

GLENORCHY URC EXMOUTH

England & Wales · Charity number 1144853

Details

Status Registered

Legal form Other

Registered 2011-11-29

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

Contact

Address Glenorchy United Reformed Church
Exeter Road
Exmouth
Devon
EX8 1PL

Phone 01395271485

Website www.glenorchychurch.org.uk

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: Local Church engaging with the local community through various spiritual, practical and social activities within Exmouth. In particular the town centre area.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£80,687	£110,216	-	-
2023-12-31	£103,964	£101,856	-	-
2022-12-31	£75,212	£96,073	-	-
2021-12-31	£83,748	£71,138	-	-
2020-12-31	£103,107	£67,246	-	-

Trustees

Name	Role	Appointed
Rev Janine Atkinson	Chair	2022-10-22
Irvin McFarlane		2023-05-21
JEAN ALICIA CURL		1977-03-28
JENNIFER HAZEL NEWMAN		
Jonathan Richard Greenslade		2024-05-19
Sheila Kathleen Johnstone		2024-05-19

GLENORCHY URC EXMOUTH

England & Wales - Charity number 1144853

Accounts



**Glenorchy URC Exmouth
Charity number 1144853
Trustees Report
Financial Statements
Church Organisations Accounts
(appendix A)
for the year ended 31 December 2024**

GLENORCHY UNITED REFORMED CHURCH

**Exmouth Road
Exmouth
EX8 3DL**

Charity number 1144853

**Trustees Report
Financial Statements
Church Organisations Accounts
(appendix A)
for the year ended 31 December 2024**

Minister: Revd Janine Atkinson

Glenorchy URC Exmouth, charity number 1144853

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2024

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION

Glenorchy United Reformed Church Charity is a local church of the United Reformed Church of Great Britain, and is a member of the South West Synod of the Church. It was registered on 1st December 2011 as Charity Number 1144853.

Glenorchy Church has church buildings at Exeter Road, Exmouth.

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2024 until the date this report was approved are:-

Mrs Lyn Bellamy (retired May 2024)

Mrs Sheila Brain

Mrs Jean Curl

Mr John Greenslade (elected May 2024)

Mrs Sheila Johnstone (elected May 2024)

Mrs Jenny Newman (Church Secretary)

Mr Irvin McFarlane

The Church buildings and the Manse (at 24 Halsdon Avenue Exmouth) are vested in the South West Synod Trust company as trustees and held for the benefit of Glenorchy United Reformed Church in accordance with the trusts applicable to U.R.C. properties.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The activities of Glenorchy United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Glenorchy Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 19th November 2009, amended October 2021. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and Manse. The Church Meeting gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister and up to 8 members of Glenorchy Church nominated and elected by the members of the Church in Church Meeting. Elders are elected for a three-year term and may then seek re-election if they wish. Elders who have served two consecutive three-year terms must have at least one year's sabbatical, and can then be considered for re-election, if they wish. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. They are assisted in the administration of the Church and its property by the General Purposes Committee and the Finance Committee. The Elders' Meeting normally meets 11 times during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Glenorchy United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings. This is described more specifically in its mission statement as "inspired and guided by the Holy Spirit, we express the love of Christ both within our own fellowship, and in partnership with other churches and Christian groups in Exmouth. Our mission strategy aims to develop our Christian faith and offer community outreach to vulnerable people, including children and young families." The Elders' Meeting is aware of the Charities Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders Meeting believes that the Church provides benefit to the public by:

- (a) providing resources and facilities for public worship, pastoral care and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- (b) promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

An example of this was the setting up of the Work Club in July 2011 (now known as the Job Café), to offer help and assistance to those in the community who are unemployed and seeking to find employment, This provision is much appreciated within the community.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

Our minister, Revd Janine Atkinson, has been in post since October 2022, bringing a fresh impetus to our activities and building up the community of the church, including the establishment of a regular monthly Bible Study Group, and special study courses during Advent and Lent.

Developing the Faith – the main activity is Sunday morning worship in the church. These services are not only for the regular worshippers, but also for any member of the public wishing to attend. We maintain contact with those members of the congregation unable to attend through sickness or disability with the circulation of a regular Reflection provided by the Minister. This is sent by email, with a printed copy for those unable to receive it that way, and is also published on our website. An audio recording of the Sunday Service is available on the website, when possible. The monthly **Review** magazine is a key means of sharing news of the fellowship and activities, and the website is kept up-to-date with the latest information.

Community Outreach – There are several activities through which Glenorchy Church aims to engage with the public, including Saturday coffee mornings, the weekly Art group and the midweek Music Concerts. A new activity is the weekly Table Tennis Group. In addition, there is the monthly Walking group and the monthly Craft Group.

There are a number of regular outside lettings using the Church hall, through which we engage with a variety of local community groups. We continue to join with other churches in support of the much-needed Community Larder/Foodbank, based at the Salvation Army, and the “Open Door” drop-in Centre.

Glenorchy Church works to serve those in need through our Mission Committee, by seeking social justice, both locally and abroad, and working with other Christian groups, such as “Christian Aid”, and “Commitment For Life”, as well as agencies abroad. The Church actively supports “Fairtrade.” We have regular fundraising activities for our chosen charities, and voluntary donations for the various causes have been generously maintained.

As mentioned previously in this report, the setting up of the Work Club/Job Café to reach out to those unemployed and seeking employment, is regarded as very successful, and is an effort to provide further engagement with the local community. This activity is funded partly by the URC South West Synod and partly through outside grants.

Glenorchy Church is aware of and adheres to the “Good Practice Guide” for safeguarding in churches. The Church has in place a Child Protection Policy as well as for the Safeguarding of Vulnerable Adults. The Church seeks to address health and safety issues at all times.

The Church is also aware that these activities and events could not take place without the help of the many volunteers who give of their time and energy, to whom the Church is very grateful.

2024 FINANCIAL REVIEW

General Summary

There was a deficit of £29,529 at the end of 2024 against the £2,111 surplus for 2023 which was a decrease of £31,637 from the 2023 surplus, the main reason being the one off legacy of a similar amount received in the prior year.

Income (of £80,687) was exceeded by expenditure (of £110,216), so reserves were used to support activities throughout the year.

Receipts

Income of £80,687 was a 22.4% decrease on the £103,964 in 2023. This was essentially due a one-off legacy, offset slightly by increased membership, and other income, some reimbursements from Synod against the electrical and other improvements carried out in the year.

Offerings still remain the largest single item of income and accounts for 44.8% of total income. The Church is grateful for this continued financial support of all those of our Church fellowship and in the community.

Payments

Expenditure has seen an increase from £101,853 in 2023 to £110,216 this year. This was mainly due to increased Ministry & Mission costs as well as the Fixed Car Allowance, and increased running costs, mainly due to significant electrical work being carried out in the church and hall, as well as other improvements and maintenance costs.

Church utilities costs have decreased from £11,915 in 2023 to £10,335 in 2024 due to efficiencies and rates as well as the climate, whilst Church running costs increased from £24,055 in 2023 to £28,119 in 2024.

The Manse costs decreased, with more regular costs due the completion of the refurbishment in the first quarter of 2023. (Cost decreasing from £20,202 in 2023 to £8,740 in 2024).

The Ministry & Mission payments, together with ministerial expenses, showed an increase from £33,297 in 2023 to £39,446 in 2024 due to inflation and the Fixed Car Allowance. This cost remains the largest single expenditure, accounting for 35.8% of the expenditure, and further increases in the following year are likely to see its percentage increase further.

Church Organisations

The appendices show the financial activity, and the current state of the various church groups, which are financially autonomous within the church itself.

As in previous years those accounts have been drawn up by the various members concerned, these were then examined and found correct by Mrs. Sheila Johnstone to whom our thanks must be recorded.

Investments

Cash reserves were required to be utilised to cover the deficit resulting from increased Church maintenance and running costs, whilst short term investments also showed an increase in value, and short term deposits saw a switch in provider to achieve easier access and increased returns given current operating conditions.

Future Outlook

Effort has to be made to ensure that we balance income and expenditure, and to continue to manage our finances, especially as we are in a period of uncertainty and change, though we are also working to best utilise the assets at our disposal given the challenging environment. It is prudent that certain money is put aside as insurance against the unexpected, and to furnish future projects/refurbishments.

Future revenues will likely be under comparative strain due to the reduced membership, stagnant hall rental, and pressures from running costs and improvements, though steps are being taken to control these.

Unrestricted funds:-

Ideally the Elders would wish to have in hand an amount equal to at least 6 months` regular expenditure as “free” reserves, to meet future shortfalls in income or unexpected expense. The Reserve fund has sufficient balance at present, to meet such a commitment.

General expenditure in the running of the Church should be met from normal income. The weekly free will offering envelopes and Gift Aiding (for tax payers) and direct bank debiting, may be areas worthy of further promotion.

There is a need that we continue to manage our reserves to obtain the correct mix of cash reserves, investments, and funding for future refurbishments/ deficits/projects.

Conclusions

It is true to say that we have paid our bills, and managed whilst navigating a challenging time.

Let us hope with careful management we will still be able to balance the Church finances in the foreseeable future.

Thanks need to be recorded, to members of the General Purposes and Finance committees, and to all the fellowship at Glenorchy for their individual contributions to the life and witness of the church.

Thanks also to our appointed accounts examiner Mr. Dick Gray for his valued help and advice.

Treasurer’s Statement

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2024

Allan G Jackson, Bookkeeper

February 2025

Accounts approved by the Church Meeting held on 18th May 2025 and signed by the Chair,

Revd Peter Brain

P.J. Brain

GLENORCHY UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
RECEIPTS					
Offerings		36,149		36,149	32,903
Lettings, Ground & Advert Rents	4	11,895		11,895	11,575
Concerts			2,247	2,247	2,318
Young Church & Allotments				0	0
Special Collections for Others	3		883	883	2,394
Investments Income	12	5,163		5,163	4,714
Sales & Other Income		9,073		9,073	5,612
Tax Grants & Refunds		7,556		7,556	11,011
Grants & Donations & Inheritance		7,720		7,720	33,437
Total receipts		77,557	3,130	80,687	103,964
PAYMENTS					
Ministry & Mission Fund		35,700		35,700	32,556
Ministry/Group Expenses		3,746		3,746	741
Utilities, Insurance & Licences	5	10,335		10,335	11,915
Running Costs	5	27,193	926	28,119	24,055
Maintenance of Church Buildings	8	16,692	0	16,692	10,678
Manse Running Costs	9	8,740		8,740	20,202
YoungChurch & Allotment	6	0		0	0
Donations to Charity	7	0	3,883	3,883	1,706
Other		3,000		3,000	0
Total payments		105,407	4,809	110,216	101,853
NET RECEIPTS / (PAYMENTS)		-27,850	-1,679	-29,529	2,111
TRANSFERS Reserve/ 35 Day / 90 day To C		10,240		10,240	0
TRANSFERS Current to Reserve / 35 Day &		23,594	0	23,594	19,338
CASH FUNDS b/fwd 1 January		9,841	6,400	16,241	33,468
CASH FUNDS c/fwd 31 December		-4,655	4,721	66	16,241
STATEMENT OF ASSETS AND LIABILITIES					
Monetary assets					
Cash		0	0	0	0
Bank current account		66	0	66	16,241
Deposit accounts (Gold,90 Day&Resv)		21,560	50,649	72,209	90,537
Glenorchy Held Investments		18,577	0	18,577	18,080
Synod Trust Held Investments		148,462	0	148,462	144,496
				0	0
Total monetary assets	10	188,664	50,649	239,313	269,354
Other assets					
Gift Aid recoverable					
Other monies due to church					
Investments					
Assets used for church purposes					
Church Buildings & Manse	11			5,887,704	5,256,877
Church Manse	11			513,529	458,508
Church Furnishings & Equipment	11			923,533	824,579
Liabilities				0	0

APPROVED by the Church Meeting held on
by (name)

and signed on its behalf
(signature)

The notes on pages 2 and 3 form part of this financial statement

[/02/2025]

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

1 ACCOUNTING POLICIES

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

2 FUND ACCOUNTING

2a Unrestricted Funds may be used by the church for any of its ordinary purposes.

2b Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

No funds were classified as Designated in current accounting year.

