ABINGTON AVENUE U R C

England & Wales · Charity number 1146556

Details

Status	Registered
Legal form	Other
Registered	2012-03-23
Register	View on the Charity Commission register

Contact

Address	United Reformed Church Abington Avenue Northampton NN1 4QA
Phone	01604604623
Email	OFFICE.AAURC@BTCONNECT.COM
Website	www.aaurc.co.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: Religious and associated activities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Northamptonshire

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Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£153,079	£160,698	-	-
2023-12-31	£140,824	£150,057	-	-
2022-12-31	£127,591	£147,674	-	-
2021-12-31	£134,045	£147,249	-	-
2020-12-31	£140,850	£159,456	-	-

Trustees

Name	Role	Appointed
Beatrice Madzadzavara		2024-10-23
Christine Patricia Whipp		2021-08-25
Christopher Cottle		2025-10-19
Jane Elizabeth Stapleton		2019-07-07
Jeffery Charles Prickett		2019-09-25
Julia Hardcastle		2019-09-25
Kay Dian Kerr		2023-10-01
Simon John Whipp		2025-01-25
Susan Elizabeth Croft		2022-10-03

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ABINGTON AVENUE U R C

England & Wales - Charity number 1146556

Accounts

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 December 2024 for ABINGTON AVENUE UNITED REFORMED CHURCH

Contents of the Financial Statements
for the Year Ended 31 December 2024

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Report of the Trustees
for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities (FRS 102) (effective 1 January 2015).

Reference and administrative details
Registered Charity number
1146556

Principal address
Abington Avenue
Northampton
NN1 4QA

Trustees
Mr Paul Ansell (resigned 23 October 2024)
Mrs Kathryn Cottle
Mrs Sue Croft
Mr Vaughan Griffiths FCA (resigned 23 October 2024)
Mrs Julia Hardcastle
Ms Kay Kerr
Mrs Beatrice Madzadzavara (appointed 23rd October 2024)
Mr Jeff Prickett
Mrs Jane Stapleton
Mrs Christine Whipp
Mr Simon Whipp (appointed 30th March 2025)

Independent examiner
Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
& Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Structure, governance and management
Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trusts are distilled from the United Reformed Church Act (1972 and 1981) and Scheme of Union (1972) adopted 20 June 2011. The church is a member of the East Midlands Synod of the United Reformed Church, which owns the church building in Abington Avenue and the Manse (occupied by the Minister).

Structure, governance and management

Risk management

The trustees recognise they have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit, objectives and activities

The church's main objectives are:

- To provide a Christian witness in Abington, Northampton, and wherever our members find themselves at work or at leisure,
- To provide regular Christian worship and teaching in a variety of styles to large and small groups,
- To develop Christian maturity in worship and daily living,
- To play our part in ecumenical work in Northampton and wider,
- To be supportive of those in need, through friendship, caring action and prayer,
- To support other charitable work through financial donations, locally, nationally and internationally,
- To offer our buildings and facilities to other groups from our community, particularly to those promoting health, training or cultural activity.

In all the above we believe we are operating for public benefit through the advancement of religion, development of community and support of those in need.

Information on all church activities is available from the website www.aaurc.co.uk or from the church office (tel: 01604 604623, e: office.aaurc@gmail.com).

Management

The strategic management of the church is carried out by its leadership team comprising the trustees (known within the denomination as "Elders") with the Area Ministers and supported by our Administrator. Various areas of church life are delegated to smaller committees which report into the monthly Elders Meeting.

However, within our URC framework of governance, the ultimate decision-making body is the quarterly Church Members Meeting, whose remit includes the election of Elders/Trustees and receiving for approval reports of the activities of the various committees.

Northampton Area Churches Partnership

From July 2023 this church went into a grouping with 9 other churches, 2 others in Northampton, one in Duston and 6 in villages to the north or west of Northampton. The grouping is served by 3 ministers, in 2024 one of which was full time and 2 part time.

After a service (in July 2023) at which we covenanted to work together, we are now working out the details of how we can be mutually supportive, share resources and expertise, and thereby further the mission of the church in West Northamptonshire and further afield.

Report of the Trustees
for the Year Ended 31 December 2024

Church Secretary's Report

The church continues to explore how to fulfil its mission; to celebrate in Christian worship, to encourage and develop believers in their faith, and to serve the local community and the wider world in acts of service and grant giving.

The pattern of Sunday morning worship often includes two gatherings with different styles of worship, one more formal and traditional, one freer with modern worship music and encouraged participation. Festivals and special Sundays are opportunities for the church community to worship together as an expression of our unity in diversity.

Other regular activities included:

- Home Groups for Bible study and fellowship,
- Prayer meetings and Bible study meetings at church,
- Messy Church for families (monthly on Friday),
- Toy library on Wednesday,
- Jolly Tots for families on Wednesday,
- A Friday Lunch Club and Friday Friendship Club for older people,
- Opening on Fridays (from October 2023) as part of the nationwide Warm Space initiative,
- a weekly Child Contact Centre for estranged family members to meet with children in a supportive environment.

All generations are represented at the main Sunday services and a Junior Church is offered on most Sundays.

Although lockdown is a receding memory for many, we have continued to broadcast services and communicate with church members mainly by electronic means (WhatsApp, Facebook, text messaging and email). For members who are not connected via the internet, service resources and other communications are regularly posted out by "snail mail".

The church buildings were also used by other Christian groups, health and education classes, and for concerts and drama.

The membership numbers have reduced to below 100 in 2024. However, we are seeing regular visitors and newcomers in our Sunday services (both styles) and hope some of them will find a spiritual home with us and move on into membership.

In these uncertain and disrupted times, the church is deeply grateful for the faithful ministry of Revd Jane Wade. We are also grateful for the support of the musicians and singers in our worship teams, our organists and lay worship leaders.

The leadership team is very grateful for the donations of money, time and skills given by the members and congregation, without which all the work of the church could not continue.

Continued\...

Financial review – comprising our Reserves Policy and Treasurer's report.

Reserves policy

The charity's reserves policy is to hold free reserves sufficient to cover 3-6 months' ordinary expenditure. At 31 December 2024 the free reserves comply with this policy.

The Peter Robertson Fund is designated for projects, grants and donations outside the ordinary activities of the church and as such is not considered part of the free reserves.

The free reserves, representing general unrestricted funds, excluding fixed assets, the Lift Replacement Reserve, the Equipment Replacement Reserve and The Peter Robertson Fund, amount to £54,408 at 31 December 2024 (2023: £49,761).

Treasurer's Report

The church continues to be both busy and active. And this is reflected in the volume and, to some extent, the complexity of financial transactions throughout the Church accounts. Following the pattern of the previous couple of years, both income and expenditure in 2024 was greater than in 2023.
The main source of income continues to be from giving and associated Gift Aid. These have remained similar to the previous year.

Income has increased particularly in three areas. Firstly, investment income has increased as a result of higher interest rates. Secondly, hire of premises has increased. In addition to hire for regular fitness classes and events, there has been an increase in bookings for children's related services. Regular hire of the building to the Mustard Seed church for their Sunday afternoon services has also provided a steady stream of income.

The third area of increase has been for grants and donations. The East Midlands Synod continued to provide grants to help with energy costs. The Child Contact Centre was in receipt of a grant of £5,000 from the Queen's Fund. Daventry Child Contact Centre closed its doors and transferred funds in excess of £3,000 to be used for our Child Contact Centre. These two amounts have enabled the setting aside of funds for the Contact Centre for future years.

A legacy of £3,000 was received from a long-standing member of the congregation.

We recognise the value of, and give thanks for, the continued contributions that enable the church to continue its mission.

The main single item of expenditure is the contribution to the URC Ministry and Mission Fund. This did not increase in 2024. However, Church Meeting agreed to Elders' recommendation that it should increase by 2.5% in 2025.

Amongst the work that has been undertaken on the premises included a refurbishment of the upper hall ladies toilets. This has been funded by the Peter Robertson Fund. Extensive electrical work has been done and the car park has been altered to improve the access and a new water heater has been installed in the Purser Room. These have been paid for from the General Fund.

Continued\...

Report of the Trustees
for the Year Ended 31 December 2024

2024 has been the first full year of our membership of the Northamptonshire Area Church Partnership (NACP). All churches pay a monthly contribution into the partnership and NACP then pay for manse and ministers' costs, thus spreading the costs between several churches. For Abington Avenue this has had the effect of reducing the nett costs. Abington Avenue has overseen the bank account for NACP and it has taken a little while for all churches to regularise their arrangements.

Annual donations have been made to Teacher Aid for the Nsobe schools project in Zambia, Church Action on Poverty, Bethany Homestead, the Emmanuel and Restore Food banks and Embrace the Middle East. Small donations were also given to Spencer Contact and Mission Aviation Flying. Once again we financially supported Christian Aid with the plant sale and our Christmas collection.

