

Ormskirk Street United Reformed Church – Trustees Annual Report for 2019

Land and property

The Trust owns no property. The church building is vested in the Mersey Province Trust which holds the property for the benefit of Ormskirk Street United Reformed Church. The church's share of the manse holds on trust most manses for the benefit of the churches within the Synod. Minor maintenance costs are borne by the three churches within the pastorate (See later) in proportion to their share of ministry. Large items of expenditure are borne mainly by the Province Trust.

Ministry

On 1st August 2019 the ministry vacancy came to an end when Catherine Atkinson was ordained and inducted to the newly expanded pastorate which now includes Ormskirk Street, Haresfinch and Rainford URCs. Ministry is shared in proportions 50% Ormskirk Street, 25% Haresfinch and 25% Rainford. Costs of ministry and manse are met in the same proportions; the Ormskirk Street treasurer responsible for payment and receiving repayment in the same proportions.

Services of Worship and Pastoral Care

Until the induction of Rev Catherine Atkinson, the arrangements continued as before. The church had Rev Peter Lyth as interim moderator, but his workload prevented him from regular attendance. However his main role was to assist with finding and making arrangements for the induction of a new minister. As a candidate, Mrs Atkinson received a large majority of members' votes at Rainford and Ormskirk Street and a unanimous call to Haresfinch. We are grateful for the priority given by our Synod Moderator to finding a new minister and her inspiring ordination and induction service.

The three churches in the pastorate now share one minister and she leads worship in proportion to each church's share but this is a flexible arrangement to allow for the requirement to attend training sessions for newly ordained ministers and annual leave which the churches attempt to share in proportion, again flexibly. Visiting ministers and the members of each church provide worship leaders as needed. This arrangement has worked well up to and including Christmas.

Each church holds midweek services and worship events and most are led by members with the minister leading occasionally. More work is needed on the future planning of these and other midweek services. More collaboration will ensue in the year to come to provide more worship and joint services particularly at festival times.

The minister provides pastoral care according to need. Each church provides most pastoral care through its Elders with the minister providing end of life and serious illness care. She also officiates at all funerals, weddings and baptisms.

The church hall at the Haresfinch church was destroyed in an arson attack and a complete rebuild, replacing a wooden building with a normally constructed building will begin in 2020 and that will take priority for the minister during rebuilding but particularly after commissioning. She will hopefully be freed to concentrate on the new mission opportunities.

Outreach

Our outreach to our Primary School has continued with our minister now joining the team to lead assemblies. Our outreach to those who use rooms within the church has continued to strengthen and our Local Church Leader is to lead encouraging more church members to get involved. In particular the church continues to give active support to St Helens Youth Brass Band and that support is eagerly returned by the Band and its young members and their parents. Support of the St Helens Sinfonietta has also continued even after the death of their founder and musical director, Alan Free who was a church member. The new musical director is the same man as holds the same position with the Band so relationships should continue and shows signs of enhancement.

We still collect for St Helens Foodbank and two of our members are enthusiastic volunteers. Street Pastors continue to use our premises as a meeting point in late evenings without any charge.

Care of the Environment

We continue to build on our active implementation. The replacement heating system has been installed and is working well. The church now has more control and it is possible through zoning to heat areas in use without heating the whole building but just maintaining background heating. Replacement lighting has been installed in more areas and savings are evident. Further replacements are planned for 2020.

Waste management has been improved and waste collection is better managed.

Finance

The accounts have been kept in accordance with Charity Commission requirements and independently examined by qualified accountant. Payments continue and now include ministerial expenses according to our share of 50%. They have been as expected but may vary as the new ministry progresses. We will be responsible additionally for payment of expenses in connection with further training for new ministers.

Spending is monitored monthly by Elders at their monthly meetings. Regular and detailed reports are given with clear explanations. Elders rarely need to seek clarification and find only evidence of good stewardship and adherence to financial guidelines.

The continuing improvements to the building are properly justified and managed. The special appeal for funds to replace the heating system has proved adequate, ending up with

a small surplus. Regular updates have been given to the church on the progress of the work and the payments made.

Data Protection

The church continues to follow guidance and participates in training. To the best of our knowledge and belief we follow all compulsory guidelines. Appropriate members participate in training and implement new advice. Appropriate insurance continues in force to insure against risk to the church and its Eldership and members.

The same information is given to users and updated. A church directory has not yet been produced due to failure of a number of members failing to respond to requests for agreement to publication and illness of the compiler. It is hoped to complete the task in early 2020. However no details will be published without consent.

Safeguarding

The church policy which complies with URC and Synod guidelines is communicated to all users of the building and the policy explained. All organisations dealing with young people (eg Guides) and all organisations for vulnerable people (incl Mental health, Dementia Etc) have their own policies with which we agree. DBS checks of all staff and any relevant volunteers are carried out. It is likely that more volunteers will require checks in 2020.