2c 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.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Concerts	3,943	2,247	926	5,264
Difibrillator	520	0	0	520
Junior Church / Mission	885	0	0	885
Allotment	118	0	0	118
Social Outings	31	0	0	31
Totals for restricted funds	5,497	2,247	926	6,818
	Unrestricted Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES				
International Causes		120	120	2,052
National & Local Causes		70	70	1,592
Minister Retirement Presentation			0	0
Totals raised for outside causes		190	190	3,644
4 PROPERTY INCOME				
Rents for Lettings to Church	11,895		11,895	9,943
Rent for Manse	0		0	8,815
Review Adverts	0		0	230
Total property income	11,895		11,895	18,988
5 CHURCH RUNNING COSTS				
Gas and electricity	4,395		4,395	4,856
Insurance	4,464		4,464	4,082
Water rates	607		607	413
Licences and music	869	0	869	1,017
Admin, Stationery and photocopying	10,514		10,514	4,409
General Expenses	7,745		7,745	3,546
Cleaning/caretaking	9,860		9,860	9,657
Total church running costs	38,454	0	38,454	27,980
	Unrestricted Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
6 PROGRAMME ACTIVITY COSTS				
Messy Church		0	0	0
Allotment		0	0	0
Total programme activity costs		0	0	0

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued			This Year	Last Year
	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
7 SUPPORT OF OUTSIDE CAUSES				
Open Door	3,000	0	3,000	210
Myanmar	120		120	0
Pakistan Floods	0		0	231
Combat Stress	70		70	63
Devon Historic Churches Trust	0		0	222
DEC Syria & Turkey	0		0	367
Anglo Peruvian Childrens Charity	0		0	178
Donkey Sanctuary	0		0	230
Commitment for Life	693		693	0
Christian Aid	0		0	206
Total support of outside causes	3,883	0	3,883	1,707
			0	0
8 MAINTENANCE OF CHURCH BUILDINGS				
Major Repairs / Improvements				
Minor Repairs Routine Maintenance	0	0	0	0
Total maintenance of Church Buildings	16,055	0	16,055	10,678
	16,055	0	16,055	10,678
9 MAINTENANCE OF MANSE				
Agents Fees				
Repairs Routine Maintenance-Improvement	0		0	0
Other, Ins/Water/Council Tax Charges	4,724		4,724	14,516
Total maintenance of Manse	4,016		4,016	5,686
	8,740		8,740	20,202

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The Church Building and the manse at 24 Halsdon Road, Exmouth, are vested in the URC Southwestern Synod Trust as trustees and not church assets. They are held for the benefit of Glenorchy URC in accordance with the statutory trusts applicable URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £5,887,704 and the manse for £513,529. The church contents are insured by the church for £923,533

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The Synod Trust company holds on behalf of the church, investments representing money received as legacies and gifts. The release of this money is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of income is as follows.

	Interest/Income in 2024	Value @ 2024	Value @ 2023
NW Current account	0	66	16,239
NW 35 Day Account	649	50,649	0
NW Reserve Account	426	21,560	19,338
Scottish Widows 90 Day Account	669	0	71,199
Glenorchy held COIF Ethical Investment Fund	527	18,577	18,080
Synod Trust Held COIF Ethical Investment Fund	4,210	148,462	144,496
	6,481	239,314	269,352

Interest included in Unrestricted Funds

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Glenorchy URC for the year ended 31 December 2024, which are set out on pages 1 to 3.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

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

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



31st March 2025
Name and address of the Independent Examiner:
Richard Gray
Pheasants Rise, Staplake Road,
Starcross
Exeter
EX6 8PQ

Appendix A

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024 CHURCH ORGANISATIONS ACCOUNTS

Appendix A 1

ART GROUP

INCOME		EXPENDITURE	
B/f from 2023		Donation to Church	1200.00
Bank account	1015.52		
Cash	<u>73.10</u>		
	1088.62		
Takings	769.32		
		Bank @31/12/2024	536.52
		Cash @31/12/2024	<u>121.42</u>
			657.94
	-----		-----
	1857.94		1857.94

Prepared by Mrs D Austen

Examined and found correct by Mrs S Johnstone on 3rd February 2025

Appendix A 2

CATERING FUND

INCOME		EXPENDITURE	
Donations	1139.20		0.00
Carried forward to 2025			
In church account	£1136.00		
Loose cash	£3.20		
TOTAL	£1139.20		

Prepared by Mrs S Johnstone

Examined and found correct by Mrs J Curl on April 1st 2025

Appendix A 3

CONCERT FUND

INCOME		EXPENDITURE	
Cash donations	3718.96	Payments to performers	1300.00
CAF vouchers	150.00	Performing Rights Society	511.25
		Piano tuning	140.00
		Half cost D Lee plaque	538.80
			2490.05
Balance carried forward to 2025			
		In church current account	1276.95
		Loose cash	<u>101.96</u>
			1378.91
TOTAL	3868.96	TOTAL	3868.96

Prepared by Peter Johnstone

Examined and found correct by Mrs J Curl on April 1st 2025

Appendix A 4

GLENORCHY CRAFTERS

INCOME		EXPENDITURE	
Balance b/f from 2023	174.99		
Donations	180.00	Shoebox items and wool	205.05
Group meetings	<u>97.00</u>	Tea & coffee	2.40
	277.00	cr2ee (for petrol)	<u>50.00</u>
			257.45
Balance carried forward to 2025			
		In church current account	177.72
		Cash	<u>16.82</u>
			194.54
TOTAL	451.99	TOTAL	451.99

Prepared by Mrs S Johnstone

Examined and found correct by Mrs J Curl on April 1st 2025

Appendix A 5

FLOWER FUND

INCOME		EXPENDITURE	
Balance B/F from 2023			
Bank	533.57	Greenfingers	36.00
Cash	56.17	Otter nurseries	100.00
	589.74		136.00
Donation	40.00		
Donation	20.00		
	60.00		
		Carried forward to 2025	
		Bank	333.57
TOTAL	649.74		469.57
		Unaccounted for	180.17

Prepared from available documents (Nationwide bank book and receipts) by Mrs S Johnstone
in the absence of the Flower Fund co-ordinator on 16th January 2025
Documents seen and agreed by Mrs J Curl on April 1st 2025

Appendix A 6

MISSION FUND

INCOME		EXPENDITURE	
Balance B/F from 2023	1166.79	Paid to charities	
		Sailors' Society	650.00
		WaterAid	500.00
Mission boxes and donations	876.65	St Petrocks	500.00
Concert - St David's Singers	385.50	Seeway Trust	580.00
Concert- Clyst Valley Choral Soc	191.00		2230.00
Poetry afternoon	200.00		
Auction	320.00		
Coffee mornings + stalls	461.76		
	2434.91		
		Carried forward to 2025	1371.70
TOTAL	3601.70		3601.70

Prepared by Mrs S Densham
Examined and found correct by Mrs S Johnstone on 25th January 2025

Appendix A 7

JOB CAFÉ

INCOME

2023 Balance b/f **2643.33**

Glenorchy Church 3000.00

Norman Family Trust 1000.00

SW Synod 3500.00

Devon CC 1000.00

Donation 2000.00

Stripe payments UK Ltd 19.18

10,519.18

TOTAL INCOME **13,162.51**

EXPENDITURE

Co-ordinator 10200.00

Zen (final) 51.25

BT broadband 775.80

EE phone 86.94

Christmas 2023 100.00

Catering 22.00

Printer Ink 16.10

Float (co-ordinator) 200.00

TOTAL **11,452.09**

Carried forward to 2025 **1,710.42**

13,162.51

13,162.51

Prepared by Revd P Brain

Examined and found correct by Mrs S Johnstone on 25th January 2025

GLENORCHY URC EXMOUTH

England & Wales - Charity number 1144853

Accounts



**Glenorchy URC Exmouth
Charity number 1144853
Trustees Report
Financial Statements
Church Organisations Accounts
(appendix A)
for the year ended 31 December 2023**

Glenorchy URC Exmouth, charity number 1144853

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2023

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION

Glenorchy United Reformed Church Charity is a local church of the United Reformed Church of Great Britain, and is a member of the South West Synod of the Church. It was registered on 1st December 2011 as Charity Number 1144853.

Glenorchy Church has church buildings at Exeter Road, Exmouth.

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2023 until the date this report was approved are:-

Mrs. Lyn Bellamy

Mrs Sheila Brain

Mrs. Jean Curl

Mrs Pamela Diffey (retired May 2023)

Mrs. Jenny Newman (Church Secretary)

Lady Angela Morland (retired May 2023)

Mr. Irvin McFarlane (elected May 2023)

The Church buildings and the Manse (at 24 Halsdon Avenue Exmouth) are vested in the South West Synod Trust company as trustees and held for the benefit of Glenorchy United Reformed Church in accordance with the trusts applicable to U.R.C. properties.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The activities of Glenorchy United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Glenorchy Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 19th November 2009. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and manse. The Church Meeting gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister and up to 8 members of Glenorchy Church nominated and elected by the members of the Church in Church Meeting. Elders are elected for a three-year term, and may then seek re-election if they wish. Elders who have served two consecutive three year terms must have at least one year's sabbatical, and can then be considered for re-election, if they wish. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. They are assisted in the administration of the Church and its property by the General Purposes Committee and the Finance Committee. The Elders' Meeting normally meets 11 times during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Glenorchy United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings. This is described more specifically in its mission statement as "inspired and guided by the Holy Spirit, we express the love of Christ both within our own fellowship, and in partnership with other churches and Christian groups in Exmouth. Our mission strategy aims to develop our Christian faith and offer community outreach to vulnerable people, including children and young families." The Elders' Meeting is aware of the Charities Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders Meeting believes that the Church provides benefit to the public by:

- (a) providing resources and facilities for public worship, pastoral care and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- (b) promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

An example of this was the setting up of the Work Club in July 2011 (now known as the Job Café), to offer help and assistance to those in the community who are unemployed and seeking to find employment, This provision is much appreciated within the community.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

Our new minister, Revd Janine Atkinson, came into post in October 2022, bringing a fresh impetus to our activities and building up the community of the church.

Developing the Faith – the main activity is Sunday morning worship in the church. These services are not only for the regular worshippers, but also for any member of the public wishing to attend. Numbers attending worship were seriously affected during the Covid pandemic and although attendance has increased, it has not been fully restored to pre-Covid levels. We have lost a number of members through death, or removal to another area. We decided to continue our contact with those members of the congregation still unable to attend through sickness or disability, through the circulation of a weekly Reflection, provided by the Minister leading worship on that Sunday. This is circulated by email, with a printed copy for those unable to receive it that way, and is also published on our website. The monthly **Review** magazine is a key means of sharing news of the fellowship and activities, and the website is kept up-to-date with the latest information.

Community Outreach – Normal activities through which Glenorchy Church aims to engage with the public have been fully resumed, including the Saturday shoppers coffee mornings, the weekly Art group and the midweek Music Concerts, In addition, there is the monthly Walking group which continues to take advantage of the beautiful environs around Exmouth.

There are a number of regular outside lettings using the Church hall, through which we engage with a variety of local community groups. We continue to join with other churches in support of the much-needed Community Larder/Foodbank, based at the Salvation Army, and the “Open Door” drop-in Centre.

Glenorchy Church works to serve those in need through our Mission Committee, by seeking social justice, both locally and abroad, and working with other Christian groups, such as “Christian Aid”, and “Commitment For Life”, as well as agencies abroad. The Church actively supports “Fairtrade.” We have regular fundraising activities for our chosen charities, and voluntary donations for the various causes have been generously maintained.

As mentioned previously in this report, the setting up of the Work Club/Job Café to reach out to those unemployed and seeking employment, is regarded as very successful, and is an effort to provide further engagement with the local community. This activity is funded partly by the URC South West Synod and partly through outside grants.

Glenorchy Church is aware of and adheres to the “Good Practice Guide” for safeguarding children and young people in churches. The Church has in place a Child Protection Policy as well as a policy for the Safeguarding of Vulnerable Adults. The Church also seeks to address health and safety issues at all times.

The Church is also aware that these activities and events could not take place without the help of the many volunteers who give of their time and energy, to whom the Church is very grateful.

2023 FINANCIAL REVIEW

General Summary

There was a surplus of £2,108 at the end of 2023 against the £20,861 deficit for 2022 which was an increase of £22,969 from the 2022 deficit.