Total 2024 income has exceeded expenditure. However, this is mostly as a result of the exceptional grant and donation which are restricted to the use of the Child Contact Centre. There has been a deficit on the General Fund which is less than had been budgeted for. This deficit has reduced our free reserves. However, we are still able to comply with our reserves policy.

The budget for 2025 has been agreed and, for yet another year, a deficit budget in the region of £10,000 is forecast. Within the budget it has been assumed that giving from the congregation will remain at current levels. If the membership reduces significantly, 2025 may prove to be another challenging year.

Rosemary Hardie - Treasurer

Post balance sheet events
Recent years have seen deficits incurred, but the factors of the Covid pandemic and consequent disruption to previously normal patterns of church life may be partly responsible. However, reduction in church attendance generally and the challenge of adding new members are going to be key issues of mission going forward. The leadership team considers that the current year finances (2025) may show a deficit but are confident that this can be covered by reserves and that there will be no threat to the church as a going concern.

Approved by order of the board of trustees on 16 September 2025 and signed on its behalf by:



S J Whipp - Trustee

Independent Examiner's Report to the Trustees of Abington Avenue United Reformed Church

I report on the accounts for the period 1 January 2024 to 31 December 2024, which are set out on pages nine to sixteen.

Responsibilities and basis of report

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

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Date: 16 September 2025

ABINGTON AVENUE UNITED REFORMED CHURCH

Statement of Financial Activities
for the Year Ended 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		88,884	492	89,376	93,257
Grants (2023 – incl. Government JRS)		2,159	6,500	8,659	9,000
Legacies		3,000	-	3,000	-
Activities for generating funds	2	7,896	1,279	9,175	7,063
Investment income	3	8,482	354	8,836	6,703
Other income		7,565	106	7,671	3,655
Incoming resources from charitable activities	4				
Use of church premises		26,362	-	26,362	21,146
Total incoming resources		144,348	8,731	153,079	140,824
RESOURCES EXPENDED					
Church Activities					
Church activities		142,432	12,031	154,463	139,062
Catering costs				-	4,048
Other resources expended		6,235	-	6,235	6,947
Total resources expended		148,667	12,031	160,698	150,057
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		(4,319)	(3,300)	(7,619)	(9,233)
Gross transfers between funds	10	-	-	-	-
Net incoming/(outgoing) resources		(4,319)	(3,300)	(7,619)	(9,233)
RECONCILIATION OF FUNDS					
Total funds brought forward		320,710	22,345	343,055	352,288
TOTAL FUNDS CARRIED FORWARD		316,391	19,045	335,436	343,055

The notes form part of these financial statements

Balance Sheet
At 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	7	70,950	-	70,950	77,185
CURRENT ASSETS					
Debtors	8	11,176	354	11,530	13,316
Cash at bank and in hand		239,041	23,833	262,874	265,452
		250,217	24,187	274,404	278,768
CREDITORS					
Amounts falling due within one year	9	(4,776)	(5,142)	(9,918)	(12,898)
NET CURRENT ASSETS		245,441	19,045	264,486	265,870
TOTAL ASSETS LESS CURRENT LIABILITIES		316,391	19,045	335,436	343,055
NET ASSETS		316,391	19,045	335,436	343,055
FUNDS	10				
Unrestricted funds				316,391	320,710
Restricted funds				19,045	22,345
TOTAL FUNDS				335,436	343,055

The financial statements were approved by the Board of Trustees on 16 September 2025 and were signed on its behalf by:

Mr S Whipp - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) (effective 1 January 2015) and the United Reformed Church guidance.
The financial statements have been prepared under the historical cost convention.

Incoming resources
All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is probable and can be properly quantified.
All other income is generally recognised when it is receivable.

Resources expended
The URC Ministry & Mission Fund contribution, which goes towards paying for ministers' stipends and central costs, is paid monthly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Tangible fixed assets
Equipment, fixtures and fittings depreciation has generally been provided at an annual rate of 25% reducing balance in order to write off the assets over their estimated useful life. There is an exception with the organ rebuilt in 2016 at a cost of £40,000 where depreciation is applied at a straight line rate over 25 years.

Heating system depreciation has been provided at a straight line rate over 25 years.

Freehold property: The Trustees of the church and manse buildings are the URC East Midlands Synod Trust who hold them upon trust for purposes connected with Abington Avenue URC. The local church is responsible for all maintenance and running costs, including insurance. Expenditure incurred on the church and manse is written off in the year it is incurred.

Taxation
As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or contained in the terms of a grant.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. ACTIVITIES FOR GENERATING FUNDS

	2024	2023
	£	£
Fundraising events	673	-
Catering activities	4,967	7,063
From mission activities	3,535	-
	9,175	7,063

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	8,836	6,703

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2024	2023
	£	£
Income from use of premises	26,362	21,146

5. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 December 2024, nor for the year ended 31 December 2023.

6. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	27,667	26,486
Other pension costs	743	788
	28,410	27,234

The average monthly number of employees during the year was as follows:

	2024	2023
Child Contact Centre	1	1
Site supervisors/Cleaning	2	2
Administration	1	1
	4	4

No employees received emoluments in excess of £60,000.

Senior management personnel comprises the Minister and trustees, none of whom are remunerated by the charity. The Minister is remunerated directly by the national United Reformed Church.

7. TANGIBLE FIXED ASSETS

	Heating system £	Equipment, fixtures & fittings £	Totals £
Cost			
At 1 January 2024	62,497	145,517	208,014
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	62,497	145,517	208,014
Depreciation			
At 1 January 2024	21,042	109,787	130,829
Charge for year	2,500	3,735	6,235
Eliminated on disposal	-	-	-
At 31 December 2024	23,542	113,522	137,064
Net book value			
At 31 December 2024	38,955	31,995	70,950
At 31 December 2023	41,455	27,191	77,185

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Debtors	6,307	8,907
Interest due	-	-
Prepayments	1,402	665
Gift Aid	3,821	3,744
	11,530	13,316

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Creditors and accruals	9,918	12,898

10. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	117,711	(5,781)		111,931
Property Maintenance Reserve	11,976	1,116		13,091
Lift Replacement Reserve	12,403	1,987		14,390
Equipment Replacement Fund	5,003	673		5,676
Pastoral Care Fund	20	-	-	20
Peter Robertson Fund	173,596	(2,314)		171,282
	320,710	(4,319)	-	316,391
Restricted funds				
Daigle Bequest	2,955	(586)		2,370
Parkhouse bequest (Youth work)	2,450	(511)		1,939
Outreach Fund	1,299	(91)		1,208
Allotment Fund	222	-		222
Kitchen Equipment Fund	315	-		315
Jolly Tots	1,840	(161)		1,680
Flower Committee	225	-		225
Friday Friendship Club	5,168	81		5,248
Child Contact Centre	6,230	(1,982)		4,248
Meals Delivery project	1,415	-		1,415
ECO Fund	226	(51)		175
	22,345	(3,300)		19,045
TOTAL FUNDS	343,055	(7,619)	-	335,436

Transfers between funds and fund purposes:

Friday Friendship Club, Jolly Tots and Flower Committee are all small funds managed by various activity groups within the church.
The Daigle Bequest Fund was a legacy given for the purpose of an annual outing for members of the Friday Lunch Club.
The bequest from the late Mrs Parkhouse is to be used in youth work.
The Outreach Fund arises from a specific donation for outreach work.
The Allotment Fund arises from grants given specifically for this ministry. The ECO Fund represents income to be used to further our ECO Church credentials.
The Meals Delivery project was to subsidise our meals delivery to those in need during the Covid lockdown.
The Equipment Replacement Fund, Lift Replacement reserve and Kitchen Equipment Fund are to set aside funds to cover replacement of equipment in the future.

10. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	139,553	145,334	(5,781)
Property Maintenance Reserve	1,116	-	1,116
Lift Replacement Fund	1,987	-	1,987
Equipment Replacement Fund	1,692	1,019	673
Pastoral Care Fund	-	-	-
Peter Robertson Fund	-	2,314	(2,314)
	144,348	148,667	(4,319)
Restricted funds			
Daigle Bequest	183	729	(586)
Parkhouse bequest (Youth work)	116	627	(511)
Outreach Fund	35	126	(91)
Allotment Fund	-	-	-
Kitchen Equipment Fund	-	-	-
Jolly Tots	1,279	1,440	(161)
Flower Committee	-	-	-
Friday Friendship Club	177	96	81
Child Contact Centre	6,942	8,924	(1,982)
Meals Delivery project	-	-	-
ECO Fund	-	51	(51)
	8,732	12,033	(3,300)
TOTAL FUNDS	153,079	160,698	(7,619)

Detailed Statement of Financial Activities for the Year Ended 31 December 2024

	2024 £	2023 £
INCOMING RESOURCES		
Voluntary income		
Collections and other congregation giving	77,083	75,815
Other donations	758	2,421
Gift Aid recoverable	15,070	15,021
Grants	8,659	9,000
Legacies	3,000	-
Subscriptions		
Other income (including NACP)	7,671	3,655
	112,241	105,912
Activities for generating funds		
Fundraising events	673	-
Catering activities	4,967	7,063
	5,640	7,063
Investment income		
Deposit account interest	8,836	6,703
Incoming resources from charitable activities		
Income from use of premises	26,362	21,146
Total incoming resources	153,079	140,824