There have been no major incidents during the whole of 2019

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

	2020 £	2019 £
INCOME		
Direct Giving	44,164	36,191
Endowment and Investment	7,766	7,866
Capital Gift Fund	2,860	4,146
Internal Donations	300	950
Use of Rooms	28,178	64,678
Other Income - Coffee	1,048	4,331
Other Income - Other	2,476	2,863
Special Appeals :- Income	1,111	2,279
Less Donations	<u>(1,111)</u>	<u>(2,279)</u>
	<u>86,792</u>	<u>121,025</u>
EXPENDITURE		
Ministry	28,606	29,753
Wider Work	899	154
Church Expenses - Wages and Utilities	33,035	52,511
Church Expenses - Other Items	13,836	16,914
Fabric Maintenance - Church	<u>13,763</u>	<u>21,077</u>
	<u>90,139</u>	<u>120,409</u>
Net Surplus of (Expenditure) Over Income	<u>(3,347)</u>	<u>616</u>
GENERAL RESERVE		
Balance at 1 January	42,994	38,396
Surplus of (Expenditure) Over Income	<u>(3,347)</u>	<u>616</u>
	39,647	39,012
Realisation of 313 units held by United Reformed Church (Mersey Provence) Trust Limited	11,074	-
Transfer from Heating Fund	550	3,982
Balance at 31 December	<u>51,271</u>	<u>42,994</u>

BALANCE SHEET AS AT DECEMBER 2020

	2020 £	2019 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	24,315	15,891
Royal Bank of Scotland	6,098	5,501
Investec	4,176	16,233
HSBC	40,046	42,844
Petty Cash	150	150
	<u>74,785</u>	<u>80,619</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	51,271	42,994
Music Festival Fund	1,427	1,724
Youth and Education Fund	7,249	7,478
Benevolent Fund	1,278	2,100
Capital Gift Fund	10,274	21,734
Organ Fund	3,286	2,888
Heating Fund	-	1,701
	<u>74,785</u>	<u>80,619</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2020 at £5,248,522

2. Stock held for general purposes and valued at

Nominal units	2020 £	2019 £
313 Investments held by United Reformed Church (Mersey Province) Trust Limited (Repaid during year)	-	12,507
	-	12,507

3. Stock held for capital and other purposes and valued at

	2020 £	2019 £
Corporate Bonds	16,138	6,103
UK Equities	39,936	37,392
Property Bond	13,215	13,722
International Equities	25,182	28,568
Alternative Assets	7,188	6,271
	101,659	92,056

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

4. Organ, furniture and equipment in the church premises

Valued for insurance during 2020 at £1,203,077,130

5. Members and Adherents

Number of Members	69	69
Number of Adherents	11	12
	80	81
	2020 £	2019 £

6. Special Appeals

Donations made from Income from Special Appeals were as follows

Willowbrook Hospice	1,060	-
Income to be distributed	51	-
	1,111	2,279

These Accounts were agreed by the Elders on 8 April 2021

C Knight - Treasurer

R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2020 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Dated 8 April 2021

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

INCOME

	2020 £	2019 £
DIRECT GIVING		
Freewill Offering	34,527	26,343
Loose Collections	1,115	1,789
Income Tax Refunds on Covenants	7,212	6,876
Subscriptions and Donations	1,310	1,183
	<u>44,164</u>	<u>36,191</u>
 ENDOWMENT AND INVESTMENT		
Investments held by United Reformed Church (Mersey Province) Trust Limited	201	418
Allanson Charity	965	848
Cross Trust	600	600
Ravensdale Trust	6,000	6,000
	<u>7,766</u>	<u>7,866</u>
 CAPITAL GIFT FUND		
Alternative Assets	84	71
UK Equities	1,101	1,667
International Equities	807	1,099
Property Bond	510	521
Corporate Bonds	358	788
	<u>2,860</u>	<u>4,146</u>
 INTERNAL DONATIONS		
Luncheon Club	250	600
Mixed Fellowship	-	300
Mums & Tots	-	50
Ladies Guild	50	-
	<u>300</u>	<u>950</u>
 OTHER INCOME - OTHER		
Funeral Fees	199	-
Phone & Photocopier	165	755
Fundraising Events	2,000	1,410
Sale of Cards/Books etc.	112	303
Sundry Income	-	20
Car Park	-	375
	<u>2,476</u>	<u>2,863</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