Income (of £103,964) exceeded expenditure (of £101,856), so reserves were added to, though ongoing monthly deficits were countered by the receipt of one significant legacy providing the initial sum in January and the balance in December.

Receipts

Income of £103,964 was a 38.2% increase on the £75,212 in 2022. This was essentially due a one off legacy and increased Gift Aid refund, offsetting reductions due to reduced membership, loss of rental from the Manse. Some increased hall rents offset the loss of some Manse rental income lost but still lower than prior to the Covid19 pandemic, as some previous lessors never returned..

Offerings still remain the largest single item of income and accounts for 31.6% of total income, though were nearly matched by the legacy.

The Church is grateful for this continued financial support of all those of our Church fellowship and in the community.

Payments

Expenditure has seen an increase from £96,073 in 2022 to £101,856 this year. This was mainly due to increased Church utilities and running costs, and increased Manse costs, mainly due to both the refurbishment which ended in first quarter 2023, and running costs.

Church utilities costs have increased from £10,388 in 2022 to £11,790 in 2023, whilst Church running costs increased from £17,612 in 2022 to £24,110 in 2023.

The Manse costs increased with the full year occupation, and the completion of the refurbishment in the first quarter of 2023. (Cost increasing from £13,298 in 2022 to £20,382 in 2023).

The Ministry & Mission payments, together with ministerial expenses, showed a small decrease from £35,210 in 2022 to £33,297 in 2023. This cost remains our largest single expenditure, accounting for 32.7% of our expenditure.

Church Organisations

The appendices show the financial activity, and the current state of the various church groups, which are financially autonomous within the church itself.

As in previous years those accounts have been drawn up by the various members concerned, these were then examined and found correct by Mrs. Sheila Johnstone to whom our thanks must be recorded.

Investments

Cash reserves were required to be utilised to cover the deficit resulting from increased Church costs and Manse refurbishment, though some replenishment occurred due to the legacy, whilst short term investments also showed a 10% increase in value.

Future Outlook

Effort has to be made to ensure that we balance income and expenditure, and to continue to manage our finances, especially as we are in a period of uncertainty and change, though we are also working to best utilise the assets at our disposal given the challenging environment. It is prudent that certain money is put aside as insurance against the unexpected, and to furnish future projects/refurbishments.

Future revenues will likely be under comparative strain due to the loss of the lease rental income from the Manse, reduced membership, stagnant hall rental, and pressures from running costs and improvements, though steps are being taken to control these.

Unrestricted funds:-

Ideally the Elders meeting would wish to have in hand an amount equal to at least 6 months` regular expenditure as "free" reserves, to meet future shortfalls in income or unexpected expense. The Reserve fund has sufficient balance at present, to meet such a commitment.

General expenditure in the running of the Church should be met from normal income. The weekly free will offering envelopes and Gift Aiding (for tax payers) and direct bank debiting, may be areas worthy of further promotion.

There is a need that we continue to manage our reserves to obtain the correct mix of cash reserves, investments, and funding for future refurbishments/ deficits/projects.

Conclusions

It is true to say that we have paid our bills, and managed to cover our costs. However, this was largely due to the unexpected arrival of a large legacy which was a one-off bonus and unlikely to be repeated.

Let us hope with careful management we will still be able to balance the Church finances in the foreseeable future.

Thanks need to be recorded, to members of the General Purposes committee, and to all the fellowship at Glenorchy for their individual contributions to the life and witness of the church.

Thanks also to our appointed accounts examiner Mr. Dick Gray for his valued help and advice.

GLENORCHY UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
RECEIPTS					
Offerings		32,903		32,903	34,448
Lettings, Ground & Advert Rents	4	11,575		11,575	18,988
Concerts			2,318	2,318	1,751
Young Church & Alloments				0	0
Special Collections for Others	3		2,394	2,394	5,317
Investments Income	12	4,714		4,714	4,628
Sales & Other Income		5,612		5,612	1,692
Tax Grants & Refunds		11,011		11,011	7,498
Grants & Donations & Inheritance		33,437		33,437	890
Total receipts		99,252	4,712	103,964	75,212
PAYMENTS					
Ministry & Mission Fund		32,556		32,556	33,792
Ministry/Group Expenses		741		741	1,418
Utilities, Insurance & Licences	5	11,790		11,790	10,368
Running Costs	5	22,116	1,994	24,110	17,612
Maintenance of Church Buildings	8	9,748	822	10,570	5,569
Manse Running Costs	9	20,382		20,382	13,298
Young Church & Allotment	6	0		0	78
Donations to Charity	7	0	1,706	1,706	6,529
Other		0		0	7,409
Total payments		97,333	4,522	101,856	96,073
NET RECEIPTS / (PAYMENTS)		1,919	190	2,108	-20,861
TRANSFERS Gold / 90 day To Current		0	0	0	35,725
TRANSFERS Current to Gold & Synod		19,338	0	19,338	0
CASH FUNDS b/fwd 1 January		27,258	6,210	33,468	18,604
CASH FUNDS c/fwd 31 December		9,839	6,400	16,238	33,468
STATEMENT OF ASSETS AND LIABILITIES					
Monetary assets					
Cash		0	0	0	0
Bank current account		9,839	6,400	16,239	33,467
Deposit accounts (Gold, 90 Day & Resv)		40,537	50,000	90,537	70,493
Glenorchy Held Investments		18,080	0	18,080	16,438
Synod Trust Deposit Investments		144,496	0	144,496	131,376
Synod Trust Deposit Investments		0	0	0	0
				0	0
Total monetary assets	10	212,952	56,400	269,352	251,774
Other assets					
Gift Aid recoverable					
Other monies due to church					
Investments					
Assets used for church purposes					
Church Buildings & Manse	11			5,715,385	5,103,021
Church Furnishings & Equipment	11			824,579	736,628
Liabilities				-	-

APPROVED by the Church Meeting held on 19th May 2024 and signed on its behalf
 by (name) *Janine* (signature)

The notes on pages 2 and 3 form part of this financial statement

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Glenorchy URC for the year ended 31 December 2023, which are set out on pages 1 to 3.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

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

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Richard Gray
16 March 2024

Name and address of the Independent Examiner:

Pheasants Rise
Staplake Road
Starcross
Exeter
EX6 8PQ

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES

1 ACCOUNTING POLICIES

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

2 FUND ACCOUNTING

2a Unrestricted Funds may be used by the church for any of its ordinary purposes.

2b Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

No funds were classified as Designated in current accounting year.

2c 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.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Concerts	3,619	2,318	1,994	3,943
Difibrillator	1,342	0	822	520
Junior Church / Mission	885	0	0	885
Allotment	118	0	0	118
Social Outings	31	0	0	31
Totals for restricted funds	5,995	2,318	2,816	5,497
	Unrestricted Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES				
International Causes		1,276	1,276	2,052
National & Local Causes		1,118	1,118	1,592
Minister Retirement Presentation			0	0
Totals raised for outside causes		2,394	2,394	3,644
4 PROPERTY INCOME				
Rents for Lettings to Church	11,475		11,475	9,943
Rent for Manse	0		0	8,815
Review Adverts	100		100	230
Total property income	11,575		11,575	18,988
5 CHURCH RUNNING COSTS				
Gas and electricity	6,543		6,543	4,856
Insurance	4,031		4,031	4,082
Water rates	531		531	413
Licences and music	685	0	685	1,017
Admin, Stationery and photocopying	9,571		9,571	4,409
General Expenses	5,342		5,342	3,546
Cleaning/caretaking	9,197		9,197	9,657
Total church running costs	35,900	0	35,900	27,980
	Unrestricted Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
6 PROGRAMME ACTIVITY COSTS				
Messy Church		0	0	0
Allotment		0	0	0
Total programme activity costs		0	0	0

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Unrestricted Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
7 SUPPORT OF OUTSIDE CAUSES				
Open Door	210	0	210	3,000
CREE for Ukraine	0		0	1,737
Pakistan Floods	231		231	0
Combat Stress	63		63	88
Devon Historic Churches Trust	222		222	0
DEC Syria & Turkey	367		367	0
Anglo Peruvian Childrens Charity	178		178	0
Donkey Sanctuary	230		230	0
Commitment for Life	0		0	1,704
Christian Aid	206		206	0
Total support of outside causes	1,707	0	1,707	6,529
8 MAINTENANCE OF CHURCH BUILDINGS				
Major Repairs / Improvements	0	0	0	0
Minor Repairs Routine Maintenance	10,570	0	10,570	5,589
Total maintenance of Church Buildings	10,570	0	10,570	5,569
9 MAINTENANCE OF MANSE				
Agents Fees	0		0	1,126
Repairs Routine Maintenance-Improvement	14,516		14,516	11,617
Other, Ins/Water/Council Tax Charges	5,866		5,866	555
Total maintenance of Manse	20,382		20,382	13,298

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The Church Building and the manse at 24 Halsdon Road, Exmouth, are vested in the URC Southwestern Synod Trust as trustees and not church assets. They are held for the benefit of Glenorchy URC in accordance with the statutory trusts applicable URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £5256877 and the manse for £458,508. The church contents are insured by the church for £824,579

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The Synod Trust company holds on behalf of the church, investments representing money received as legacies and gifts. The release of this money is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of income is as follows.

	Interest/Income in 2023	Value @ 2023	Value @ 2022
CAF Current Account	16	15,940	32,530
CAF Gold Account/NW Reserve	42	19,338	937
Scottish Widows 90 Day Account	778	71,199	70,493
Glenorchy held COIF Ethical Investment Fund	517	18,080	16,438
Synod Trust Held COIF Ethical Investment Fund	4,133	144,496	131,376
	5,486	269,053	251,774

Interest included in Unrestricted Funds

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2023

Allan G Jackson, bookkeeper
February 2024

Appendix A

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 CHURCH ORGANISATIONS ACCOUNTS

Appendix A 1

Art Group

INCOME

Balance B/F from 2022

Bank 1330.52

Cash in hand 38.68

Total **1369.20**

Takings in 2023 **719.42**

TOTAL 2088.62

EXPENDITURE

Donation to church **1000.00**

Bank @ 31/12/2023 1015.52

Cash in hand 73.10

Balance C/F to 2024 **1088.62**

2088.62

Prepared by Diana Austen

Examined and found correct by Sheila Johnstone on 22/01/2024

Appendix A 2

Glenorchy Crafters

INCOME

Balance B/F from 2022 **94.50**

Receipts 119.00

Donations & coffee morning 301.63

420.63

TOTAL 515.13

EXPENDITURE

Donation to Glenorchy 100.00

Payments for items

bought for shoe boxes 240.14

340.14

Carried forward to 2024

Bank 160.00

Cash in hand 14.99

174.99

515.13

Prepared by Mrs P Palmer

Examined and found correct on by Sheila Johnstone on 24/01/2024

Appendix A 3**Flower Fund****INCOME**

Balance B/F from 2022	
Bank balance	363.91
Cash	<u>117.51</u>
	481.42

Grant from church	200.00
Net interest	3.80
Donations	<u>140.00</u>
	343.80

TOTAL 825.22

EXPENDITURE

Mothering Sunday	84.40
Easter plants	77.94
Harvest	55.00
Remembrance	<u>34.00</u>
	251.34

Bank @31/12/2023	517.71
Cash @ 31/12/2023	56.17

Balance C/F to 2024 573.88

*Prepared by Mrs M Bellamy
Examined and found correct by Sheila Johnstone on 21/01/2024*

Appendix A 4**Mission Committee****INCOME**

Balance B/F from 2022 24.19

Donations	1329.38	1329.38
Mission boxes	630.92	630.92
<u>Special events</u>		
Soup lunch	107.00	
Poetry & prose	170.00	
Empsons At Home	165.00	
D. Davies concert	115.00	
Coffee morning	220.30	
Smile Train concert	205.00	982.30

EXPENDITURE

<i>Donations</i>	
Seeway Trust*	200.00
Sailors' Society	150.00
Smile Train UK	150.00
Seeway Trust	650.00

(*Seeway Trust for Rehoboth)

Total Expenses **1150.00**

Balance C/F to 2024 1816.79

TOTAL 2966.79

Total 2966.79

*Prepared by Mrs S Densham
Examined and found correct by Sheila Johnstone on 25/1/ 2024*

GLENORCHY URC EXMOUTH

England & Wales - Charity number 1144853

Accounts



**Glenorchy URC Exmouth
Charity number 1144853
Trustees Report
Financial Statements
Church Organisations Accounts
(appendices A1-A2, B1 - B5, C)
for the year ended 31 December 2022**

Glenorchy URC Exmouth, charity number 1144853

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2022

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION

Glenorchy United Reformed Church Charity is a local church of the United Reformed Church of Great Britain, and is a member of the South West Synod of the Church. It was registered on 1st December 2011 as Charity Number 1144853.