RESOURCES EXPENDED – see following page

Detailed Statement of Financial Activities for the Year Ended 31 December 2024

RESOURCES EXPENDED

	2024 £	2023 £
Church activities		
Wages and related costs	27,667	26,973
Pensions	743	788
URC Ministry and Mission contribution	46,513	46,572
Other worship and ministry costs	3,078	4,563
Contributions to NACP	5,676	-
Premises costs	43,400	37,527
Telephone	1,097	1,008
Office costs (computers, copier, postage and stationery)	3,156	1,582
Manse costs	5,828	3,908
General maintenance	-	1,364
Ministers motor & travel costs	1,366	1,601
Sundries	1,827	453
Fundraising costs	-	-
Mission and charitable giving	5,000	6,493
Child Contact Centre and crèche costs	858	539
Youth & children's work costs	3,543	1,377
Peter Robertson Fund grants (to outside organisations)	-	4,314
	149,752	139,062
Catering costs		
Kitchen costs	4,711	4,048
	4,711	4,048
Other resources expended		
Depreciation of heating system	2,500	2,500
Depreciation of equipment, fixtures and fittings	3,735	4,447
Loss on disposal of tangible fixed assets	-	-
	6,235	6,947
Total resources expended	160,698	150,057
Net surplus / (deficit)	(7,619)	(9,233)

This page does not form part of the statutory financial statements

ABINGTON AVENUE U R C

England & Wales - Charity number 1146556

Accounts

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 December 2023 for ABINGTON AVENUE UNITED REFORMED CHURCH

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Reference and administrative details
Registered Charity number
1146556

Principal address
Abington Avenue
Northampton
NN1 4QA

Trustees
Mr Paul Ansell
Mrs Kathryn Cottle
Mrs Sue Croft
Mr Vaughan Griffiths FCA
Mrs Julia Hardcastle
Mr Jeff Prickett
Mrs Jane Stapleton
Mrs Christine Whipp
Ms Kay Kerr (appointed 1 October 2023)

Independent examiner
Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
& Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Structure, governance and management
Governing document
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Structure, governance and management

Risk management

The trustees recognise they have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit, objectives and activities

The church's main objectives are:

- To provide a Christian witness in Abington, Northampton, and wherever our members find themselves at work or at leisure,
- To provide regular Christian worship and teaching in a variety of styles to large and small groups,
- To develop Christian maturity in worship and daily living,
- To play our part in ecumenical work in Northampton and wider,
- To be supportive of those in need, through friendship, caring action and prayer,
- To support other charitable work through financial donations, locally, nationally and internationally,
- To offer our buildings and facilities to other groups from our community, particularly to those promoting health, training or cultural activity.

In all the above we believe we are operating for public benefit through the advancement of religion, development of community and support of those in need.

Information on all church activities is available from the website www.aaurc.co.uk or from the church office (tel: 01604 604623, e: office.aaurc@gmail.com).

Management

The strategic management of the church is carried out by its leadership team comprising the trustees (known within the denomination as "Elders") with the Area Ministers and supported by our Administrator. Various areas of church life are delegated to smaller committees which report into the monthly Elders Meeting.

However, within our URC framework of governance, the ultimate decision-making body is the quarterly Church Members Meeting, whose remit includes the election of Elders/Trustees and receiving for approval reports of the activities of the various committees.

Northampton Area Churches Partnership

From July 2023 this church went into a grouping with 9 other churches, 2 others in Northampton, one in Duston and 6 in villages to the north or west of Northampton. The grouping is served by 3 ministers, in 2023 one of which was full time and 2 part time.

After a service (in July 2023) at which we covenanted to work together, we are now working out the details of how we can be mutually supportive, share resources and expertise, and thereby further the mission of the church in West Northamptonshire and further afield.

Church Secretary's Report

The church continues to explore how to fulfil its mission; to celebrate in Christian worship, to encourage and develop believers in their faith, and to serve the local community and the wider world in acts of service and grant giving.

The pattern of Sunday morning worship often includes two gatherings with different styles of worship, one more formal and traditional, one freer with modern worship music and encouraged participation. Festivals and special Sundays are opportunities for the church community to worship together as an expression of our unity in diversity.

Other regular activities included:

- Home Groups for Bible study and fellowship,
- Prayer meetings and Bible study meetings at church,
- Messy Church for families (monthly on Friday),
- Toy library on Wednesday,
- Jolly Tots for families on Wednesday,
- A Friday Lunch Club and Friday Friendship Club for older people,
- Opening on Fridays (from October 2023) as part of the nationwide Warm Space initiative,
- a weekly Child Contact Centre for estranged family members to meet with children in a supportive environment.

All generations are represented at the main Sunday services and a Junior Church is offered on most Sundays.

Although lockdown is a receding memory for many, we have continued to broadcast services and communicate with church members mainly by electronic means (WhatsApp, Facebook, text messaging and email). For members who are not connected via the internet, service resources and other communications are regularly posted out by "snail mail".

The church buildings were also used by other Christian groups, health and education classes, and for concerts and drama.

The membership numbers have reduced to below 100 by 31 December 2023. However, we are seeing regular visitors and newcomers in our Sunday services (both styles) and hope some of them will find a spiritual home with us and move on into membership.

In these uncertain and disrupted times, the church is deeply grateful for the faithful ministry of Revd Jane Wade. We are also grateful for the support of the musicians and singers in our worship teams, our organists and lay worship leaders.

The leadership team is very grateful for the donations of money, time and skills given by the members and congregation, without which all the work of the church could not continue.

Continued\...

Financial review – comprising our Reserves Policy and Treasurer's report.

Reserves policy

The charity's reserves policy is to hold free reserves sufficient to cover 3-6 months' ordinary expenditure. At 31 December 2023 the free reserves comply with this policy.

The Peter Robertson Fund is designated for projects, grants and donations outside the ordinary activities of the church and as such is not considered part of the free reserves.

The free reserves, representing general unrestricted funds, excluding fixed assets, the Lift Replacement Reserve, the Equipment Replacement Reserve and The Peter Robertson Fund, amount to £49,761 at 31 December 2023 (2022: £55,536).

Treasurer's Report

During 2023 many of the church's activities have returned to pre pandemic levels. This is reflected in the annual accounts with increases over the 2022 figures for both income and expenditure. Although it was anticipated when the 2023 budget was set that there would be a deficit, the actual deficit was significantly lower than the agreed budget.

From July 2023, Abington Avenue URC became part of the Northamptonshire Area Churches Partnership, formerly known as Resource Church. From a financial viewpoint this arrangement enables the manse and ministerial costs across all ten churches in the area to be pooled and paid for by the churches in proportion to their congregation numbers. This system is still taking some time to be fully working. During 2023 the receipts and payments for Abington Avenue were roughly similar.

The annual income has increased in three main areas. Contact Centre Grants and Donations, Investment income and the URC East Midlands Synod Energy Relief Grant.

The Child Contact Centre was very grateful to receive several specific grants and donations. These were from The Benham Trust, Smurfit Kappa, St Faith's and the Weston Favell Church Lent Appeal.

The increase in interest rates provided a significant increase in investment income.

The United Reformed Church East Midlands Synod opened a fund whereby churches could apply for grants to cover some of the extra utility costs following the increase in gas and electricity prices. Our applications to the fund were successful.

Additionally, there was a small increase in income from giving, although not to the figure set in the budget.

There has been the requirement to catch up on various property repairs that were put on hold over the pandemic. This has resulted in a significant increase in expenditure. A further significant increase was for utility costs, with the previous fixed term contract for electricity having terminated during the year.

Our contribution to the United Reformed Church Ministry and Mission Fund increased by 3% as requested by the URC.

Continued\...

During the year, as agreed by Church Meeting, we gave annual donations to Teacher Aid for the school in Nsobe Zambia, Restore Food Bank, Bethany Homestead, Church Action on Poverty and Emmanual Food Bank. Additionally, we were approached by Northampton Becket Rotary to donate towards their project with the Chitipi School in Malawi, a school and project which we had previously supported financially. We were pleased to be able to donate £3,000 from the Peter Robertson Fund for this project.

The annual deficit has reduced our free reserves, but we are still able to comply with our reserves policy. Additionally, relatively little has been taken from designated funds and it has been possible to carry some of the grant money received for the Child Contact Centre into the restricted fund for use in future years.

Having set yet another deficit budget, 2024 looks to be another financially challenging year

Rosemary Hardie - Treasurer

Post balance sheet events

Recent years have seen deficits incurred, but the factors of the Covid pandemic and consequent disruption to previously normal patterns of church life may be partly responsible. However, reduction in church attendance generally and the challenge of adding new members are going to be key issues of mission going forward. The leadership team considers that the current year finances (2023) may show a deficit but are confident that this can be covered by reserves and that there will be no threat to the church as a going concern.