EXPENDITURE

	2020 £	2019 £
MINISTRY		
Ministry and Mission Contributions	21,698	26,478
Ministers Expenses	2,202	692
Manse Council Tax	3,354	653
Manse Water Charges	491	121
Manse Telephone	574	165
Manse Maintenance	-	216
Pulpit Supply	287	1,428
	<u>28,606</u>	<u>29,753</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>899</u>	<u>154</u>
CHURCH EXPENSES		
Wages	22,593	35,968
Insurance	3,104	3,066
Gas	4,110	6,811
Electricity	3,061	4,844
Water	167	1,822
	<u>33,035</u>	<u>52,511</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,098	2,754
Organ and Choir	1,618	1,702
Telephone	1,143	1,156
Maintenance Office Machines etc.	3,731	3,063
Fees etc.	400	400
Cleaning Materials etc.	3,697	4,268
Worship	1,455	2,076
Contribution From Allansons Library Fund	-	(248)
Sundries	694	1,743
Contribution From Allansons Library Fund	-	-
	<u>13,836</u>	<u>16,914</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	742	
Alarm Maintenance	1,926	
Building Survey	138	
Automatic Door Maintenance & Repairs	887	
Lift Maintenance & Repairs	1,024	
Miscellaneous	444	
New Carpet For Gallery	2,925	
Convert Lighting to LED	1,356	
Sale of Gas Cookers	(400)	
Removal of Gas Meter	350	
Blinds	650	
Drain Repairs & Cleaning	160	
Health & Safety	855	
Redecoration of Gallery	280	
Painting of Entrance Hall & Coffee Bar	1,300	
Roof Fund	216	
Install New Ovens	600	
Ground Maintenance	310	
	<u>13,763</u>	<u>21,077</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2020

	2020	2019
	£	£
Balance brought forward	1,724	1,544
Bank Interest	1	1
Income	<u>158</u>	<u>942</u>
	1,883	2,487
Expenditure	<u>456</u>	<u>763</u>
Balance carried forward	<u><u>1,427</u></u>	<u><u>1,724</u></u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2020

	2020	2019
	£	£
Balance brought forward	7,478	7,241
Bank Interest	4	4
Income	<u>1,201</u>	<u>1,338</u>
	8,683	8,583
Expenditure	<u>1,434</u>	<u>1,105</u>
Balance carried forward	<u><u>7,249</u></u>	<u><u>7,478</u></u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2020**

	2020	2019
	£	£
Balance brought forward	<u>2,100</u>	<u>2,002</u>
Income		
Bank Interest	2	4
Annual Distribution - Allansons Charity	<u>676</u>	<u>594</u>
	678	598
Expenditure		
Benevolent Payments	<u>1,500</u>	<u>500.00</u>
	1,500	500.00
Balance carried forward	<u><u>1,278</u></u>	<u><u>2,100</u></u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2020**

	2020	2019
	£	£
Balance brought forward	21,734	6,178
Add Sale Of Investments	<u>21,200</u>	<u>16,578</u>
	42,934	22,756
Purchase of Investments	31,949	243
Brokers Charges	711	779
	32,660	1,022
Balance carried forward	<u><u>10,274</u></u>	<u><u>21,734</u></u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Royal Bank of Scotland	6,098	5,501
Investec	<u>4,176</u>	<u>16,233</u>
	<u><u>10,274</u></u>	<u><u>21,734</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2020**

	2020		2019
	£		£
Balance Brought Forward	2,888		1,255
Add Donations Received	396	1,631	
Bank Interest	2	2	1,633
	<u>3,286</u>		<u>2,888</u>

**HEATING REPLACEMENT FUND
YEAR ENDED 31 DECEMBER 2020**

	2020		2019
	£		£
Balance Brought Forward	1,701		22,115
Transfer from General Reserve	-		-
	<u>1,701</u>		<u>22,115</u>
Add Donations Received	-		15,660
Income Tax Refund	-		4,002
Evans Trust	-		18,000
Congregational & General Trust	-		12,000
St Helens Trust	-		2,500
Bank Interest	-		39
	<u>1,701</u>		<u>74,316</u>
Less Consultants Fees	-	2,300	
Replacement of Heating Equipment	1,701	66,333	
	<u>1,701</u>	<u>68,633</u>	
Transfer to General Reserve	-	1,701	3,982
Balance Carried Forward	<u>-</u>		<u>72,615</u>
			<u>1,701</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2020		2019
	£		£
Afternoon Fellowship	144		144
Flower Fund	204		154
Mixed Fellowship	161		145
Mother & Toddler	371		390
Catering Committee	76		232
Social Group	200		1,957
Ladies Guild	72		119
	<u>1,228</u>		<u>3,141</u>

Ormskirk Street United Reformed Church
Finance Report for the year 2020

2020 has been an exceedingly difficult year with the onset of the Covid Pandemic. As a result of the closures over the year, this has had a detrimental effect on our finances. Unfortunately, this has continued into 2021, but hopefully, with the new vaccines, things will return to some form of normality soon.