Glenorchy Church has church buildings at Exeter Road, Exmouth.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1st January 2022 until the date this report was approved are:-

Mrs. Lyn Bellamy

Mrs Sheila Brain

Mrs. Jean Curl

Mrs Pamela Diffey

Mrs. Jenny Newman (Church Secretary)

Lady Angela Morland

The Church buildings and the Manse (at 24 Halsdon Avenue Exmouth) are vested in the South West Synod Trust company as trustees and held for the benefit of Glenorchy United Reformed Church in accordance with the trusts applicable to U.R.C. properties.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The activities of Glenorchy United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Glenorchy Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 19th November 2009. The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister and up to 9 members of Glenorchy Church nominated and elected by the members of the Church in Church Meeting. Elders are elected for a three-year term, and may then seek re-election if they wish. Elders who have served two consecutive three year terms must have at least one year's sabbatical, and can then be considered for re-election, if they wish. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. They are assisted in the administration of the Church and its property by the General Purposes Committee, and the Finance Committee. The Elders' Meeting normally meets 11 times during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Glenorchy United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings. This is described more specifically in its mission statement as "inspired and guided by the Holy Spirit, we express the love of Christ both within our own fellowship, and in partnership with other churches and Christian groups in Exmouth. Our mission strategy aims to develop our Christian faith and offer community outreach to vulnerable people, including children and young families." The Elders' Meeting is aware of the Charities Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders` Meeting believes that the Church provides benefit to the public by:

(a) providing resources and facilities for public worship, pastoral care and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and

(b) promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

An example of this was the setting up of the Work Club, in July 2011, to offer help and assistance to those in the community who are unemployed and seeking to find employment, This provision is much appreciated within the community.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

After a long period of vacancy, we were pleased to welcome our new minister, Revd Janine Atkinson, who came into post in October 2022, bringing a fresh impetus to our activities.

Developing the Faith – the main activity is Sunday morning worship in the church. These services are not only for the regular worshippers, but also for any member of the public wishing to attend. It was good that by the beginning of 2022 the restrictions due to the Covid 19 epidemic had finally been lifted and church life was able to return almost to normal. Numbers attending worship have increased, though not to pre-Covid levels. We decided to continue our contact with those members of the congregation still unable to attend, through the circulation of a weekly Reflection, provided by the Minister leading worship on that Sunday. This is circulated by email, with a printed copy for those unable to receive it that way, and is also published on our website. The monthly **Review** magazine is a key means of sharing news of the fellowship and activities, and the website is kept up-to-date with the latest information.

Community Outreach – Normal activities through which Glenorchy Church aims to engage with the public were able to resume in 2022, including the Saturday shoppers coffee mornings, the weekly Art group and the midweek Music Concerts, In addition, there is the monthly Walking group which continues to take advantage of the beautiful environs around Exmouth.

Most of the regular outside lettings have returned to the Church hall, through which we engage with a variety of local community groups.

We continued to join with other churches in support of the much-needed Community Larder/Foodbank, based at the Salvation Army, and the “Open Door” Centre.

Glenorchy Church works to serve those in need through our Mission Committee, by seeking social justice, both locally and abroad, and working with other Christian groups, such as “Christian Aid”, and “Commitment For Life”, as well as agencies abroad. The Church actively supports “Fairtrade.” It was possible to resume our fundraising activities for our chosen charities, and voluntary donations for the various causes were generously maintained.

As mentioned previously in this report, the setting up of the Work Club, to reach out to those unemployed and seeking employment, is regarded as very successful, and is an effort to provide further engagement with the local community. This activity is funded partly by the URC South West Synod and partly through outside grants.

Glenorchy Church is aware of and adheres to the “Good Practice Guide” for safeguarding children and young people in churches. The Church has in place a Child Protection Policy as well a policy for the Safeguarding of Vulnerable Adults. The Church also seeks to address health and safety issues at all times.

The Church is also aware that these activities and events could not take place without the help of the many volunteers who give of their time and energy, to whom the Church is very grateful.

2022 FINANCIAL REVIEW

General Summary

There was a deficit of £20,861 at the end of 2022 which was a decrease of £33,471 from the 2021 surplus.

Income (of £75,212) was exceeded by expenditure (of £96,073), so reserves were used to meet the increased costs as monies were again reduced due to changes in membership and attendance resulting from the continuing effects resulting from the Covid-19 pandemic.

Receipts

Income of £75,212 was a 10.2% decrease on the £83,748 in 2021. This was essentially due to reduced offerings, whilst most other forms of income for the two years were roughly the same as both had reduced activities due to pandemic effects, though there were increased special collections. Some increased hall rents offset the loss of some Manse rental costs due to the termination of the lease.

Offerings still remain the largest single item of income and account for 46% of total income.

The Church is grateful for this continued financial support of all those of our Church and in the community.

Payments

Expenditure has seen an increase from £71,138 in 2021 to £96,0738 this year. This was mainly due to increased Church utilities and running costs, and increased Manse costs, mainly due to the refurbishment which ended in 2023.

Church utilities costs have increased from £7,502 in 2021 to £10,368 in 2022, whilst Church running costs showed an increase from £12,804 in 2021 to £17,612 in 2022.

The Manse costs increased with the ending let to tenants in the fourth quarter, and the start of the refurbishment completed in the first quarter of 2023. (Cost increasing from £3,197 in 2021 to £13,298 in 2022).

The Ministry & Mission payments showed a small decrease from £35,652 in 2021 to £33,792 in 2022. This cost remains our largest single expenditure, accounting for 36.6% of our expenditure.

Church Organisations

The appendices show the financial activity, and the current state of the various church groups, which are financially autonomous within the church itself. Due to the Covid-19 pandemic many church activities have continued to be adversely impacted. Despite the reduced activity, the organisations managed their finances as well as they could in the circumstances.

As in previous years those accounts have been drawn up by the various members concerned, these were then examined and found correct by Mrs. Sheila Johnstone to whom our thanks must be recorded.

Investments

Cash reserves were required to be utilised to cover the deficit resulting from increased Church costs and Manse refurbishment, whilst short term investments also showed a 12% reduction in value.

Future Outlook

Effort has to be made to ensure that we balance income and expenditure, and to continue to manage our finances, especially as we are in a period of uncertainty and change, though we are also working to best utilise the assets at our disposal given the challenging environment. It is prudent that certain money is put aside as insurance against the unexpected, and to furnish future projects/refurbishments.

Future revenues will likely be under comparative strain due to the loss of the lease rental income from the Manse. Completion of the Manse refurbishment in the first quarter should be covered by legacies which will also restore some of the other loss of reserves.

Unrestricted funds:-

Ideally the Elders meeting would wish to have in hand an amount equal to at least 6 months` regular expenditure as "free" reserves, to meet future shortfalls in income or unexpected expense. The Reserve fund has sufficient balance at present, to meet such a commitment.

General expenditure in the running of the Church should be met from normal income. The weekly free will offering envelopes and Gift Aiding (for tax payers) and direct bank debiting, may be an area worthy of further promotion.

There is a need that we continue to manage our reserves to obtain the correct mix of cash reserves, investments, and funding for possible future refurbishments/ deficits/projects.

Conclusions

It is true to say that we have paid our bills, and managed whilst navigating a challenging time. Let us hope with careful management we will still be able to balance the Church finances in the foreseeable future.

Thanks need to be recorded, to members of the General Purposes committee, and to all the fellowship at Glenorchy for their individual contributions to the life and witness of the church.

Thanks also to our appointed accounts examiner Mr. Ian Harrison for his valued help and advice.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

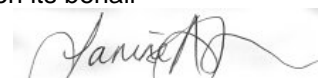
RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
RECEIPTS					
Offerings		34,448		34,448	41,084
Lettings, Ground & Advert Rents	4	18,988		18,988	18,210
Concerts			1,751	1,751	337
Young Church & Alloments				0	0
Special Collections for Others	3	1,673	3,644	5,317	1,674
Investments Income	12	4,628		4,628	4,587
Sales & Other Income		1,692		1,692	1,584
Tax Grants & Refunds		7,498		7,498	8,342
Grants & Donations & Inheritance		890		890	7,930
Total receipts		69,817	5,395	75,212	83,748
PAYMENTS					
Ministry & Mission Fund		33,792		33,792	35,652
Ministry/Group Expenses		1,418		1,418	459
Utilities, Insurance & Licences	5	10,368		10,368	7,502
Running Costs	5	17,612		17,612	12,804
Maintenance of Church Buildings	8	5,569		5,569	9,689
Manse Running Costs	9	13,298		13,298	3,197
YoungChurch & Allotment	6	78		78	77
Donations to Charity	7	3,088	3,441	6,529	1,758
Other		7,409		7,409	0
Total payments		92,632	3,441	96,073	71,138
NET RECEIPTS / (PAYMENTS)		-22,815	1,954	-20,861	12,610
TRANSFERS Gold / 90 day To Current		35,725		35,725	8,000
TRANSFERS Current to Gold & Synod		0		0	15,000
CASH FUNDS b/fwd 1 January		14,348	4,256	18,604	12,871
CASH FUNDS c/fwd 31 December		27,258	6,210	33,468	18,481
STATEMENT OF ASSETS AND LIABILITIES					
Monetary assets					
Cash		0	0	0	7,578
CAF and Natwest Bank Accounts		27,257	6,210	33,467	46,752
Scottish Widows 90 Day		20,493	50,000	70,493	70,254
Glenorchy Held Investments		16,438	0	16,438	18,769
Synod Trust Deposit Investments		131,376	0	131,376	150,012
Total monetary assets	10	195,564	56,210	251,774	293,365
Assets used for church purposes					
Church Buildings & Manse	11			5,103,021	4,821,861
Church Furnishings & Equipment	11			736,228	701,167
Liabilities				0	0

APPROVED by the Church Meeting held on 21st May 2023 and signed on its behalf

by Revd Janine Atkinson (Chair)

(signature)



The notes on pages 2 and 3 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022 NOTES**1 ACCOUNTING POLICIES**

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

2 FUND ACCOUNTING

2a Unrestricted Funds may be used by the church for any of its ordinary purposes.

2b Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

No funds were classified as Designated in current accounting year.