Approved by order of the board of trustees on 12th July 2024 and signed on its behalf by:



V W Griffiths FCA - Trustee

Independent Examiner's Report to the Trustees of Abington Avenue United Reformed Church

I report on the accounts for the period 1 January 2023 to 31 December 2023, which are set out on pages nine to sixteen.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement
I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Date: 12th July 2024

ABINGTON AVENUE UNITED REFORMED CHURCH

Statement of Financial Activities
for the Year Ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		89,444	3,813	93,257	89,937
Grants (2022 – incl. Government JRS)		-	9,000	9,000	10,250
Legacies		-	-	-	-
Activities for generating funds	2	7,063	-	7,063	4,692
Investment income	3	6,693	10	6,703	2,221
Other income		3,655	-	3,655	38
Incoming resources from charitable activities	4				
Use of church premises		21,146	-	21,146	20,994
Total incoming resources		128,001	12,823	140,824	128,132
RESOURCES EXPENDED					
Church Activities					
Church activities		130,423	8,639	139,062	135,848
Catering costs		4,048	-	4,048	3,931
Other resources expended		6,947	-	6,947	9,161
Total resources expended		141,418	8,639	150,057	147,674
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		(13,417)	4,184	(9,233)	(19,542)
Gross transfers between funds	10	(354)	354	-	-
Net incoming/(outgoing) resources		(13,771)	4,538	(9,233)	(19,542)
RECONCILIATION OF FUNDS					
Total funds brought forward		334,481	17,807	352,288	371,830
TOTAL FUNDS CARRIED FORWARD		320,710	22,345	343,055	352,288

The notes form part of these financial statements

Balance Sheet
At 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	7	77,185	-	77,185	84,132
CURRENT ASSETS					
Debtors	8	13,316	-	13,316	17,864
Cash at bank and in hand		243,107	22,345	265,452	258,469
		256,423	22,345	278,768	276,333
CREDITORS					
Amounts falling due within one year	9	(12,898)	-	(12,898)	(8,177)
NET CURRENT ASSETS		243,525	22,345	265,870	268,156
TOTAL ASSETS LESS CURRENT LIABILITIES		320,710	22,345	343,055	352,288
NET ASSETS		321,710	22,345	343,055	352,288
FUNDS	10				
Unrestricted funds				320,710	334,481
Restricted funds				22,345	17,807
TOTAL FUNDS				343,055	352,288

The financial statements were approved by the Board of Trustees on 12th July 2024 and were signed on its behalf by:



V W Griffiths FCA -Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) (effective 1 January 2015) and the United Reformed Church guidance.
The financial statements have been prepared under the historical cost convention.

Incoming resources
All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is probable and can be properly quantified.
All other income is generally recognised when it is receivable.
Government support during the Covid-19 pandemic through the Job Retention Scheme has been treated as an unrestricted grant in these accounts.

Resources expended
The URC Ministry & Mission Fund contribution, which goes towards paying for ministers' stipends and central costs, is paid monthly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Tangible fixed assets
Equipment, fixtures and fittings depreciation has generally been provided at an annual rate of 25% reducing balance in order to write off the assets over their estimated useful life. There is an exception with the organ rebuilt in 2016 at a cost of £40,000 where depreciation is applied at a straight line rate over 25 years.

Heating system depreciation has been provided at a straight line rate over 25 years.

Freehold property: The Trustees of the church and manse buildings are the URC East Midlands Synod Trust who hold them upon trust for purposes connected with Abington Avenue URC. The local church is responsible for all maintenance and running costs, including insurance. Expenditure incurred on the church and manse is written off in the year it is incurred.

Taxation
As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or contained in the terms of a grant.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. ACTIVITIES FOR GENERATING FUNDS

	2023	2022
	£	£
Fundraising events	-	560
Catering activities	7,063	4,132
Office costs recharges	-	-
	7,063	4,692

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	6,703	2,221

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2023	2022
	£	£
Income from use of premises	21,146	20,994

5. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 December 2023, nor for the year ended 31 December 2022.

6. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	26,486	28,246
Other pension costs	788	778
	27,234	29,024

The average monthly number of employees during the year was as follows:

	2023	2022
Child Contact Centre	1	1
Site supervisors/Cleaning	2	2
Administration	1	1
	4	4

No employees received emoluments in excess of £60,000.

Senior management personnel comprises the Minister and trustees, none of whom are remunerated by the charity. The Minister is remunerated directly by the national United Reformed Church.

7. TANGIBLE FIXED ASSETS

	Heating system £	Equipment, fixtures & fittings £	Totals £
Cost			
At 1 January 2023	62,497	145,517	208,014
Additions	-	-	-
Disposals	-	-	-
At 31 December 2023	62,497	145,517	208,014
Depreciation			
At 1 January 2023	18,542	105,340	123,882
Charge for year	2,500	4,447	6,947
Eliminated on disposal	-	-	-
At 31 December 2023	21,042	109,787	130,829
Net book value			
At 31 December 2023	41,455	27,191	77,185
At 31 December 2022	43,955	40,178	84,132

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Debtors	8,907	11,737
Interest due	-	1,519
Prepayments	665	1,038
Gift Aid	3,744	3,570
	13,316	17,864

Note: Debtors includes £9,490 to be reimbursed by the URC East Midlands Synod for Manse repairs

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Creditors and accruals	12,898	4,632

10. MOVEMENT IN FUNDS

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	128,695	(11,439)	455	115,948
Property Maintenance Reserve	10,953	1,023	-	11,976
Lift Replacement Reserve	11,965	79	359	12,403
Equipment Replacement Fund	4,858	-	146	5,003
Pastoral Care Fund	100	(80)	-	20
Peter Robertson Fund	177,910	(3,000)	(1,314)	173,596
	334,481	(13,417)	(354)	320,710
Restricted funds				
Daigle Bequest	2,869	-	86	2,955
Parkhouse bequest (Youth work)	2,575	(202)	77	2,450
Outreach Fund	1,261		38	1,299
Allotment Fund	222		-	222
Kitchen Equipment Fund	331	(16)	-	315
Jolly Tots	862	978	-	1,840
Flower Committee	225	-	-	225
Friday Friendship Club	5,091	(76)	153	5,168
Child Contact Centre	2,730	3,500	-	6,230
Meals Delivery project	1,415	-		1,415
ECO Fund	226	-	-	226
	17,807	4,184	354	22,345
TOTAL FUNDS	352,288	(9,233)	-	343,055

Transfers between funds and fund purposes:

Friday Friendship Club, Art and Craft Club, Jolly Tots and Flower Committee are all small funds managed by various activity groups within the church.
The Daigle Bequest Fund was a legacy given for the purpose of an annual outing for members of the Friday Lunch Club (the lunch club was suspended for most of 2023 due to the pandemic).
The bequest from the late Mrs Parkhouse is to be used in youth work.
The Outreach Fund arises from a specific donation for outreach work.
The Allotment Fund arises from grants given specifically for this ministry. The ECO Fund represents income received on our ECO Day (September 2021) and will be used to further our ECO Church credentials.
The Meals Delivery project was to subsidise our meals delivery to those in need during lockdown.
The Equipment Replacement Fund, Lift Replacement reserve and Kitchen Equipment Fund are to set aside funds to cover replacement of equipment in the future.

10. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	126,274	(137,713)	(11,439)
Property Maintenance Reserve	1,023	-	1,023
Lift Replacement Reserve	79	-	79
Equipment Replacement Fund	-	-	-
Pastoral Care Fund	625	(705)	(80)
Peter Robertson Fund	-	(3,000)	(3,000)
	128,001	(141,418)	(13,417)
Restricted funds			
Daigle Bequest	-	-	-
Parkhouse bequest (Youth work)	-	(202)	(202)
Outreach Fund	-	-	-
Allotment Fund	-	-	-
Kitchen Equipment Fund	-	(16)	(16)
Jolly Tots	1,392	(414)	978
Flower Committee	-	-	-
Friday Friendship Club	-	(76)	(76)
Child Contact Centre	11,431	(7,931)	3,500
Meals Delivery project	-	-	-
ECO Fund	-	-	-
	12,823	(8,639)	4,184
TOTAL FUNDS	140,825	(150,057)	(9,233)

Detailed Statement of Financial Activities for the Year Ended 31 December 2023

	2023	2022
	£	£
INCOMING RESOURCES		
Voluntary income		
Collections and other congregation giving	75,815	71,981
Other donations	2,421	1,642
Grants (2022 - including Government furlough support)	9,000	10,250
Gift Aid recoverable	15,021	14,821
Legacies	-	-
Subscriptions		1,493
Other income	3,655	38
	105,912	100,225
Activities for generating funds		
Fundraising events	-	560
Catering activities	7,063	4,132
	7,063	4,692
Investment income		
Deposit account interest	6,703	2,221
Incoming resources from charitable activities		
Income from use of premises	21,146	20,994
Total incoming resources	140,824	128,132

