which conform to the Scheme of Union of the United Reformed Church.

The day to day running of the charity is delegated to the Elders Meeting. The Elders' Meeting is normally chaired by the Minister and generally meets monthly. The Elders Meeting is responsible for the spiritual affairs within the church as well as day to day operational matters and pastoral oversight of the congregation.

Most affairs are delegated to their respective Committees which meet as required and report back to the Elders' meeting who consider decisions as requested. Abbey United Reformed Church, Romsey operates in Hampshire.

Objectives and Activities

The objective 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 and has regard to the Charity's Commission's guidance on public benefit. The Charity provides regular public worship for all, promoting the Christian faith, teaching the faith to all ages, it offers training, nurture and activities for children and young people. It serves the community, giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty. It provides premises and resources for community groups and activities.

Achievements and Performance

The church has been presented with some interesting challenges in 2024, not least with maintaining our buildings as well as trying to reach out to new people, whilst also supporting existing charities with whom we have long established relationships. It also saw an exciting change as we linked with five other churches to form the Southern Fellowship Group of Wessex URC Synod.

Along with Abbey United Reformed Church and our sister church at Braishfield with whom we shared a Minister, the Southern Fellowship Group consists of Avenue St Andrews, Bitterne, Bitterne Park and Isaac Watts United Reformed Churches, all in the Southampton area. These six churches are able to combine some of their resources and share between them two full time Ministers.

We continued to hold our weekly Sunday morning services of worship, the first Sunday morning of the month also offering the sacrament of Holy Communion to all believers. The first Sunday evening of each month usually sees a Bible Study on zoom which offers the opportunity to all Southern Fellowship Group to explore further the Gospel text set for the day. These Bible Studies were also held weekly throughout the seasons of Lent and Advent.

In addition to the Christian festival celebrations, special Sunday morning services held during the year have included our Rededication service giving members an opportunity to renew their commitment to our Lord and the church fellowship, our Community Awareness Service which focused on the work of a local cancer support charity, Jane Scarth House, hosting the annual Battle of Britain Service with the local RAF Association and Air Cadets, celebrating Harvest Festival with donated goods being given to the Romsey Community Pantry, a special service learning about the work of the URC Commitment for Life project, and our Toy Service at which members brought new toys for collection by Southampton Social Services for distribution on Christmas Day.

Other special services included hosting a Service of Remembering for the local Dementia Support Group, our annual All Souls service to which invitations were sent to the recently bereaved known to the church and uniting with the other members of the Southern Fellowship Group at Avenue St Andrews Church to bless the formation of the Group. Our traditional Christmas Candlelight Service was held on Saturday evening before Christmas, and again attracted families, including young children. The 362th Anniversary of the church was celebrated by a short walk to Romsey Abbey after our morning worship where, together with members of Romsey Abbey, we offered a short service of Thanksgiving at the grave of our founding Minister Revd Thomas Warren.

Links continued with the wider community and local charities with occasional updates about their work being included in church magazine articles. The church Table Tennis group also continued to welcome local sufferers of Dementia and their carers as well as church friends amongst its fellowship.

Within the wider Christian fellowship we shared in events organised by Churches Together in Romsey where the seven churches of the town united in acts of worship during the Week of Prayer for Christian Unity, the World Day of Prayer, Good Friday Open Air Act of Witness and the town's annual Remembrance Day commemorations in Romsey Abbey and Romsey Memorial Park. Participation in the quarterly meetings of Churches Together in Romsey and the monthly meetings of its churches' worship leaders offered opportunities for exploring joint working opportunities within the town as well as hearing from speakers of other organisations. The churches also joined together to provide a seasonal choir to sing hymns at local Care Homes and Nursing homes during Easter, Harvest and Christmas.

Support for national and international work was given through Christian Aid as the church joined with four other local churches to each host a lunch during the period of Lent, the proceeds from which were donated to Christian Aid. In addition, proceeds from coffee after Sunday services and members' collection jars were given to the United Reformed Church Commitment for Life project which works closely with Christian Aid.

A basket was permanently available at the back of church for members to leave goods which were then given to Romsey Food Bank and Community Pantry. Collection receptacles were available for used postage stamps for the Wessex Cancer Trust and for foreign currency coins passed to the Children's Society as part of their fundraising efforts. Envelopes were also provided for members to send their used printer cartridges for recycling and fund raising by The Muscular Dystrophy Society

During November friends collected toiletries and treats for Amber, a charity working with women working on the streets and in sex clubs of Southampton. These were collected by a member of Amber during our service at the start of Advent who told us how the demand for their services had expanded and our gifts were so welcomed.

At the end of the year the church launched “Chill Out Tuesdays”, an evening social event aimed at those working during the day who are lonely and seeking companionship. These people may be new to the area or in a changed domestic situation which reduces their circle of friends. This supplemented the weekly Warm Welcome Coffee mornings offered from Abbey Hall Lounge.