2c 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.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Concerts	1,868	1,751	0	3,619
Difibrilator	1,342	0		1,342
Junior Church / Mission	885	0	0	885
Allotment	130	66	78	118
Social Outings	31	0	0	31
Totals for restricted funds	4,256	1,817	78	5,995
	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
3 MONIES FOR OUTSIDE CAUSES				
International Causes		2,052	2,052	0
National & Local Causes		1,592	1,592	1,674
Totals raised for outside causes		3,644	3,644	1,674
4 PROPERTY INCOME				
Rents for Lettings to Church	9,943		9,943	5,960
Rent for Manse	8,815		8,815	12,000
Review Adverts	230		230	250
Total property income	18,988		18,988	18,210
5 CHURCH RUNNING COSTS				
Gas and electricity	4,856		4,856	2,873
Insurance	4,082		4,082	3,887
Water rates	413		413	212
Licences and music	1,017	0	1,017	530
Stationery and photocopying	4,409		4,409	3,910
General Expenses	3,546		3,546	2,836
Cleaning/caretaking	9,657		9,657	6,058
Total church running costs	27,980	0	27,980	20,306
	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
6 PROGRAMME ACTIVITY COSTS				
Messy Church		0	0	0
Allotment		78	78	77
Total programme activity costs		78	78	77

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
7 SUPPORT OF OUTSIDE CAUSES				
Open Door	3,000	0	3,000	0
CREE for Ukraine	0	1,737	1,737	0
Pakistan Floods	0	0	0	0
Combat Stress	88	0	88	84
Commitment for Life	0	1,704	1,704	1,674
Total support of outside causes	3,088	3,441	6,529	1,758
8 MAINTENANCE OF CHURCH BUILDINGS				
Major Repairs / improvements	0	0	0	3,186
Minor Repairs Routine Maintenance	5,569	0	5,569	6,503
Total maintenance of Church Buildings	5,569	0	5,569	9,689
9 MAINTENANCE OF MANSE				
Agents Fees	1,126		1,126	1,200
Repairs Routine Maintenance-	11,617		11,617	1,997
Other, Ins/Water/Council Tax Charges	555		555	0
Total maintenance of Manse	13,298		13,298	3,197

10 MONETARY ASSETS: The church monies are not held in separate accounts but for the sake of this financial statement the total for each account is allocated appropriately over the various accounts

11 ASSETS USED FOR CHURCH PURPOSES

The Church Building and the manse at 24 Halsdon Road, Exmouth, are vested in the URC Southwestern Synod Trust as trustees and not church assets. They are held for the benefit of Glenorchy URC in accordance with the statutory trusts applicable URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £40392943 and the manse for £350,884. The church contents are insured by the church for £608,208

INVESTMENTS HELD FOR CHURCH PURPOSES

The Synod Trust company holds on behalf of the church, investments representing money received as legacies & gifts. The release of this money is decided by the church alone. Amounts received during the year are included these accounts. The value of the investments and deposits and the treatment of income is as follows

	Interest/Incom in 2022	Value @ 2022	Value @ 2021
CAF Current / Natwest Current	13	32,530	11,027
CAF Gold /Natwest Business Reserve	2	937	35,725
Scottish Widows 90 Day Account	239	70,493	70,254
Glenorchy held COIF Ethical Investment Fund	513	16,438	18,769
Synod Trust Held COIF Ethical Investment Fund	4,100	131,376	150,012
	4,628	251,774	285,787
Interest included in Unrestricted Funds			

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2022

Allan G Jackson, bookkeeper

February 2023

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Glenorchy URC for the year ended 31 December 2022, which are set out on pages 1 to 3.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

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

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Ian Harrison
12th April 2023

Name and address of the Independent Examiner:

Ian Harrison
21 Barton Close
Exton
Exeter
EX3 0PE

Appendix "A1"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Statement of Collections for and Payments to Good Causes.

Shown in Church Accounts

Name of Outside Cause	Raised	Donated
Commitment For Life	£1,704.00	£1,704.00
Combat Stress	£88.00	£88.00
CREE for Ukraine	£1,737.00	£1,737.00

Totals

£3,529.00

£3,529.00

Shown In Accounts Held By Church Groups

HospiceCare (MissionCommittee)		£470.00
Seeway Trust for Rehoboth (Mission Committee)		£820.00
Mercy Ships (Mission Committee)		£470.00

Totals

£0.00

£1,760.00

Monies Collected & Given to Good Causes

TOTAL

£3,529.00

£5,289.00

Appendix "A2"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
Statement of Money Held in Accounts on Behalf of
Young Church

Income		Expenditure	
Balance B/F from 2020	£835		
		Expenditure	
Collections & Donations From Church Funds	—		
	£0	Total	—
			£0
		Balance @ 31/12/2021	£835
Total	£835	Total	£835

Examined as part of Church Accounts

Appendix "A3"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
Statement of Money Held in Accounts on Behalf of.
Glenorchy Allotment

Income		Expenditure	
Balance B/F from 2020	£208	Rent	£77
Coffee Morning	—	Maintenance	
	£0	Balance @ 31/12/2021	£131
	£208		£208

Examined as part of Church Accounts

Appendix "B 1"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Catering Committee**

Income		Expenditure	
Balance B/F from 2020			
Nationwide	1020.44	Coffee, Tea & Biscuits	0.00
Cash in Hand	<u>145.85</u>		
	1166.29		
Coffee Mornings	0.00		
		Total	<u>0.00</u>
	<u>0.00</u>	Balance @ 31/12/2021	
		Nationwide	1020.44
		Cash in hand	<u>145.85</u>
			1166.29
Total	1166.29	Total	1166.29

Due to the COVID19 Pandemic the coffee mornings were cancelled to July 2021. All consumables were donated to The Exmouth Larder to avoid waste.

Examined and found correct.on 11/02/21
By Brian J Fisher

Appendix "B 2"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Art Group**

Income		Expenditure	
Balance B/F from 2019		Church Donation	0.00
Bank	155.52		
Takings	73.93		
			0.00
Total	229.45	Bank Balance	395.52
		Cash in Hand	149.93
Takings 2021	316.00		
		Balance C/F 2020	<u>545.45</u>
	<u>545.45</u>		545.45
			545.45

Prepared By Diane Austen

Examined and found correct on 27/01/21
By Brian J Fisher

Appendix "B 3"

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021 CHURCH ORGANISATIONS ACCOUNTS Flower Fund

	Income		Expenditure	
Balance B/F from 2020				
Cash	£121.57		Flowers	239.13
Nationwide Bank	431.09		Silk Arrangement	0.00
Total	<u>552.66</u>			<u>239.13</u>
Donations	60.00			
From Church	0.00			
Interest	1.87		Bank @ 31/12/2020	312.96
Total	<u>61.87</u>		Cash in hand	<u>62.44</u>
TSB A/c Closed Balance			Balance C/F to 2021	375.40
		<u>614.53</u>		<u>614.53</u>

Prepared by Mrs Lyn Bellamy on 08/01/2022

Examined on and found correct on 11/02/22
Brian J Fisher

Appendix "B 4 "

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021 CHURCH ORGANISATIONS ACCOUNTS Table Tennis Club

	Income		Expenditure	
Balance B/F from 2020	£0.00			
Bank Account	£0.00		Church Gift Day	£0.00
Subscriptions	£0.00			
Total	<u>£0.00</u>		Total	<u>£0.00</u>
		£0.00	Closure of Bank A/C	£0.00
Total	<u>£0.00</u>		Total	<u>£0.00</u>

Prepared by David Lee

Appendix "B 5"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Mission Committee**

	Income	Expenditure	
Balance B/F from 2020	£49.11	Donations:-	
Mission Boxes	£396.15	Prison Fellowship	£380.00
Donations	£417.00	Seeway Trust - for Rehoboth	£480.00
Lunch (Cancelled)			
Ticket Money			
Donated	£105.50	Bible Society	£380.00
Concert	£220.00		
Gift Aid	£124.75		
Coffee & Cake			
Morning	£225.46		
		Total	£1,240.00
		Balance C/F to 2021	£297.97
Total	£1,537.97	Total	£1,537.97

Prepared by David Lee

Examined on and found correct on 11/04/21
Brian J Fisher

Appendix "C"
GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Glenorchy Work Club

Income		Expenditure	
2019 Balance B/F	£6,245.94	Imprest	£200.00
SW Synod Grant January	£750.00	Wi-fi extender	£49.98
SW Synod Grant April	£750.00	Laptops	£1,847.77
SW Synod Grant July	£1,000.00		
SW Synod Grant October	£1,000.00		
Glenorchy grant & broadband + extender	£1,524.99	Cheques Total	£2,097.75
Viscount Amory Trust	£500.00	Co-ordinator	£10,200.00
		Zen Phone and Broadband	£516.47
Anonymous donor	£1,000.00		
Lottery Coimmunity Fund	£7,500.00	Total Expenses	£12,814.22
DCC Locality budget	£1,500.00		
Norman Family Trust	£1,000.00	Balance CF to 2021	£9,956.71
Total	£22,770.93	Total	£22,770.93

Prepared by Rev Peter Brain February 2022

Examined and found correct by
 Brian J Fisher on 17/03/2022

GLENORCHY URC EXMOUTH

England & Wales - Charity number 1144853

Accounts



**Glenorchy URC Exmouth
Charity number 1144853
Trustees Report
Financial Statements
Church Organisations Accounts
(appendices A1-A2, B1 - B5, C)
for the year ended 31 December 2021**

Glenorchy URC Exmouth, charity number 1144853

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION

Glenorchy United Reformed Church Charity is a local church of the United Reformed Church of Great Britain, and is a member of the South West Synod of the Church. It was registered on 1st December 2011 as Charity Number 1144853.

Glenorchy Church has church buildings at Exeter Road, Exmouth.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1st January 2021 until the date this report was approved are:-

Mrs. Lyn Bellamy (Assistant Church Secretary)

Mrs Sheila Brain

Mrs. Jean Curl

Mrs Pamela Diffey

Mrs. Jenny Newman (Church Secretary)

Lady Angela Morland

Mr Ian White

The Church buildings and the Manse (at 24 Halsdon Avenue Exmouth) are vested in the South West Synod Trust company as trustees and held for the benefit of Glenorchy United Reformed Church in accordance with the trusts applicable to U.R.C. properties.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The activities of Glenorchy United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Glenorchy Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 19th November 2009.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister (currently vacant), and up to 10 members of Glenorchy Church nominated and elected by the members of the Church in Church Meeting. Elders are elected for a three year term, and may then seek re-election, if they wish. Elders who have served two consecutive three year terms must have at least one year's sabbatical, and can then be considered for re-election, if they wish.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. They are assisted in the administration of the Church and its property by the General Purposes Committee, and the Finance Committee.

In normal circumstances, the Elders' Meeting meets 11 times during the year. Because of the Covid-19 lockdown, which was still in place at the beginning of the year, face-to-face meetings were not possible and these only commenced again in April, since when monthly meetings were held, observing social distancing and wearing masks. The Church Meeting recommenced in July with the Annual Church Meeting.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Glenorchy United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings. This is described more specifically in its mission statement as “inspired and guided by the Holy Spirit, we express the love of Christ both within our own fellowship, and in partnership with other churches and Christian groups in Exmouth. Our mission strategy aims to develop our Christian faith and offer community outreach to vulnerable people, including children and young families.”

The Elders` Meeting is aware of the Charities Commission`s guidance on public benefit in “The Advancement of Religion for the Public Benefit” and has regard to it in the administration of the Church. The Elders` Meeting believes that the Church provides benefit to the public by:

(a) providing resources and facilities for public worship, pastoral care and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;

(b) promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

An example of this was the setting up of the Work Club, in July 2011, to offer help and assistance to those in the community who are unemployed and seeking to find employment, This provision is much appreciated within the community.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

During this second year of the Coronavirus pandemic, it was unfortunately necessary keep our building closed at the beginning of the year and to cease regular activities. With the easing of restrictions, a few activities, including some outside lets, were able to resume in a limited way from April. Worship resumed in the Church in late May, with social distancing and the wearing of masks. Those wishing to attend were requested to give advance notice and a record was kept of the names. By the end of the year there was a further lifting of restrictions and numbers attending had increased, though not to pre-Covid levels.

Developing our Faith – the main activity would normally be Sunday morning worship in the church. These services are not only for the regular worshippers, but also for any member of the public wishing to attend. Once again this year, we regretted being unable to celebrate the festival of Easter in particular. We maintained contact with our congregation through the circulation of a weekly Reflection, provided by the Minister leading worship on that Sunday. This was circulated by email, with a printed copy for those unable to receive it that way, and was also published on our website. Some other church related activities gradually restarted, but not the monthly house groups, as it was not felt appropriate to hold meetings in people`s homes.

As it was still felt to be advisable that Elders should not visit members in their homes, pastoral care was maintained through regular telephone calls and the sharing of news of the fellowship through the monthly *Review* magazine.

Community Outreach – Normal activities through which Glenorchy Church has aimed to engage with the public had to stop during lockdown, although the monthly walking group was able to meet most months as this was in the open air. The Work Club re-started in June, with much reduced numbers and other activities restarted in September, including the Saturday shoppers coffee mornings, Art group and, in October, the midweek Music Concerts, The allotment group was able to continue to care for the allotment outdoors and reported a good harvest.

A number of outside lettings returned to the Church hall in the autumn, through which we engage with a variety of local community groups.

We continued to join with other churches in support of the much-needed Community Larder/Foodbank, based at the Salvation Army, and the “Open Door” Centre.

Glenorchy Church works to serve those in need through our Mission Committee, by seeking social justice, both locally and abroad, and working with other Christian groups, such as “Christian Aid”, and “Commitment For Life”, as well as agencies abroad. The Church actively supports “Fairtrade.” Although it was not possible this year to hold as many fundraising activities as usual for our chosen charities, voluntary donations for the various causes were generously maintained.