RESOURCES EXPENDED – see following page

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities for the Year Ended 31 December 2023

RESOURCES EXPENDED

	2023 £	2022 £
Church activities		
Wages and related costs	26,973	28,246
Pensions	788	778
URC Ministry and Mission contribution	46,572	45,216
Other worship and ministry costs	4,563	3,062
Premises costs	37,527	24,421
Telephone	1,008	1,451
Office costs (computers, copier, postage and stationery)	1,582	1,573
Manse costs	3,908	15,156
General maintenance	1,364	6,232
Ministers motor & travel costs	1,601	1,863
Sundries	453	465
Fundraising costs	-	-
Mission and charitable giving	6,493	5,100
Child Contact Centre and crèche costs	539	1,240
Youth & children's work costs	1,377	1,045
Peter Robertson Fund grants (to outside organisations)	4,314	-
	139,062	135,848
Catering costs		
Kitchen costs	4,048	3,931
	4,048	3,931
Other resources expended		
Depreciation of heating system	2,500	2,500
Depreciation of equipment, fixtures and fittings	4,447	5,395
Loss on disposal of tangible fixed assets	-	-
	6,947	7,895
Total resources expended	150,057	147,674
Net surplus / (deficit)	(9,233)	(19,542)

This page does not form part of the statutory financial statements

ABINGTON AVENUE U R C

England & Wales - Charity number 1146556

Accounts

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 December 2022 for ABINGTON AVENUE UNITED REFORMED CHURCH

ABINGTON AVENUE UNITED REFORMED CHURCH

Contents of the Financial Statements
for the Year Ended 31 December 2022

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Report of the Trustees
for the Year Ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities (FRS 102) (effective 1 January 2015).

Reference and administrative details
Registered Charity number
1146556

Principal address
Abington Avenue
Northampton
NN1 4QA

Trustees
Mr Paul Ansell
Mrs Kathryn Cottle
Mr Vaughan Griffiths FCA
Mrs Julia Hardcastle
Mr David Jones (retired 3 October 2022)
Mrs Beatrice Madzadzavara
Mr Jeff Prickett
Mrs Jane Stapleton
Mrs Christine Whipp
Mrs Sue Croft (appointed 3 October 2022)

Independent examiner
Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
& Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Structure, governance and management
Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trusts are distilled from the United Reformed Church Act (1972 and 1981) and Scheme of Union (1972) adopted 20 June 2011. The church is a member of the East Midlands Synod of the United Reformed Church, which owns the church building in Abington Avenue and the Manse (occupied by the Minister).

Structure, governance and management

Risk management

The trustees recognise they have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit, objectives and activities

The church's main objectives are:

- To provide a Christian witness in Abington, Northampton, and wherever our members find themselves at work or at leisure
- To provide regular Christian worship and teaching in a variety of styles to large and small groups
- To develop Christian maturity in worship and daily living
- To play our part in ecumenical work in Northampton and wider
- To be supportive of those in need, through friendship, caring action and prayer
- To support other charitable work through financial donations, locally, nationally and internationally
- To offer our buildings and facilities to other groups from our community, particularly to those promoting health, training or cultural activity

In all the above we believe we are operating for public benefit through the advancement of religion, development of community and support of those in need.

Information on all church activities is available from the website www.aaurc.co.uk or from the church office (tel: 01604 604623, e: office.aaurc@gmail.com).

Covid-19 pandemic – aftereffects

In common with all places of worship, 2022 saw resumption of public worship throughout the year. The church continued to broadcast services via Facebook Live and run Bible studies and prayer meetings through WhatsApp groups. Home groups, committee meetings and leadership team meetings have been largely run through Zoom. The church family has been encouraged to continue to support each other through telephone calls and messaging etc. recognising that some were still reluctant to return to face to face contact. A small number of members have not returned to regular worship, some having joined URC congregation more local to their home.

The closure of the buildings during 2021 also hit the various community groups using our buildings but there has been a gradual return to similar levels of occupancy to the position prior to the pandemic. We have also formed a working alliance with the local congregation of Mustard Seed International who use our buildings for their services on Sunday afternoons and sometimes during the week. We believe this arrangement is proving to be a blessing to both us and them.

Church groups using the building, including the Child Contact Centre, were suspended during the lockdowns and relevant staff furloughed. We have continued with our meals service to older members of the congregation and people in need in the community. The church office has remained open (on a reduced basis) as a communication hub for the congregation and community.

The church is fortunate in having reserves to call on to cover any financial shortfall and giving from members has continued relatively unaffected.

Church Secretary's Report

The church continues to explore how to fulfil its mission; to celebrate in Christian worship, to encourage and develop believers in their faith, and to serve the local community and the wider world in acts of service and grant giving.

The pattern of Sunday morning worship includes two gatherings with different styles of worship, one more formal and traditional, one freer with modern worship music and encouraged participation. Festivals and special Sundays are opportunities for the church community to worship together as an expression of our unity in diversity.

Other regular activities included:

- Home Groups for Bible study and fellowship,
- Prayer meetings and Bible study meetings at church
- Messy Church for families (monthly on Friday),
- Toy library on Wednesday,
- Jolly Tots for families on Wednesday,
- A Friday Lunch Club and Friday Friendship Club for older people,
- Opening on Fridays (from October 2022) as part of the nationwide Warm Space initiative
- a weekly Child Contact Centre for estranged family members to meet with children in a supportive environment.

All generations are represented at the main Sunday services and a Junior Church is offered on most Sundays.

As noted above, during lockdown we moved to broadcast services and communication with church members mainly by electronic means (WhatsApp, Facebook, text messaging and email). For members who are not connected via the internet, service resources and other communications are regularly posted out by "snail mail".

The church buildings were also used by other Christian groups, health and education classes, and for concerts and drama.

The membership numbers have reduced to around 100 by 31 December 2022. However, we are seeing regular visitors and newcomers in our Sunday services (both styles) and hope some of them will find a spiritual home with us and move on into membership.

In these uncertain and disrupted times the church is deeply grateful for the faithful ministry of Revd Jane Wade. We are also grateful for the support of the musicians and singers in our worship teams, our organists and lay worship leaders.

The leadership team is very grateful for the donations of money, time and skills given by the members and congregation, without which all the work of the church could not continue.

Continued\...

Financial review – comprising our Reserves Policy and Finance Officer's report.

Reserves policy

The charity's reserves policy is to hold free reserves sufficient to cover 3-6 months' ordinary expenditure. At 31 December 2022 the free reserves comply with this policy.

The Peter Robertson Fund is designated for projects, grants and donations outside the ordinary activities of the church and as such is not considered part of the free reserves.

The free reserves, representing general unrestricted funds, excluding fixed assets, the Lift Replacement Reserve, the Equipment Replacement Reserve and The Peter Robertson Fund, amount to £55,536 at 31 December 2022 (2021: £62,644).

Treasurer's Report

During 2022, as post Covid restrictions have eased, there has seen a gradual return to more predictable levels of income and expenditure.

The total amount of income to the general Income and Expenditure account was similar to the 2021 figures. However, there was a significant variation in the makeup of the income. The main source of income is from Giving. However, compared to the previous year, there was a reduction of over 4.5% with a resultant reduction in the Gift Aid received from HMRC.

During the year Room Bookings have increased and the use of the rooms on Sunday afternoons by the Mustard Seed Church has benefitted the finances to the extent that Room Hire income is now greater than before the pandemic. There has also been a slight increase in investment income as a result of the increase in interest rates.

The kitchen income has reduced slightly but still covers all the food and drink costs.

During the latter part of the year, we were grateful to receive several grants for the Child Contact Centre, some of which have been put into a restricted fund.

The main item of expenditure is the contribution to the United Reformed Church's Ministry and Mission Fund. The Synod had asked that, rather than basing the 2022 contributions from churches on previous years' income, all churches should increase their 2021 contribution by 3%. The Trustees agreed to comply with this request.

Our fixed price gas contract shielded us from the worst effects of the utility price increases. However, despite the Government support package, electricity price increases have led to an overall increase in utility costs. It was decided to defer some of the planned property repairs until 2023.

Refurbishment of the Manse bathrooms and replacement of some of the windows have been undertaken and we were grateful that Synod provided all the money for windows and half of the costs for the bathrooms.

Continued\...

A legacy and the Equipment Replacement Fund were used to replace the Sanctuary Screen and the Telephone and Telecoms systems.

We have continued to offer financial support to various local, national, and international charities. Overall, in 2022 there was a deficit. While this was less than was anticipated at the start of the year, it has impacted adversely on our free reserves. However, our free reserves still comply with our Reserves Policy.

Rosemary Hardie - Treasurer

Post balance sheet events
The continuation of consequences on church attendance and activity arising from the pandemic brings further uncertainty into the short-term future of services of worship and the mission of the church. The leadership team considers that the current year finances (2023) may also show a deficit but are confident that this can be covered by reserves and that there will be no threat to the church as a going concern.