The church has been used to host concerts by local groups, as well as the Romsey Chamber Music Festival. Many of these groups give their time free of charge and donate the proceeds of their concert to worthy causes. In addition, Abbey Hall and Abbey Hall Lounge is well used by approximately 20 local groups offering activities covering drama, music, and health as well as family parties and art exhibitions.

Our church buildings have presented problems, with reserves continuing to be used for repairs and maintenance, although the worship and outreach of the church have not been affected by these repairs.

The church continued to offer facilities for baptisms, weddings and funerals. Our application to hold Single Sex Marriages was accepted, further enhancing the opportunities to demonstrate our belief that all are welcome. In total one child was baptised, one couple were married and three funerals were held in the church, with the Minister taking other funerals at the local crematorium.

Some members of the church are designated as Church Friends, these being encouraged to maintain contact with people within the fellowship. The Minister and other designated members also visited those in Care Homes or who were housebound, often taking them flowers on behalf of the church fellowship. Christmas and Easter cards were sent to friends no longer able to attend church activities so that they knew they are not forgotten. Our BALM Group continued to meet each month to offer comfort to bereaved people trying to adjust after the loss of a loved one whilst older members enjoyed an opportunity to chat and reminisce during our Annual Afternoon Tea.

Looking at the provision for youth, our Youth Forum considered ways in which we could provide Christian education to children and young people. There being no regular attenders to worship under the age of 21 a Carnival of Animals Drama workshop for 4 - 12 year olds was held during the annual Beggars Fair and two Puppet Shows were held, performances being given by a local Methodist church puppeteers Group.

The church continues to look at its worship opportunities and is considering expanding its services of worship to meet the needs of a changing, increasingly secular society, as well as looking at its outreach to meet their social needs.

Financial Review

The principal source of income is offerings made at church and offerings made by standing order by church members and church attendees. Gift Aid is also claimed for donations made by taxpayers who have signed Gift Aid forms and the church also claims under the small donations scheme (GASDS). There is also income from letting the church and church hall.

Total income for the year was £85,740 a reduction of £ 53,820 from 2023. In 2023, the church received a maintenance grant of £55,590 from Wessex Synod.

Outgoings decreased from £182,575 in 2023 to £123,501 in 2024, a reduction of £59,074 mainly due to the net cost of property repairs in 2023.

Reserves Policy

We would normally have aimed to have one year's running costs in reserve but the large legacies we have recently received have put our reserves above this level. The expenditure from reserves of £46,411 in 2015 and the £92,597 cost of repairs in 2023 highlight the need to make provision for future large outlays on our old buildings so the current level of reserves is justified by the obligation we have to maintain and repair the old buildings as well as the running costs to achieve the objectives of the church. We are currently awaiting estimates for the cost of necessary repairs to our buildings.

In 2024 the General Fund reduced by £14,763. The Designated Fund reduced by £21,489 again due mainly to the cost of buildings maintenance, The Restricted Funds reduced by £1,535 principally due to repair costs of the church organ.

Declaration

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

Signed on behalf of the Charity's Trustees:

Signature:

Full Name: Reverend Mike Perrott MA

Position: Minister & Chairman of Trustees

Date: 1st June 2025

ABBAY UNITED REFORMED CHURCH ROMSEY CHARITY

STATEMENT OF ASSETS & LIABILITIES AS AT 31 DECEMBER 2024

2023 £	STATEMENT OF ASSETS & LIABILITIES	2024 £
	Cash Funds	
20,398.93	National Westminster Current Account	8,426.57
10,548.77	National Westminster Reserve Account	2,614.05
1,279.36	CAF current account	3,809.21
50,012.95	CAF Gold savings account	48,205.74
82,240.01	Total Cash Funds	63,055.57
	Investments	
27,953.73	M&G Charifund at Cost	27,953.73
(48,676.34)	Market value at 31December	
40,967.22	CCLA COIF Ethical Investment at Cost	40,967.22
(45,801.18)	Market value at 31 December	
68,920.95	Total Investments	68,920.95
	Creditors	
	Wedding advanced payment	(275.00)
(386.50)	Magazine Advance Payments	(513.50)
(335.00)	Synod VAT repayment	
(721.50)	Total Creditors	(788.50)
	Debtors	
18,510.10	Total VAT recovery	
18,510.10	Total Debtors	0.00
168,949.56	NET ASSETS REPRESENTING	131,188.02
45,525.55	General Funds	30,762.82
108,120.48	Designated Funds	86,657.09
15,303.53	Restricted Funds	13,768.11
168,949.56		131,188.02