As mentioned previously in this report, the setting up of the Work Club, to reach out to those unemployed and seeking employment, is regarded as very successful, and is an effort to provide further engagement with the local community. This activity is funded partly by the URC South West Synod and partly through outside grants. The Work Club was one of the few activities that re-opened during the second half of the year, albeit with reduced capacity.

Glenorchy Church is aware of and adheres to the “Good Practice Guide” for safeguarding children and young people in churches. The Church has in place a Child Protection Policy as well as a policy for the Safeguarding of Vulnerable Adults. The Church also seeks to address health and safety issues. During the pandemic great care has been taken to observe guidelines concerning the safety of those visiting the building.

The Church is also aware that in normal times these activities and events could not take place without the help of the many volunteers who give of their time and energy, to whom the Church is very grateful. A considerable burden has fallen on the shoulders of the Elders along with other volunteers, to maintain the care of the fellowship during the pandemic and to manage the upkeep of the building during the closure.

2021 FINANCIAL REVIEW

General Summary

There was a surplus of £12,610 at the end of 2021 which was a decrease of £23,251 from the 2020 surplus.

Income (of £83,748) exceeded expenditure (of £71,138), so there was an increase to monies were again much reduced due for a significant portion of the year due to closures enforced during lockdown due to the Covid-19 pandemic.

Receipts

Income of £83,748 was a 18.8% decrease on the £103,107 in 2020. This was essentially due to some one off large inheritances in 2020, whilst other forms of income for the two years were roughly the same as both had reduced activities due closures.

Offerings still remain the largest single item of income and accounts for 49% of total income.

The Church is grateful for this continued financial support of all those of our "Church" and in the community.

Payments

Expenditure has seen an increase from £67,246 in 2020 to £71,138 this year. This was mainly due to increased Church building maintenance, Manse maintenance and slightly higher general running costs.

Church maintenance costs have increased from £4,631 in 2020 to £9,689 in 2021, whilst Church running costs showed increased from £12,149 in 2020 to £12,804 in 2021.

The Manse running costs increased with the continuing let to tenants on a short-term lease, incurring agents' fees, but providing income. (costs up from £1,738 in 2020 to £3,197 in 2021).

The Maintenance of Ministry payments showed a small decrease from £36,972 in 2020 to £35,652 in 2021. This cost remains our largest single expenditure, accounting for 50% of our expenditure.

Church Organisations

The appendices show the financial activity, and the current state of the various church groups, which are financially autonomous within the church itself.

Due to the Covid-19 pandemic all church activities were forced to close down in March 2020 and most did not resume for most of the current year. Despite the lack of activity, the organisations managed their finances as well as they could in the circumstances.

As in previous years those accounts have been drawn up by the various members concerned, these were then examined and found correct by Mr. Brian Fisher to whom our thanks must be recorded.

Future Outlook

Effort has to be made to ensure that we balance income and expenditure, and to continue to manage our finances, especially as we are in a period of uncertainty and change, though we are also working to best utilise the assets at our disposal given the challenging environment. It is prudent that certain money is put aside as insurance against the unexpected, and to furnish future projects/refurbishments.

Unrestricted funds:-

Ideally the Elders meeting would wish to have in hand an amount equal to at least 6 months` regular expenditure as “free” reserves, to meet future shortfalls in income or unexpected expense. The Reserve fund has sufficient balance at present, to meet such a commitment.

General expenditure in the running of the Church should be met from normal income. The weekly free will offering envelopes and Gift Aiding (for tax payers) and direct bank debiting, may be an area worthy of further promotion.

There is a need that we continue to manage our “reserves” to obtain the correct mix of cash reserves, investments, and funding for future refurbishments/ deficits/projects.

Conclusions

It is true to say that we have paid our bills, and managed whilst navigating a challenging time.

Let us hope with careful management we will still be able to balance the Church finances in the foreseeable future.

Thanks need to be recorded, to members of the General Purposes committee, and to all the fellowship at Glenorchy for their individual contributions to the life and witness of the church.

Thanks also to our appointed accounts examiner Mr. Ian Harrison for his valued help and advice.

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

page 1

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
RECEIPTS					
Offerings		41,084		41,084	38,913
Lettings, Ground & Advert Rents	4	18,210		18,210	18,390
Concerts			337	337	761
Young Church & Allotments				0	0
Special Collections for Others	3		1,674	1,674	597
Investments Income	12	4,587		4,587	3,387
Sales & Other Income		1,584		1,584	2,083
Tax Grants & Refunds		8,342		8,342	10,440
Grants & Donations & Inheritance		7,930		7,930	28,536
Total receipts		81,737	2,011	83,748	103,107
PAYMENTS					
Ministry & Mission Fund		35,652		35,652	36,972
Ministry/Group Expenses		459		459	904
Utilities, Insurance & Licences	5	7,502		7,502	8,031
Running Costs	5	12,804		12,804	12,149
Maintenance of Church Buildings	8	9,689		9,689	4,631
Manse Running Costs	9	3,197		3,197	1,738
Young Church & Allotment	6	77		77	77
Donations to Charity	7	84	1,674	1,758	2,586
Other		0		0	158
Total payments		69,464	1,674	71,138	67,246
NET RECEIPTS / (PAYMENTS)		12,273	337	12,610	35,861
TRANSFERS Gold / 90 day To Current		8,000		8,000	44,000
TRANSFERS Current to Gold & Synod		15,000		15,000	74,300
CASH FUNDS b/fwd 1 January		3,233	9,638	12,871	7,310
CASH FUNDS c/fwd 31 December		8,506	9,975	18,481	12,871
STATEMENT OF ASSETS AND LIABILITIES					
Monetary assets					
Cash		7,578	0	7,578	0
Bank current accounts		990	9,875	10,865	12,871
Deposit accounts (Gold & 90 Day)		55,979	50,000	105,979	98,941
Glenorchy Held Investments		18,769	0	18,769	16,535
Synod Trust Deposit Investments		150,012	0	150,012	132,149
Total monetary assets	10	233,328	59,875	293,203	260,496
Other assets					
Gift Aid recoverable					
Other monies due to church					
Investments					
Assets used for church purposes					
Church Buildings & Manse	11			4,821,861	4,556,326
Church Furnishings & Equipment	11			701,167	670,524
Liabilities				0	0

APPROVED by the Church Meeting held on 27/05/2022
 by WENDY MILNE (name)

and signed on its behalf
 (signature)

Wendy Milne

The notes on pages 2 and 3 form part of this financial statement

GLENORCHY UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

1 ACCOUNTING POLICIES

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

2 FUND ACCOUNTING

2a **Unrestricted Funds** may be used by the church for any of its ordinary purposes.

2b **Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

No funds were classified as Designated in current accounting year.

2c **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.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Concerts	1,631	237	0	1,868
Fellowship Hand Book & Reform	-89	0	0	-89
Collections For Other Causes	-4,763	0	0	-4,763
Difibrilator	1,342	0		1,342
Junior Church / Mission	885	0	0	885
Allotment	207	0	77	130
Social Outings	31	0	0	31
Totals for restricted funds	-756	237	77	-596

	Unrestricted Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES				
International Causes		0	0	0
National & Local Causes		1,674	1,674	597
Totals raised for outside causes		1,674	1,674	597

4 PROPERTY INCOME

Rents for Lettings to Church	5,960		5,960	6,140
Rent for Manse	12,000		12,000	12,000
Review Adverts	250		250	250
Total property income	18,210		18,210	18,390

5 CHURCH RUNNING COSTS

Gas and electricity	2,873	0	2,873	3,479
Insurance	3,887	0	3,887	3,873
Water rates	212	0	212	459
Licences and music	530	0	530	220
Admin, Stationery and photocopying	3,910	0	3,910	5,430
General Expenses	2,836	0	2,836	1,822
Cleaning/caretaking	6,058	0	6,058	4,897
Total church running costs	20,306	0	20,306	20,180

6 PROGRAMME ACTIVITY COSTS

	Unrestricted Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
Messy Church		0	0	0
Allotment		77	77	77
Total programme activity costs		77	77	77

NOTES - continued

	Unrestricted Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
7 SUPPORT OF OUTSIDE CAUSES				
Open Door	0	0	0	2,000
Salvation Army	0		0	20
Devon Historic Churches	0		0	406
Combat Stress	84		84	0
Commitment for Life	1,674		1,674	50
Action for Children	0		0	110
Total support of outside causes	1,758	0	1,758	2,586
8 MAINTENANCE OF CHURCH BUILDINGS				
Major Repairs / Improvements				
Minor Repairs Routine Maintenance	3,186	0	3,186	2,260
Total maintenance of Church Buildings	6,503	0	6,503	2,371
	9,689	0	9,689	4,631
9 MAINTENANCE OF MANSE				
Agents' Fees	1,200		1,200	1,200
Repairs Routine Maintenance	1,997		1,997	538
Other, Ins/Water/Council Tax Charges	0		0	0
Total maintenance of Manse	3,197		3,197	1,738

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The Church Building and the manse at 24 Halsdon Road, Exmouth, are vested in the URC South West Synod Trust as trustees and not church assets. They are held for the benefit of Glenorchy URC in accordance with the statutory trusts applicable URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £4,427,960 and the manse for £393,901. The church contents are insured by the church for £701,167.

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The Synod Trust company holds on behalf of the church, investments representing money received as legacies and gifts. The release of this money is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of income is as follows.

	Interest/Income in 2021	Value @ end 2021	Value @ end 2020
Current Accounts CAF & Natwest		10,865	12,871
CAF Gold Account	4	35,725	28,722
Scottish Widows 90 Day Account	35	70,254	70,219
Glenorchy held COIF Ethical Investment Fund	506	18,769	16,535
Synod Trust Held COIF Ethical Investment Fund	4,042	150,012	132,149
	4,587	285,625	260,496

Interest included in Unrestricted Funds

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2021

Allan G Jackson, bookkeeper

th March 2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Glenorchy URC for the year ended 31 December 2021, which are set out on pages 1 to 3.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

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

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Ian Harrison
4th March 2022

Name and address of the Independent Examiner:

Ian Harrison
21 Barton Close
Exton
Exeter
EX3 0PE

Appendix "A1"

GLENORCHY UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Statement of Collections for and Payments to Good Causes.

Shown in Church Accounts

Name of Outside Cause	Raised	Donated
Commitment For Life	£1,674.00	£1,674.00
Combat Stress	£84.06	£84.06

Totals	£1,758.06	£1,758.06
---------------	------------------	------------------

Shown In Accounts Held By Church Groups

Prison Fellowship (Mission Committee)		£380.00
Seeway Trust for Rehoboth (Mission Committee)		£480.00
Bible Society (Mission Committee)		£380.00

Totals	£0.00	£1,240.00
---------------	--------------	------------------

Monies Collected & Given to Good Causes

TOTAL	£1,758.06	£2,998.06
--------------	------------------	------------------

19/04/2021

Appendix "A2"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
Statement of Money Held in Accounts on Behalf of
Young Church

Income		Expenditure	
Balance B/F from 2020	£835		
		Expenditure	
Collections & Donations From Church Funds	—		
	£0	Total	—
			£0
		Balance @ 31/12/2021	£835
Total	£835	Total	£835

Examined as part of Church Accounts

Appendix "A3"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
Statement of Money Held in Accounts on Behalf of.
Glenorchy Allotment

Income		Expenditure	
Balance B/F from 2020	£208	Rent	£77
Coffee Morning	—	Maintenance	
	£0	Balance @ 31/12/2021	£131
	£208		£208

Examined as part of Church Accounts

Appendix "B 1"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Catering Committee**

Income		Expenditure	
Balance B/F from 2020			
Nationwide	1020.44	Coffee, Tea & Biscuits	0.00
Cash in Hand	<u>145.85</u>		
	1166.29		
Coffee Mornings	0.00		
	<u>0.00</u>	Total	<u>0.00</u>
	0.00	Balance @ 31/12/2021	
		Nationwide	1020.44
		Cash in hand	<u>145.85</u>
			1166.29
Total	1166.29	Total	1166.29

Due to the COVID19 Pandemic the coffee mornings were cancelled to July 2021. All consumables were donated to The Exmouth Larder to avoid waste.