Approved by order of the board of trustees on 15 May 2023 and signed on its behalf by:



V W Griffiths FCA - Trustee

Independent Examiner's Report to the Trustees of
Abington Avenue United Reformed Church

I report on the accounts for the period 1 January 2022 to 31 December 2022, which are set out on pages nine to sixteen.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement
I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Date: 1st June 2023

ABINGTON AVENUE UNITED REFORMED CHURCH

Statement of Financial Activities
for the Year Ended 31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		87,925	2,012	89,937	96,249
Grants (2021 – incl. Government JRS)		-	10,250	10,250	14,784
Legacies		-	-	-	2,000
Activities for generating funds	2	4,692	-	4,692	6,779
Investment income	3	2,189	32	2,221	1,993
Other income		38	-	38	347
Incoming resources from charitable activities	4				
Use of church premises		20,994	-	20,994	11,894
Total incoming resources		115,838	12,294	127,591	134,045
RESOURCES EXPENDED					
Church Activities					
Church activities		124,979	10,869	135,848	133,034
Catering costs		3,931	-	3,931	5,054
Other resources expended		7,895	-	7,895	9,161
Total resources expended		136,805	10,869	147,674	147,249
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		(20,967)	1,425	(19,542)	(13,204)
Gross transfers between funds	10	1,537	(1,537)	-	-
Net incoming/(outgoing) resources		(19,430)	(112)	(19,542)	(13,204)
RECONCILIATION OF FUNDS					
Total funds brought forward		353,911	17,919	371,830	385,034
TOTAL FUNDS CARRIED FORWARD		334,481	17,807	352,288	371,830

The notes form part of these financial statements

Balance Sheet
At 31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	7	84,132	-	84,132	92,027
CURRENT ASSETS					
Debtors	8	15,989	1,875	17,864	12,536
Cash at bank and in hand		242,537	15,932	258,469	271,899
		258,526	17,807	276,333	284,435
CREDITORS					
Amounts falling due within one year	9	(8,177)	-	(8,177)	(4,632)
NET CURRENT ASSETS		250,349	17,807	268,156	279,803
TOTAL ASSETS LESS CURRENT LIABILITIES		334,481	17,807	352,288	371,830
NET ASSETS		334,481	17,807	352,288	371,830
FUNDS	10				
Unrestricted funds				334,481	353,911
Restricted funds				17,807	17,919
TOTAL FUNDS				352,288	371,830

The financial statements were approved by the Board of Trustees on 15 May 2023 and were signed on its behalf by:



V W Griffiths FCA -Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) (effective 1 January 2015) and the United Reformed Church guidance.
The financial statements have been prepared under the historical cost convention.

Incoming resources
All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is probable and can be properly quantified. All other income is generally recognised when it is receivable.
Government support during the Covid-19 pandemic through the Job Retention Scheme has been treated as an unrestricted grant in these accounts.

Resources expended
The URC Ministry & Mission Fund contribution, which goes towards paying for ministers' stipends and central costs, is paid monthly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Tangible fixed assets
Equipment, fixtures and fittings depreciation has generally been provided at an annual rate of 25% reducing balance in order to write off the assets over their estimated useful life. There is an exception with the organ rebuilt in 2016 at a cost of £40,000 where depreciation is applied at a straight line rate over 25 years.

Heating system depreciation has been provided at a straight line rate over 25 years.

Freehold property: The Trustees of the church and manse buildings are the URC East Midlands Synod Trust who hold them upon trust for purposes connected with Abington Avenue URC. The local church is responsible for all maintenance and running costs, including insurance. Expenditure incurred on the church and manse is written off in the year it is incurred.

Taxation
As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. ACTIVITIES FOR GENERATING FUNDS

	2022	2021
	£	£
Fundraising events	560	105
Catering activities	4,132	6,674
Office costs recharges	-	-
	4,692	6,779

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	2,221	1,993

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2022	2021
	£	£
Income from use of premises	20,994	11,894

5. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 December 2022, nor for the year ended 31 December 2021.

6. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	28,246	37,088
Other pension costs	778	1,094
	29,024	38,182

The average monthly number of employees during the year was as follows:

	2022	2021
Kitchen	0	1
Child Contact Centre	1	1
Site supervisors/Cleaning	2	2
Administration	1	1
	4	5

No employees received emoluments in excess of £60,000.

Senior management personnel comprises the Minister and trustees, none of whom are remunerated by the charity. The Minister is remunerated directly by the national United Reformed Church.

7. TANGIBLE FIXED ASSETS

	Heating system £	Equipment, fixtures & fittings £	Totals £
Cost			
At 1 January 2022	62,497	145,517	208,014
Additions	-	-	-
Disposals	-	-	-
At 31 December 2022	62,497	145,517	208,014
Depreciation			
At 1 January 2022	16,042	99,944	115,986
Charge for year	2,500	5,395	7,895
Eliminated on disposal	-	-	-
At 31 December 2022	18,542	105,339	123,881
Net book value			
At 31 December 2022	43,955	40,178	84,133
At 31 December 2021	46,455	45,573	92,028

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Debtors	11,737	529
Interest due	1,519	997
Prepayments	1,038	6,779
Gift Aid	3,570	4,230
	17,864	12,535

Note: Debtors includes £9,490 to be reimbursed by the URC East Midlands Synod for Manse repairs

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Creditors and accruals	8,177	4,632

10. MOVEMENT IN FUNDS

	At 1/1/22 £	Net movement in funds £	Transfers between funds £	At 31/12/22 £
Unrestricted funds				
General fund	144,987	(17,576)	1,284	128,695
Property Maintenance Reserve	9,584	1,116	253	10,953
Lift Replacement Reserve	11,906	59	-	11,965
Equipment Replacement Fund	9,009	(4,151)	-	4,858
Pastoral Care Fund	100	-	-	100
Peter Robertson Fund	178,325	(415)	-	177,910
	353,911	(20,967)	1,537	334,481
Restricted funds				
Daigle Bequest	2,855	14	-	2,869
Parkhouse bequest (Youth work)	2,743	(168)	-	2,575
Cooper bequest	275	(22)	(253)	-
Outreach Fund	1,255	6	-	1,261
Allotment Fund	222	-	-	222
Kitchen Equipment Fund	354	(23)	-	331
Jolly Tots	752	1,110	(1,000)	862
Art /Craft Group	312	(28)	(284)	-
Flower Committee	371	(146)	-	225
Friday Friendship Club	5,110	(19)	-	5,091
Child Contact Centre	-	2,730	-	2,730
Meals Delivery project	1,395	20		1,415
ECO Fund	275	(49)	-	226
B Cooper legacy	2,000	(2,000)	-	-
	17,919	1,425	(1,537)	17,807
TOTAL FUNDS	371,830	(19,542)	-	352,288

Transfers between funds and fund purposes:

Friday Friendship Club, Art and Craft Club, Jolly Tots and Flower Committee are all small funds managed by various activity groups within the church.
The Daigle Bequest Fund was a legacy given for the purpose of an annual outing for members of the Friday Lunch Club (the lunch club was suspended for most of 2022 due to the pandemic).
The bequest from the late Mrs Parkhouse is to be used in youth work.
The Cooper bequest is to create a memorial to various members of the Cooper family. A subsequent legacy has been received from the late Mrs Barbara Cooper with similar restriction.
The Outreach Fund arises from a specific donation for outreach work.
The Allotment Fund arises from grants given specifically for this ministry. The ECO Fund represents income received on our ECO Day (September 2021) and will be used to further our ECO Church credentials.
The Meals Delivery project was to subsidise our meals delivery to those in need during lockdown.
The Equipment Replacement Fund, Lift Replacement reserve and Kitchen Equipment Fund are to set aside funds to cover replacement of equipment in the future.

10. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	114,604	(132,180)	(17,576)
Property Maintenance Reserve	1,116	-	1,116
Lift Replacement Reserve	59	-	59
Equipment Replacement Fund	59	(4,210)	(4,151)
Pastoral Care Fund	-	-	-
Peter Robertson Fund	-	(415)	(415)
	115,838	(136,805)	(20,967)
Restricted funds			
Daigle Bequest	14	-	14
Parkhouse bequest (Youth work)	32	(200)	(168)
Cooper bequest	-	(22)	(22)
Outreach Fund	6	-	6
Allotment Fund	-	-	-
Kitchen Equipment Fund	-	(23)	(23)
Jolly Tots	1,381	(271)	1,110
Art Group/Crafty Lot	112	(140)	(28)
Flower Committee	-	(146)	(146)
Friday Friendship Club	-	(19)	(19)
Child Contact Centre	10,729	(7,999)	2,730
Meals Delivery project	20	-	20
ECO Fund	-	(49)	(49)
B Cooper legacy	-	(2,000)	(2,000)
	12,294	(10,869)	1,425
TOTAL FUNDS	128,132	(147,674)	(19,542)

Detailed Statement of Financial Activities for the Year Ended 31 December 2022

	2022 £	2021 £
INCOMING RESOURCES		
Voluntary income		
Collections and other congregation giving	71,981	75,324
Other donations	1,642	4,739
Grants (2021 - including Government furlough support)	10,250	12,773
Gift Aid recoverable	14,821	17,385
Legacies	-	2,000
Subscriptions	1,493	815
Other income	38	349
	100,225	113,385
Activities for generating funds		
Fundraising events	560	105
Catering activities	4,132	6,674
	4,692	6,779
Investment income		
Deposit account interest	2,221	1,988
Incoming resources from charitable activities		
Income from use of premises	20,994	11,894
Total incoming resources	128,132	134,046

RESOURCES EXPENDED – see following page

Detailed Statement of Financial Activities for the Year Ended 31 December 2022

RESOURCES EXPENDED

	2022	2021
	£	£
Church activities		
Wages and related costs	28,246	37,089
Pensions	778	1,094
URC Ministry and Mission contribution	45,216	43,904
Other worship and ministry costs	3,062	4,098
Premises costs	24,421	24,113
Telephone	1,451	2,277
Office costs (computers, copier, postage and stationery)	1,573	1,647
Manse costs	15,156	6,143
General maintenance	6,232	2,727
Costs related to Covid-19 pandemic (sanitiser, cleaning etc.)	-	362
Ministers motor & travel costs	1,863	-
Sundries	465	999
Fundraising costs	-	-
Mission and charitable giving	5,100	5,100
Child Contact Centre and crèche costs	1,240	551
Youth & children's work costs	1,045	1,012
Peter Robertson Fund grants (to outside organisations)	-	-
	135,848	131,116
Catering costs		
Kitchen costs (excluding wages)	3,931	6,971
		6,971
Other resources expended		
Depreciation of heating system	2,500	2,500
Depreciation of equipment, fixtures and fittings	5,395	6,661
Loss on disposal of tangible fixed assets	-	-
	7,895	9,161
Total resources expended	147,674	147,248
Net surplus / (deficit)	(19,542)	(13,202)

This page does not form part of the statutory financial statements

ABINGTON AVENUE U R C

England & Wales - Charity number 1146556

Accounts

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 December 2021 for ABINGTON AVENUE UNITED REFORMED CHURCH

Contents of the Financial Statements
for the Year Ended 31 December 2021

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Report of the Trustees	3 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 16
Detailed Statement of Financial Activities	17 to 18

Report of the Trustees for the Year Ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities (FRS 102) (effective 1 January 2015).

Reference and administrative details

Registered Charity number
1146556

Principal address
Abington Avenue
Northampton
NN1 4QA

Trustees
Mr Paul Ansell
Mr Michael Brown (retired: 25 August 2021)
Mrs Kathryn Cottle
Mr Vaughan Griffiths FCA
Mrs Julia Hardcastle
Mr David Jones
Mrs Valerie Knowles (retired: 5 May 2021)
Mrs Beatrice Madzadzavara
Mr Jeff Prickett
Mrs Jane Stapleton
Mrs Christine Whipp (appointed: 25 August 2021)

Independent examiner
Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
& Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Structure, governance and management

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trusts are distilled from the United Reformed Church Act (1972 and 1981) and Scheme of Union (1972) adopted 20 June 2011. The church is a member of the East Midlands Synod of the United Reformed Church, which owns the church building in Abington Avenue and the Manse (occupied by the Minister).

Structure, governance and management

Risk management

The trustees recognise they have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit, objectives and activities

The church's main objectives are:

- To provide a Christian witness in Abington, Northampton, and wherever our members find themselves at work or at leisure
- To provide regular Christian worship and teaching in a variety of styles to large and small groups
- To develop Christian maturity in worship and daily living
- To play our part in ecumenical work in Northampton and wider
- To be supportive of those in need, through friendship, caring action and prayer
- To support other charitable work through financial donations, locally, nationally and internationally
- To offer our buildings and facilities to other groups from our community, particularly to those promoting health, training or cultural activity

In all the above we believe we are operating for public benefit through the advancement of religion, development of community and support of those in need.

Information on all church activities is available from the website www.aaurc.co.uk or from the church office (tel: 01604 604623, e: office.aaurc@btconnect.com).

Covid-19 pandemic

In common with all places of worship, 2021 saw the suspension of public worship for various parts of the year. The church therefore moved to broadcasting services via Facebook Live and running Bible studies through WhatsApp groups. Home groups, committee meetings and leadership team meetings have been run through Zoom. The church family has been encouraged to support each other through telephone calls and messaging etc.

The closure of the buildings for several months in 2021 also hit the various community groups using our buildings and impacted the finances of the church with reduced lettings income.

Church groups using the building, including the Child Contact Centre, have been suspended during the lockdowns and relevant staff furloughed. We have continued with our meals service to older members of the congregation and people in need in the community. The church office has remained open (on a reduced basis) as a communication hub for the congregation and community.

The building has been adapted to be Covid-secure and in-person services were resumed in mid-September. However, the return was short-lived as further restrictions were brought in about 6 weeks later and the central URC recommended that public worship should again cease for the time being. Some in-person services were held over the Christmas period and a return to regular in-person services (still with broadcasts in addition) was restarted in January 2022.

The church is fortunate in having reserves to call on to cover any financial shortfall and giving from members has continued relatively unaffected.

Church Secretary's Report

The church continues to explore how to fulfil its mission; to celebrate in Christian worship, to encourage and develop believers in their faith, and to serve the local community and the wider world in acts of service and grant giving.

The pattern of Sunday morning worship before lockdown included two gatherings with different styles of worship, one more formal and traditional, one freer with modern worship music and encouraged participation. Festivals and special Sundays were opportunities for the church community to worship together as an expression of our unity in diversity.

Other regular activities included:

- Home Groups for Bible study and fellowship,
- prayer meetings and Bible study meetings at church
- Messy Church for families (monthly on Friday),
- Toy library on Wednesday,
- Jolly Tots for families on Wednesday,
- an Open House cafe on Wednesday for visitors to the Toy Library, music and Jolly Tots,
- a Friday Lunch Club and Friday Friendship Club for older people,
- a weekly Child Contact Centre for estranged family members to meet with children in a supportive environment.

All generations were represented at the main Sunday services when restrictions eased.

As noted above, during lockdown we have moved to broadcast services and communication with church members mainly by electronic means (WhatsApp, Facebook, text messaging and email). For members who are not connected via the internet, service resources and other communications are regularly posted out by "snail mail".

The church buildings were also used by other Christian groups, health and education classes, and for concerts and drama.

The membership numbers remain relatively stable, although some older members passed away during the year. Several people came into membership when restrictions eased and several prospective new members are waiting for the formalities of a visit from members of the leadership team before being brought into the membership of the church.

In these uncertain and disrupted times the church is deeply grateful for the faithful ministry of Revd Jane Wade. We are also grateful for the support of the musicians and singers in our worship teams, our organists and lay worship leaders.

The leadership team is very grateful for the donations of money, time and skills given by the members and congregation, without which all the work of the church could not continue.

Continued\...

Financial review – comprising our Reserves Policy and Finance Officer's report.

Reserves policy

The charity's reserves policy is to hold free reserves sufficient to cover 3-6 months' ordinary expenditure. At 31 December 2021 the free reserves comply with this policy.

The Peter Robertson Fund is designated for projects, grants and donations outside the ordinary activities of the church and as such is not considered part of the free reserves.

The free reserves, representing general unrestricted funds, excluding fixed assets, the Lift Replacement Reserve, the Equipment Replacement Reserve and The Peter Robertson Fund, amount to £62,644 at 31 December 2021 (2020: £64,028).

Treasurer's Report

For the second consecutive year the restrictions as a result of the Covid pandemic have impacted on the church's finances. It is not surprising that the lockdown during the first part of the year and a cautious approach during the subsequent opening up again has meant that neither income nor expenditure had returned to pre-pandemic levels.

The main source of income, giving via bank transfer, has increased slightly. However, income from the envelope scheme has reduced, leading to an overall reduction in income from giving. Several of our regular users were eager to restart their activities in the second half of the year and income from Room Hire has improved. However, other users have remained more cautious and therefore income has yet to reach pre pandemic levels.

With some staff part furloughed during the first part of the year, grants from the Job Retention Scheme have been received. Again, we have been grateful to receive donations and grants towards the running costs of the Child Contact Centre.

The main item of expenditure is the contribution to the United Reformed Church's Ministry and Mission Fund. Our 2021 contribution was based upon our 2019 income and therefore was an increase over the 2020 level.

The overall costs of running the buildings, apart from the cost of heating, have increased slightly against the previous year, mainly as a result of requiring work on the lift. We were in the unfortunate position of having the fixed rate gas contract terminate just as the price of gas increased. Our heating costs for the last two months of the year have been significantly higher than previous years' costs and work has been ongoing to reduce usage. Some items of equipment have been replaced using the Equipment Replacement Fund.

Continued\...