General Fund had a deficit of £3,347, which taking into consideration the year we have had is not a bad result.

The General Fund is used for the day to day running of the church and excludes specialised funds such as Benevolent, Youth & Education, Music and Organ.

As mentioned, we had an overall deficit with our income being down by £34,233 which represented a fall of 28%. We started 2020 with a General Fund of £42,994. At the end of the year, we started 2021 with a General Fund of £40,197, excluding the £11,074 in respect of the realisation of units from Mersey Provence Trust Fund which was closed.

In examining the different income accounts in the General Fund, we find: -

Direct Giving	Increased by £7,973 (+22%)
---------------	----------------------------

This is due to the generosity of our members, who despite no Church services ensured their donations were forwarded.

NOTE: The different aspects of Direct Giving were: -

FWO	+£8,184 (+31%)
Loose Collection	-£674 (-28%)
Gift Aid Tax Refund	+£373 (+5%)
Donations	+£127 (+11%)

Endowment and Investment income was: -

Capital Gift Fund Income	reduced by 31%
Internal Donations	reduced by 68%
Endowment and Investment	decreased by 1%

Use of Rooms

Use of Rooms remains a large part of our income. In 2020, we had reduced income of £28,178 which was a reduction of £36,500 or 56% on the previous year. As you will be aware this was due to organisations who had vulnerable members having to close and the several lockdowns we experienced throughout the year. This unfortunately has continued into 2021.

Coffee Mornings income was down by £3,283 (-76%)

Other Income was down by £387 (-14%)

Fund raising contributed £2,000 and again we are indebted to the Social Group for achieving this. Most of this donation came from events which were held before March 2020 and there have not been any events since then, meaning there is a loss on income. The gifts from other Church organisations, in these difficult times, are also appreciated.

In turning to expenditure, this decreased by £30,270 (-25%).

Ministry & Mission Contributions -18%

Ministerial expenses +248%

- **This is the first full year for our Minister.**

Wages -37%

- **We were able to claim back 80% of some of the wages under the Government Furlough Scheme. In addition, we have not yet replaced the Afternoon Caretaker who left us at the end of 2019.**

Gas -40%

- **With the reduced use of the building, due to lockdown, we have had a reduction in use of gas. However, it is difficult to determine the exact figure as the meter was changed during the year and this has a different method of calculation, as opposed to the old meter. In addition, some of the billing from Total Gas and Power was delayed until into 2021.**

Electricity -37%

- **Electricity usage was down by 61%%. The new LED lighting is showing a benefit in usage. Again, delayed billing influenced the figures.**

Water -91%

- **This was due to a billing error on the part of United Utilities who took a large amount in the previous year and this has meant we have a large credit.**

Printing, Stationery & Postage -60%

Maintenance Office Machines etc +21%

Cleaning etc -13%

Fabric Maintenance -35%

The balances in the other funds are: -

Music Fund **£1,427 (-17%)**

- Loss of our Organ Recitals and other concerts resulted in this reduction.

Youth & Education Fund **£7,249**

- Once again this has been used to subsidise the Guides, Brownies and Rainbows in the payment of their annual fees, purchase of flag for Guides and transport sponsorship for Queens Park School.

Benevolent Fund **£1,278**

- Funds from this account were used to support Ronald McDonald House, Christian Aid, Lebanon Appeal and St Helens Young Carers.

Organ Fund **£2,888**

- This is an important fund which will help towards the cost of major work which will be required in the next few years. I would recommend we endeavour to supplement this fund through donations and fund raising.

Investments

Mersey Provence Trust was closed by Synod and we received £11,074 on sale of units. Subject to approval, this could be used towards the roof repairs.

Other Stock value increased to £101,659 following the purchase of new investments, as mentioned in 2019 report.

At end of 2020 we were in a reasonable financial position, although as mentioned above, we did suffer considerable reductions in our income which were partly offset by reduced expenditure. It is difficult to predict 2021 trends, but we do have to be aware that we are faced once again with major expenditure on our roofs. It is therefore essential that we control our finances carefully, to ensure we do not end the year with a large deficit.

Following the decision of the Supreme Court, I am currently compiling a claim for loss of income under our insurance, but at this point cannot predict any figures.

On behalf of the elders, my thanks once again go to the congregation and users of our premises for their financial support in this exceedingly difficult year. This is very much a job for teamwork and my personal thanks go to Ian Thomas, Christine Hickman, David Hickman, Anne Greateorex, John Currie, Tony Whalley and those who assist with the weekly count. They all contribute towards the financial responsibility on behalf of the Church.

Copeland Knight
Congregational Treasurer

April 2021