Examined and found correct.on 11/02/21
By Brian J Fisher

Appendix "B 2"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Art Group**

Income		Expenditure	
Balance B/F from 2019		Church Donation	0.00
Bank	155.52		
Takings	73.93		
	<u>229.45</u>		0.00
Total	229.45	Bank Balance	395.52
		Cash in Hand	149.93
Takings 2021	316.00		
	<u>545.45</u>	Balance C/F 2020	<u>545.45</u>
	545.45		545.45

Prepared By Diane Austen

Examined and found correct on 27/01/21
By Brian J Fisher

Appendix "B 3"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Flower Fund**

Income		Expenditure	
Balance B/F from 2020			
Cash	£121.57	Flowers	239.13
Nationwide Bank	431.09	Silk Arrangement	0.00
Total	<hr/> 552.66		<hr/> 239.13
Donations	60.00		
From Church	0.00		
Interest	<hr/> 1.87	Bank @ 31/12/2020	312.96
Total	61.87	Cash in hand	<hr/> 62.44
		Balance C/F to 2021	375.40
TSB A/c Closed Balance			
	<div style="border: 1px solid black; display: inline-block; padding: 2px;">614.53</div>		<div style="border: 1px solid black; display: inline-block; padding: 2px;">614.53</div>

Prepared by Mrs Lyn Bellamy on 08/01/2022

Examined on and found correct on 11/02/22
Brian J Fisher

Appendix "B 4 "

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Table Tennis Club**

Income		Expenditure	
Balance B/F from 2020	£0.00		
Bank Account	£0.00	Church Gift Day	£0.00
Subscriptions	<hr/> £0.00		
	£0.00	Total	<hr/> £0.00
Total	<div style="border: 1px solid black; display: inline-block; padding: 2px;">£0.00</div>	Closure of Bank A/C	£0.00
		Total	<div style="border: 1px solid black; display: inline-block; padding: 2px;">£0.00</div>

Prepared by David Lee

Appendix "B 5"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Mission Committee**

	Income		Expenditure	
Balance B/F from 2020	£49.11		Donations:-	
Mission Boxes	£396.15		Prison Fellowship	£380.00
Donations	£417.00		Seeway Trust - for Rehoboth	£480.00
Lunch (Cancelled)				
Ticket Money				
Donated	£105.50		Bible Society	£380.00
Concert	£220.00			
Gift Aid	£124.75			
Coffee & Cake				
Morning	£225.46			
				<hr/>
			Total	£1,240.00
			Balance C/F to 2021	£297.97
Total	£1,537.97		Total	£1,537.97

Prepared by David Lee

Examined on and found correct on 11/04/21
Brian J Fisher

Appendix "C"
GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
CHURCH ORGANISATIONS ACCOUNTS
Glenorchy Work Club

Income		Expenditure	
2019 Balance B/F	£6,245.94	Imprest	£200.00
SW Synod Grant January	£750.00	Wi-fi extender	£49.98
SW Synod Grant April	£750.00	Laptops	£1,847.77
SW Synod Grant July	£1,000.00		_____
SW Synod Grant October	£1,000.00		
Glenorchy grant & broadband + extender	£1,524.99	Cheques Total	£2,097.75
Viscount Amory Trust	£500.00	Co-ordinator	£10,200.00
		Zen Phone and Broadband	£516.47
Anonymous donor	£1,000.00		_____
Lottery Coimmunity Fund	£7,500.00	Total Expenses	£12,814.22
DCC Locality budget	£1,500.00		
Norman Family Trust	£1,000.00	Balance CF to 2021	£9,956.71
Total	£22,770.93	Total	£22,770.93

Prepared by Rev Peter Brain February 2022

Examined and found correct by
 Brian J Fisher on 17/03/2022

GLENORCHY URC EXMOUTH

England & Wales - Charity number 1144853

Accounts



**Glenorchy URC Exmouth
Charity number 1144853
Trustees Report
Financial Statements
Church Organisations Accounts
(appendices A1-A2, B1 - B5, C)
for the year ended 31 December 2020**

Glenorchy URC Exmouth, charity number 1144853

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION

Glenorchy United Reformed Church Charity is a local church of the United Reformed Church of Great Britain, and is a member of the South West Synod of the Church. It was registered on 1st December 2011 as Charity Number 1144853.

Glenorchy Church has church buildings at Exeter Road, Exmouth.

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2020 until the date this report was approved are:-

Mrs. Lyn Bellamy (Assistant Church Secretary)

Mrs Sheila Brain

Mrs. Jean Curl

Mrs Pamela Diffey

Mrs Sheila Johnstone

Mrs. Jenny Newman (Church Secretary)

Lady Angela Morland

Mr. Geoff Smith

Mr Ian White

The Church buildings and the Manse (at 24 Halsdon Avenue Exmouth) are vested in the South West Synod Trust company as trustees and held for the benefit of Glenorchy United Reformed Church in accordance with the trusts applicable to U.R.C. properties.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The activities of Glenorchy United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Glenorchy Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 19th November 2009.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister (currently vacant), and up to 10 members of Glenorchy Church nominated and elected by the members of the Church in Church Meeting. Elders are elected for a three year term, and may then seek re-election, if they wish. Elders who have served two consecutive three year terms must have at least one year's sabbatical, and can then be considered for re-election, if they wish.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. It is assisted in the administration of the Church and its property, by the General Purposes Committee, and the Finance Committee.

In normal circumstances, the Elders' Meeting meets 11 times during the year. Because of the Covid-19 lockdown, only a limited number of face-to-face meetings were possible and at other times consultations were conducted via e-mail and telephone, with records kept of discussions. The Church Meeting was only able to meet in January and March.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Glenorchy United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings. This is described more specifically in its mission statement as “inspired and guided by the Holy Spirit, we express the love of Christ both within our own fellowship, and in partnership with other churches and Christian groups in Exmouth. Our mission strategy aims to develop our Christian faith and offer community outreach to vulnerable people, including children and young families.”

The Elders` Meeting is aware of the Charities Commission`s guidance on public benefit in “The Advancement of Religion for the Public Benefit” and has regard to it in the administration of the Church.

The Elders` Meeting believes that the Church provides benefit to the public by:

(a) providing resources and facilities for public worship, pastoral care and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;

(b) promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

An example of this was the setting up of the Work Club, in July 2011, to offer help and assistance to those in the community who are unemployed and seeking to find employment, This provision is much appreciated within the community.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

During this extraordinary year of the Coronavirus pandemic, it was unfortunately necessary to close our building for much of the year and to cease all regular activities. Normal activities took place for the first three months of the year but following the first lockdown at the end of March, many of these remained in abeyance for the rest of the year. A few activities were able to resume in a limited way during the Autumn with the easing of restrictions, with strict observance of social distancing rules.

Developing our Faith – the main activity would normally be Sunday morning worship in the church. These services are not only for the regular worshippers, but also for any member of the public wishing to attend. Following lockdown in March, we regretted being unable to celebrate the festivals of Easter and Pentecost in particular. We maintained contact with our congregation through the circulation of a weekly Reflection, provided by the Minister who would have been leading worship on that Sunday. This was circulated by email, with a printed copy for those unable to receive it that way, and was also published on our website. Public worship resumed in September, in accordance with government regulations on social distancing, the wearing of face masks and sanitisation. Numbers were limited to 40 people, with places reserved in advance. Other church related activities had to stop, such as the monthly house groups and social groups such as art club, film club and table tennis.

As the Elders were unable to visit members in their homes, pastoral care was maintained through regular telephone calls and the sharing of news of the fellowship through occasional newsletters and the monthly *Review* magazine. A number of volunteers offered practical help such as shopping for those self- isolating.

Community Outreach – Normal activities through which Glenorchy Church has aimed to engage with the public had to stop. This included our Saturday shoppers coffee mornings, midweek Music Concerts, our Art group, and monthly walking group, although a few walks were possible during the autumn, as these were in the open air. The allotment group was able to continue to care for the allotment outdoors and reported a good harvest.

Unfortunately, our Church hall in Exeter Road had to be closed for our regular outside lettings, through which we engage with a variety of local community groups. It is hoped that these will return once restrictions are lifted.

We continued to join with other churches in support of the much-needed Community Larder/Foodbank, based at the Salvation Army, and the “Open Door” Centre.

Glenorchy Church works to serve those in need through our Mission Committee, by seeking social justice, both locally and abroad, and working with other Christian groups, such as “Christian Aid”, and “Commitment For Life”, as well as agencies abroad. The Church actively supports “Fairtrade.” Although it was not possible this year to hold our usual fundraising activities for our chosen charities, voluntary donations for the various causes were generously maintained.

As mentioned previously in this report, the setting up of the Work Club, to reach out to those unemployed and seeking employment, is regarded as very successful, and is an effort to provide further engagement with the local community. This activity is funded partly by the URC South West Synod and partly through outside grants. The Work Club was one of the few activities that re-opened during the Autumn period, albeit with reduced capacity.

Glenorchy Church is aware of and adheres to the “Good Practice Guide” for safeguarding children and young people in churches. The Church has in place a Child Protection Policy as well as a policy for the Safeguarding of Vulnerable Adults. The Church also seeks to address health and safety issues. During the pandemic great care has been taken to observe guidelines concerning the safety of those visiting the building.

The Church is also aware that in normal times these activities and events could not take place without the help of the many volunteers who give of their time and energy, to whom the Church is very grateful. A considerable burden has fallen on the shoulders of the Elders along with other volunteers, to maintain the care of the fellowship during the pandemic and to manage the upkeep of the building during the closure.

2020 FINANCIAL REVIEW

General Summary

There was a surplus of £35,861 at the end of 2020 which was an increase of £39,218 from the 2019 deficit.

Income (of £103,107) exceeded expenditure (of £67,246), so there was an increase to monies for the reserve funds, which were deployed into cash and investments. The church activities were much reduced due for a significant portion of the year due to closures enforced during lockdown due to the Covid-19 pandemic.

Receipts

Income of £103,107 was 7.6% increase on the £95,794 in 2020. This was essentially due to some large inheritances more than covering shortfalls in most other income sources resulting from reduced activities caused by the church closures, particularly the loss of hall rental income.

Offerings still remain the largest single item of income and accounts for 38% of total income. The Church is grateful for this continued financial support of all those of our "Church" and in the community.

Payments

Expenditure has seen a large decrease from £99,151 in 2019 to £67,246 this year. This was mainly due to much reduced Church building maintenance and lower general running costs, and reductions in most other costs due to church closures.

Church maintenance costs have fallen from £23,506 in 2019 to £4,631 in 2020, whilst Church running costs showed a decrease from £14,587 in 2019 to £12,149 in 2020.

The Manse running costs decreased with the continuing let to tenants on a short-term lease, incurring agents' fees, but providing income. (costs down from £2,654 in 2019 to £1,738 in 2020).

The Maintenance of Ministry payments showed a small decrease from £40,020 in 2019 to £36,972 in 2020. This cost remains our largest single expenditure, accounting for 55% of our expenditure.

Church Organisations

The appendices show the financial activity, and the current state of the various church groups, which are financially autonomous within the church itself.

Due to the Covid-19 pandemic all church activities were forced to close down in March 2020 and most did not resume during the rest of the year. Despite the lack of activity, the organisations managed their finances as well as they could in the circumstances.

As in previous years these accounts have been drawn up by the various members concerned, these were then examined and found correct by Mr. Brian Fisher to whom our thanks must be recorded.

Future Outlook

Effort has to be made to ensure that we balance income and expenditure, and to continue to manage our finances, especially as we are in a period of uncertainty and change, though we are also working to best utilise the assets at our disposal given the challenging environment.

It is prudent that certain money is put aside as insurance against the unexpected, and to furnish future projects/refurbishments.

Unrestricted funds:-

Ideally the Elders meeting would wish to have in hand an amount equal to at least 6 months' regular expenditure as "free" reserves, to meet future shortfalls in income or unexpected expense. The Reserve fund has sufficient balance at present, to meet such a commitment.

General expenditure in the running of the Church should be met from normal income. The weekly free will offering envelopes and Gift Aiding (for tax payers) and direct bank debiting, may be an area worthy of further promotion.

There is a need that we continue to manage our "reserves" to obtain the correct mix of cash reserves, investments, and funding for future refurbishments/deficits/projects.

Conclusions

It is true to say that we have paid our bills, and managed whilst navigating a challenging time. Let us hope with careful management we will still be able to balance the Church finances in the foreseeable future.