ABBEY UNITED REFORMED CHURCH, ROMSEY CHARITY

FINANCIAL STATEMENT FOR 2024

2023 Total Funds £		2024 Total Funds £	General Fund £	Designated Funds £	Restricted Funds £
INCOMING RESOURCES					
38,540.75	Offerings including Gift Aid	37,619.91	37,619.91		
9,510.86	Grants & Donations incl. Gift Aid	14,387.51	8,436.17	5,951.34	
18,452.02	Use of Premises	21,329.24	21,329.24		
2,576.12	Fundraising	3,976.91	3,976.91		
	Collections for Others incl. Gift				
1,654.87	Aid	1,527.52			1,527.52
1,647.88	Manse maintenance grant				
55,590..50	Church maintenance grant				
	Insurance claim				
8,955.56	Gain from sale of Charifund and CCLA units				
	Braishfield ministerial 2020-23	3,684.00	3,684.00		
	Pilot's account closure	227.22	227.22		
2,632.28	Interest & dividends	2,987.51	707.64	1,978.89	300.98
139,560.84	Total Incoming resources	85,739.82	75,981.09	7,930.23	1,828.50
RESOURCES USED					
42,636.00	Ministry & Mission Contributions	42,636.00	42,636.00		
2,737.41	Other Ministerial	2,883.15	2,726.75		156.40
	Premises Costs less VAT				
126,484.76	recovered	64,726.07	38,452.45	26,273.62	
6,922.31	Other Expenses	9,248.62	6,128.62	3,120.00	
2,054.87	Donations to Charities	2,327.52	800.00		1,527.52
1,740.00	Piano & Organ	1,680.00			1,680.00
182,575.35	Total Resources Used	123,501.36	90,743.82	29,393.62	3.363.92
(43,014.51)	Net Incoming / (outgoing) before Transfers	(37,761.54)	(14,762.73)	(21,463.39)	(1,535.42)
Transfers					
(43,014.51)	Net Incoming/(outgoing)	(37,751.54)	(14,762.73)	(21,463.39)	(1,535.42)
211,964.07	Balances at beginning of year	168,949.56	45,525.55	108,120.48	15,303.53
168,949.56	Balances at end of Year	131,188.02	30,762.82	86.657.09	13.768.11

ABBAY UNITED REFORMED CHURCH ROMSEY CHARITY

GENERAL FUND

INCOMING RESOURCES

RESOURCES USED

	2023 £	2024 £		2023 £	2024 £
Offerings			Ministry		
Envelopes	3,470.00	3,172.00	M&M	42,636.00	42,636.00
Standing Orders	25,683.00	25,868.00	General Ministry	906.92	1,149.20
Loose Cash	2,164.45	1,435.09	Travel	1,493.85	1,577.55
Income Tax recovered	7,223.30	7,144.82			
Donations			Premises Costs		
Individual & Community	7,855.86	7,101.33	Manse Utilities	1,032.87	1,281.42
Wedding & Funerals	1,655.00	1,334.84	Manse Council tax	2,864.54	3,001.96
Hall Lettings	18,452.02	21,329.24	Manse maintenance	1,671.37	0.00
Fundraising			Church Utilities	3,792.90	5,640.48
Magazine	579.56	708.58	Church Insurance	5,771.01	6,889.49
Other fundraising	1,996.56	3,268.33	Church Maintenance	3,257.85	4,574.96
Other			Hall Utilities	4,016.20	5,549.63
Manse maintenance grant	1,647.88		Hall Insurance	1,231.68	1,161.48
Insurance claim			Hall Maintenance	4,710.57	3,374.13
Gain from sale of Charifund & CCLA units	1,876.89		Caretaking	3,666.00	4,047.00
Braishfield Ministerial expenses 2020-23		3684.00	1 Abbey Water Utilities	718.77	604.87
Pilots account closure		227.22	1 Abbey Water Insurance	988.70	1,324.81
			1 Abbey Water Maintenance	165.00	1,002.22
Interest & Dividends	551.67	707.64	Other Expenses		
Total Incoming Resources	73,156.19	75,981.09	Music	3,089.35	2,448.72
Deduct total resources used	86,246.54	90,743.82	Magazine (printing & electronic)	1,262.63	1,220.45
Net incoming/(outgoing) before transfers	(13,090.35)	(14,762.73)	Administration & Other	2,570.33	2,459.45
Transfers			Charity Donations	400.00	800.00
Net Incoming/(outgoing)	(13,090.35)	(14,762.73)	Total Resources Used	86,246.54	90,743.82
Balance in General Reserve Fund at beginning of year	58,615.90	45,525.55			
Balance in General Reserve Fund at end of year	45,525.55	30,762.82			