Thanks need to be recorded, to members of the General Purposes committee, and to all the fellowship at Glenorchy for their individual contributions to the life and witness of the church.

Thanks also to our appointed accounts examiner Mr. Ian Harrison for his valued help and advice.

GLENORCHY UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
RECEIPTS					
Offerings		38,913		38,913	40,920
Lettings, Ground & Advert Rents	4	18,390		18,390	29,118
Concerts			761	761	2,600
Young Church & Allotment				0	75
Special Collections for Others	3		597	597	2,507
Investments Income	12	3,387		3,387	3,327
Sales & Other Income		2,083		2,083	1,569
Tax Grants & Refunds		10,440		10,440	9,732
Grants & Donations & Inheritance		28,536		28,536	5,946
Total receipts		101,749	1,358	103,107	95,794
PAYMENTS					
Ministry & Mission Fund		36,972		36,972	40,020
Ministry/Group Expenses		904		904	1,526
Utilities, Insurance & Licences	5	8,031		8,031	9,963
Running Costs	5	12,149		12,149	14,387
Maintenance of Church Buildings	8	4,631		4,631	23,506
Manse Running Costs	9	1,738		1,738	2,654
Young Church & Allotment	6	77		77	120
Donations to Charity	7	2,586		2,586	6,475
Other		158		158	500
Total payments		67,246	0	67,246	99,151
NET RECEIPTS / (PAYMENTS)		34,503	1,358	35,861	-3,357
TRANSFERS Gold / 90 day To Current		44,000		44,000	25,000
TRANSFERS Current to Gold & Synod		74,300		74,300	23,000
CASH FUNDS b/fwd 1 January		-970	8,280	7,310	8,667
CASH FUNDS c/fwd 31 December		3,233	9,638	12,871	7,310
STATEMENT OF ASSETS AND LIABILITIES					
Monetary assets					
Cash			0	0	0
Bank current account		3,233	9,638	12,871	7,309
Deposit accounts (Gold & 90 Day)		48,952	50,000	98,952	103,496
Glenorchy Held Investments		16,535	0	16,535	15,552
Synod Trust Held Investments		132,149	0	132,149	92,705
Total monetary assets	10	200,869	59,638	260,507	219,062
Other assets					
Gift Aid recoverable					
Other monies due to church					
Investments					
Assets used for church purposes					
Church Buildings & Manse	11			4,556,326	4,832,237
Church Furnishings & Equipment	11			670,524	638,723
Liabilities				0	0

The notes on pages 2 and 3 form part of this financial statement

The Report and Accounts were approved by the Elders Meeting held on 11 MAY 2021 and signed on its behalf by the Chair :

(name) JENNY NEWMAN
 (signature) *Jenny Newman*

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

1 ACCOUNTING POLICIES

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

2 FUND ACCOUNTING

2a Unrestricted Funds may be used by the church for any of its ordinary purposes.

2b Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

No funds were classified as Designated in current accounting year.

2c 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.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Concerts	870	761	0	1,631
Fellowship Hand Book & Reform	-30	89	148	-89
Collections For Other Causes	-4,818	166	111	-4,763
Defibrillator	850	492		1,342
Junior Church / Mission	835	50	0	885
Allotment	284	0	77	207
Social Outings	31	0	0	31
Totals for restricted funds	-1,978	1,558	336	-756

	Unrestricted Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES				
International Causes		0	0	1,000
National & Local Causes		597	597	1,507
Totals raised for outside causes		597	597	2,507
4 PROPERTY INCOME				
Rents for Lettings to Church	6,140		6,140	16,007
Rent for Manse	12,000		12,000	12,761
Review Adverts	250		250	350
Total property income	18,390		18,390	29,118
5 CHURCH RUNNING COSTS				
Gas and electricity	3,479		3,479	4,135
Insurance	3,873		3,873	3,469
Water rates	459		459	822
Licences and music	220	0	220	1,537
Admin, Stationery and photocopying	5,430		5,430	3,975
General Expenses	1,822		1,822	1,816
Cleaning/caretaking	4,897		4,897	8,596
Total church running costs	20,180	0	20,180	24,350
6 PROGRAMME ACTIVITY COSTS				
Messy Church		0	0	37
Allotment		77	77	83
Total programme activity costs		77	77	120

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
7 SUPPORT OF OUTSIDE CAUSES				
Open Door	2,000	0	2,000	
Salvation Army	20	0	20	
Devon Historic Churches	406	0	406	
Commitment for Life	50	0	50	
Action for Children	110	0	110	
Total support of outside causes	2,586	0	2,586	6,475
8 MAINTENANCE OF CHURCH BUILDINGS				
Major Repairs / Improvements	2,260	0	2,260	20,353
Minor Repairs Routine Maintenance	2,371	0	2,371	3,153
Total maintenance of Church Buildings	4,631	0	4,631	23,506
9 MAINTENANCE OF MANSE				
Agents Fees	1,200		1,200	1,426
Repairs Routine Maintenance	538		538	605
Other, Ins/Water/Council Tax Charges	0		0	623
Total maintenance of Manse	1,738		1,738	2,654

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The Church Building and the manse at 24 Halsdon Road, Exmouth, are vested in the URC Southwestern Synod Trust as trustees and not church assets. They are held for the benefit of Glenorchy URC in accordance with the statutory trusts applicable URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £4,177,320 and the manse for £379,006. The church contents are insured by the church for £670,524

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The Synod Trust company holds on behalf of the church, investments representing money received as legacies and gifts. The release of this money is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of income is as follows.

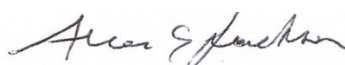
	Income in 2020	Interest in 2020	Value @ end 2020	Value @ end 2019
CAF Current Account			12,871	7,309
CAF Gold Account		35	28,722	33,386
CAF Scottish Widows 90 Day Account		120	70,230	70,110
Glenorchy held COIF Ethical Investment Fund	493	0	16,535	15,552
Synod Trust Held COIF Ethical Investment Fund	2,893	0	132,149	91,253
	3,386	155	260,507	217,610

Interest included in Unrestricted Funds

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2020

Allan G Jackson, Assistant Treasurer



February 2021

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Glenorchy URC for the year ended 31 December 2020, which are set out on pages 1 to 3.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

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

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Ian Harrison
28 Feb 2021

Name and address of the Independent Examiner:

Ian Harrison
21 Barton Close
Exton
Exeter
EX3 0PE

Appendix "A1"

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Statement of Collections for and Payments to Good Causes.

Shown in Church Accounts

Name of Outside Cause	Raised	Donated
Open Door	£0.00	£2,000.00
Salvaion Army	£20.00	£20.00
Devon Historic Churches	£406.00	£406.00
Commitment for Life	£50.00	£50.00
Action for Children	£110.00	£110.00
Totals	£586.00	£2,586.00

Shown In Accounts Held By Church Groups

Prison Fellowship (MissionCommittee)		£350.00
Seeway Trust for Rehoboth (Mission Committee)		£750.00
Bible Society (Mission Committee)		£350.00
Exmouth Community Larder (Catering Commit)		£130.00
Totals	£0.00	£1,580.00

Monies Collected & Given to Good Causes

TOTAL

£586.00	£4,166.00
----------------	------------------

Appendix "A2"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
Statement of Money Held in Accounts on Behalf of.
Young Church**

Income		Expenditure	
Balance B/F from 2019	£835		
		Expenditure	
Collections & Donations From Church Funds	£0	Total	£0
		Balance @ 31/12/2020	£835
Total	£835	Total	£835

Examined as part of Church Accounts

Appendix "A3"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
Statement of Money Held in Accounts on Behalf of.
Glenorchy Allotment**

Income		Expenditure	
Balance B/F from 2019	£285	Rent	£77
Coffee Morning		Maintenance	
	£0	Balance @ 31/12/2020	£208
	£285		£285

Examined as part of Church Accounts

Appendix "B 1"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
CHURCH ORGANISATIONS ACCOUNTS
Catering Committee**

Income		Expenditure	
Balance B/F from 2019		Coffee, Tea & Biscuits	152.87
Nationwide	1020.44		
Cash in Hand	<u>96.77</u>		
	1117.21		
Coffee Mornings	201.95		
	<u>201.95</u>	Total	<u>152.87</u>
		Balance @ 31/12/2020	
	201.95	Nationwide	1020.44
		Cash in hand	<u>145.85</u>
			1166.29
Total	1319.16	Total	1319.16

Due to the COVID19 Pandemic the coffee mornings were cancelled from mid March 2020. All consumables were donated to The Exmouth Larder to avoid waste. Estimated Value £130-00p

*Examined and found correct.on 11/02/21
Brian J Fisher*

Appendix "B 2"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
CHURCH ORGANISATIONS ACCOUNTS
Art Group**

Income		Expenditure	
Balance B/F from 2019		Church Donation	500.00
Bank	498.45		
Takings	<u>231.00</u>		
	729.45		
Total	<u>729.45</u>	Bank Balance	155.52
		Cash in Hand	<u>73.93</u>
		Balance C/F 2020	<u>229.45</u>
	729.45		729.45

*Prepared by Diane Austen
Examined and found correct on 27/01/21
By Brian J Fisher*

Appendix "B 3"

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020 CHURCH ORGANISATIONS ACCOUNTS Flower Fund

Income		Expenditure	
Balance B/F from 2019			
Cash	£119.57	Flowers	78.00
Nationwide Bank	326.93	Silk Arrangement	100.00
Total	<hr/> 446.50		<hr/> 178.00
Donations	80.00		
From Church	200.00		
Interest	4.16	Bank @ 31/12/2020	431.09
Total	<hr/> 284.16	Cash in hand	<hr/> 121.57
TSB A/c Closed Balance		Balance C/F to 2021	552.66
	<div style="border: 1px solid black; display: inline-block; padding: 2px;">730.66</div>		<div style="border: 1px solid black; display: inline-block; padding: 2px;">730.66</div>

Prepared by Mrs Lyn Bellamy on 07/01/2021

*Examined on and found correct on 11/02/21
Brian J Fisher*

Appendix "B 4 "

GLENORCHY UNITED REFORMED CHURCH FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020 CHURCH ORGANISATIONS ACCOUNTS Table Tennis Club

Income		Expenditure	
Balance B/F from 20219	£188.04		
Bank Account	£0.79	Church Gift Day	£340.00
Subscriptions	£250.00		
	<hr/> £250.79	Total	<hr/> £340.00
Total	<div style="border: 1px solid black; display: inline-block; padding: 2px;">£438.83</div>	Closure of Bank A/C	£48.83
		Donated to Gift Day Collect	£50.00
		Total	<div style="border: 1px solid black; display: inline-block; padding: 2px;">£438.83</div>

Prepared by David Lee

*Examined on and found correct on 11/02/2021 by
Brian J Fisher*

Appendix "B 5"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
CHURCH ORGANISATIONS ACCOUNTS
Mission Committee**

	Income		Expenditure
Balance B/F from 2019	£275.95	Donations:-	
Mission Boxes	£585.24	Prison Fellowship	£350.00
Donations	£50.00	Seeway Trust - for Rehoboth	£750.00
Lunch (Cancelled - Ticket Money Donated)	£150.00	Bible Society	£350.00
Concert	£329.00		
Gift Aid	£83.92		
Cake Sales	£25.00		
		Total	£1,450.00
		Balance C/F to 2021	£49.11
Total	£1,499.11	Total	£1,499.11

Prepared by David Lee

*Examined on and found correct on 11/02/21
Brian J Fisher*

Appendix "C"

**GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
CHURCH ORGANISATIONS ACCOUNTS
Glenorchy Work Club**

	Income		Expenditure
2019 Balance B/F	£14,922.20	Franklins Lunch	£190.00
SW Synod Grant January	£750.00	USB Sticks	£636.00
SW Synod Grant April	£750.00	PJB for Scanner	£52.49
SW Synod Grant July	£750.00	PJB for PPE Equipment	£102.80
SW Synod Grant October	£750.00		
		Cheques Total	£981.29
		Co-ordinator	£10,200.00
		Zen Phone and Broadband	£495.07
			£11,676.36
		Total Expences	£11,676.36
		Balance CF to 2021	£6,245.84
Total	£17,922.20	Total	£17,922.20

Prepared by Rev Peter Brain January 2021

*Examined and found correct by
Brian J Fisher on 14/01/2021*