ABBAY UNITED REFORMED CHURCH ROMSEY CHARITY

DESIGNATED FUND

2023		2024
Suspense Fund £		Suspense Fund £
INCOMING RESOURCES		
	Legacies & Donations	5,951.34
55,590.50	Synod Grants less VAT recovered	
6,328.92	Gain from sale of Charifund & CCLA Units	
1,860.24	Interest & Dividends	1,978.89
63,779.66	Total Incoming resources	7,930.23
RESOURCES USED		
	Pigeon guano removal	1,314.00
92,160.50	Church ceiling/roof refurbishment less VAT	2,781.30
436.80	Curtains	595.00
	Church organ pipe refurbishment	5,400.00
	Hall kitchen dishwasher	3,120.00
	1 Abbey Water damp work and decoration	16,183.32
92,597.30	Total Resources Used	29,393.62
(28,817.60)	Net Incoming / (outgoing)	(21,463.39)
Transfers		
(28,817.60)	Net Incoming / (Outgoing)	(21,463.39)
136,938.12	Balances at beginning of year	108,120.48
108,120.48	Balances at end of year	86,657.09

ABBEY UNITED REFORMED CHURCH ROMSEY CHARITY

RESTRICTED FUNDS

2023		2024			
Restricted		Restricted	Communion	TWW Bequest Fund	Organ
Funds £		Funds £	Fund £	Fund £	Fund £
INCOMING RESOURCES					
1,654.87	Collections for Others inc. Gift Aid	1,527.52	1,527.52		
	Donations				
749.75	Gain from sale of Charifund & CCLA Units				
220.37	Interest & dividends	300.98	15.69	240.81	44.48
2,624.99	Total Incoming resources	1,828.50	1,543.21	240.81	44.48
RESOURCES USED					
170.05	Other Ministerial	39.00	39.00		
166.59	Pastoral flowers (net)	117.40	117.40		
1,740.00	Piano/Organ	1,680.00			1,680.00
1,654.87	Charity Donations inc gift aid	1,527.52	1,527.52		
3,731.51	Total Resources Used	3,363.92	1,683.92	0.00	1,680.00
(1,106.52)	Net Incoming / (outgoing) resources before Transfers	(1,535.42)	(140.71)	240.81	(1,635.52)
	Transfers				
(1,106.52)	Net Incoming/(Outgoing) Resources	(1,535.42)	(140.71)	240.81	(1,635.52)
16,410.05	Balances at beginning of Year (inc, piano funds)	15,303.53	536.52	12,405.64	2,361.37
15,303.53	Balances at end of Year	13,768.91	395.81	12,646.45	725.85

ABBEY UNITED REFORMED CHURCH ROMSEY CHARITY

Notes to the Accounts

Note 1 – Accounting Policies

These accounts have been prepared in accordance with the Statement of Recommended Practice – “Accounting by Charities” with the exception of not including non-historic tangible assets.

1. Classification of Funds

Funds are classified according to the manner in which they are permitted to be spent.

The General Fund and the associated General Reserve Fund can be spent generally for furthering the religious and charitable work of the Church.

The only Designated Fund is the Suspense Fund. It is the aggregate of bequests or large donations to the Church that had not specified restriction on their use. This fund is used by the Church for sizable items of activity, which could be identified as being in memory of the donors. These funds can be returned to the General Fund at any time if the Elders or Church Meeting decide.

The Restricted Funds uses are limited to those purposes for which they were given, for example refurbishment of the organ, support of the needy, specific causes.

2. Tangible Fixed Assets

The Church, hall, manse and caretaker’s residence, being vested in the United Reformed Church (Wessex) Trust Limited as trustee, are not capitalized into the accounts.

3. Investments

Investments are shown at cost and market value at 31st December.

4. Income and Expenditure

Income is included as cash when received.

Expenditure is recorded when payment is made.

5. Legacies/Donations

Income from legacies or donations is credited to the relevant fund in the year in which it is received. If not otherwise specified by the testator or donor, legacies are added to the Suspense Fund, donations mainly to the General Fund but on occasions to the Suspense Fund, if in the light of future plans it is deemed more appropriate by the trustees.

ABBEY UNITED REFORMED CHURCH ROMSEY CHARITY

Report of the Independent Examiner to the Trustees of ABBEY UNITED REFORMED CHURCH ROMSEY CHARITY

We report on the financial statements of the Charity for the year to 31st December 2024 as set out on pages 7 to 11 which have been prepared under the historical cost convention and the accounting policies set out on page 12.

Respective responsibilities of trustees and examiner

As described on page 1, the charity's trustees are responsible for the preparation of financial statements. You consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply. It is our responsibility to state on the basis of the procedures specified in the General Directions given by the Charity Commissioners under section 145(5) of the Act whether particular matters have come to our attention.

Basis of independent examiners report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from your trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

- 1) which gives us reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 130 of the Act; and
 - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act, have not been met; or
- 2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bell & Co Chartered Accountants

Date: 25.03.2025