Kitchen costs have reduced. During the year our cook retired. After consideration, it was decided that she would not be replaced and alternative ways of providing meals would be introduced. Since September, Hope Enterprises have been providing Friday lunches on alternate weeks with volunteers from the congregation cooking for the other weeks. Reductions in our administrative costs have also been made as a result of a reduction in working hours of the administrator post.

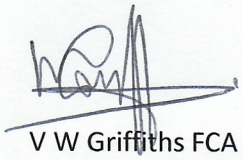
We have continued to offer financial support to various local, national and international charities.

Overall, in 2021 there has been a relatively small deficit, which, given the uncertainties of yet another pandemic year, is to be expected. 2022 could be another difficult year if rising levels of expenditure are not matched by an increase in income.

Rosemary Hardie - Treasurer

Post balance sheet events
The continuation of consequences on church attendance and activity arising from the pandemic brings further uncertainty into the short-term future of services of worship and the mission of the church. The leadership team considers that the current year finances (2022) may also show a deficit, but are confident that this can be covered by reserves and that there will be no threat to the church as a going concern.

Approved by order of the board of trustees on 13 June 2022 and signed on its behalf by:



V W Griffiths FCA - Trustee

Independent Examiner's Report to the Trustees of
Abington Avenue United Reformed Church

I report on the accounts for the period 1 January 2021 to 31 December 2021, which are set out on pages nine to sixteen.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement
I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Date: 13th June 2022

ABINGTON AVENUE UNITED REFORMED CHURCH

Statement of Financial Activities
for the Year Ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		95,055	1,194	96,249	104,943
Grants, including Government JRS		6,481	8,303	14,784	14,090
Legacies		-	2,000	2,000	-
Activities for generating funds	2	6,779	-	6,779	9,818
Investment income	3	1,975	18	1,993	3,458
Other income		347	-	347	171
Incoming resources from charitable activities	4				
Use of church premises		11,894	-	11,894	8,370
Total incoming resources		122,530	11,515	134,045	140,850
RESOURCES EXPENDED					
Church Activities					
Church activities		121,751	11,283	133,034	140,061
Catering costs		5,054	-	5,054	8,105
Other resources expended		9,161	-	9,161	11,290
Total resources expended		135,966	11,283	147,249	159,456
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		(13,436)	232	(13,204)	(18,606)
Gross transfers between funds	10	-	-	-	-
Net incoming/(outgoing) resources		(13,436)	232	(13,204)	(18,606)
RECONCILIATION OF FUNDS					
Total funds brought forward		367,347	17,687	385,034	403,640
TOTAL FUNDS CARRIED FORWARD		353,911	17,919	371,830	385,034

The notes form part of these financial statements

Balance Sheet
At 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	7	92,027	-	92,027	101,189
CURRENT ASSETS					
Debtors	8	12,536	-	12,536	17,286
Cash at bank and in hand		253,980	17,919	271,899	269,711
		266,516	17,919	284,435	286,997
CREDITORS					
Amounts falling due within one year	9	(4,632)	-	(4,632)	(3,152)
NET CURRENT ASSETS		261,884	17,919	279,803	283,845
TOTAL ASSETS LESS CURRENT LIABILITIES		353,911	17,919	371,830	385,034
NET ASSETS		353,911	17,919	371,830	385,034
FUNDS	10				
Unrestricted funds				353,911	367,347
Restricted funds				17,919	17,687
TOTAL FUNDS				371,830	385,034

The financial statements were approved by the Board of Trustees on 13 June 2022 and were signed on its behalf by:

V W Griffiths FCA -Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) (effective 1 January 2015) and the United Reformed Church guidance.
The financial statements have been prepared under the historical cost convention.

Incoming resources
All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is probable and can be properly quantified. All other income is generally recognised when it is receivable.
Government support during the Covid-19 pandemic through the Job Retention Scheme has been treated as an unrestricted grant in these accounts.

Resources expended
The URC Ministry & Mission Fund contribution, which goes towards paying for ministers' stipends and central costs, is paid monthly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Tangible fixed assets
Equipment, fixtures and fittings depreciation has generally been provided at an annual rate of 25% reducing balance in order to write off the assets over their estimated useful life. There is an exception with the organ rebuilt in 2016 at a cost of £40,000 where depreciation is applied at a straight line rate over 25 years.

Heating system depreciation has been provided at a straight line rate over 25 years.

Freehold property: The Trustees of the church and manse buildings are the URC East Midlands Synod Trust who hold them upon trust for purposes connected with Abington Avenue URC. The local church is responsible for all maintenance and running costs, including insurance. Expenditure incurred on the church and manse is written off in the year it is incurred.

Taxation
As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. ACTIVITIES FOR GENERATING FUNDS

	2021	2020
	£	£
Fundraising events	105	41
Catering activities	6,674	9,777
Office costs recharges	-	-
	6,779	9,818

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	1,993	3,458

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2021	2020
	£	£
Income from use of premises	11,894	8,370

5. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 December 2021, nor for the year ended 31 December 2020.

6. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	37,088	42,208
Other pension costs	1,094	1,266
	38,182	43,474

The average monthly number of employees during the year was as follows:

	2021	2020
Kitchen	1	1
Child Contact Centre	1	1
Site supervisors/Cleaning	2	2
Administration	1	1
	5	5

No employees received emoluments in excess of £60,000.

Senior management personnel comprises the Minister and trustees, none of whom are remunerated by the charity. The Minister is remunerated directly by the national United Reformed Church.

7. TANGIBLE FIXED ASSETS

	Heating system £	Equipment, fixtures & fittings £	Totals £
Cost			
At 1 January 2021	62,497	145,517	208,014
Additions	-	-	-
Disposals	-	-	-
At 31 December 2021	62,497	145,517	208,014
Depreciation			
At 1 January 2021	13,542	93,283	106,825
Charge for year	2,500	6,661	9,161
Eliminated on disposal	-	-	-
At 31 December 2021	16,042	99,944	115,986
Net book value			
At 31 December 2021	46,455	45,573	92,028
At 31 December 2020	48,955	52,234	101,189

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Debtors	529	1,953
Interest due	997	1,419
Prepayments	6,779	8,934
Gift Aid	4,230	4,980
	12,535	17,286

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Creditors and accruals	4,632	3,152

10. MOVEMENT IN FUNDS

	At 1/1/21 £	Net movement in funds £	Transfers between funds £	At 31/12/21 £
Unrestricted funds				
General fund	156,649	(11,662)	-	144,987
Property Maintenance Reserve	8,468	1,116	-	9,584
Lift Replacement Reserve	11,882	24	-	11,906
Equipment Replacement Fund	11,698	(2,689)	-	9,009
Pastoral Care Fund	100	-	-	100
Peter Robertson Fund	178,550	(225)	-	178,325
	367,347	(13,436)	-	353,911
Restricted funds				
Daigle Bequest	2,850	5	-	2,855
Parkhouse bequest (Youth work)	2,913	(170)	-	2,743
Cooper bequest	295	(20)	-	275
Outreach Fund	1252	3	-	1,255
Allotment Fund	223	-	-	222
Kitchen Equipment Fund	354	-	-	354
Jolly Tots	890	(139)	-	752
Art Group/Crafty Lot	266	46	-	312
Flower Committee	327	44	-	371
Friday Friendship Club	5,383	(273)	-	5,110
Meals Delivery project	2,934	(1,539)	-	1,395
ECO Fund	-	275	-	275
B Cooper legacy	-	2,000	-	2,000
	17,687	232	-	17,919
TOTAL FUNDS	385,034	(13,204)	-	371,830

Transfers between funds and fund purposes:

Friday Friendship Club, Art and Craft Club, Jolly Tots and Flower Committee are all small funds managed by various activity groups within the church.
The Daigle Bequest Fund was a legacy given for the purpose of an annual outing for members of the Friday Lunch Club (the lunch club was suspended for most of 2021 due to the pandemic).
The bequest from the late Mrs Parkhouse is to be used in youth work.
The Cooper bequest is to create a memorial to various members of the Cooper family. A subsequent legacy has been received from the late Mrs Barbara Cooper with similar restriction.
The Outreach Fund arises from a specific donation for outreach work.
The Allotment Fund arises from grants given specifically for this ministry. The ECO Fund represents income received on our ECO Day (September 2021) and will be used to further our ECO Church credentials.
The Meals Delivery project was to subsidise our meals delivery to those in need during lockdown.
The Equipment Replacement Fund, Lift Replacement reserve and Kitchen Equipment Fund are to set aside funds to cover replacement of equipment in the future.

10. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	121,372	(133,034)	(11,662)
Property Maintenance Reserve	1,116	-	1,116
Lift Replacement Reserve	24	-	24
Equipment Replacement Fund	18	(2,707)	(2,689)
Pastoral Care Fund	-	-	-
Peter Robertson Fund	-	(225)	(225)
	122,530	(135,966)	(13,436)
Restricted funds			
Daigle Bequest	5	-	5
Parkhouse bequest (Youth work)	5	(175)	(170)
Cooper bequest	-	(20)	(20)
Outreach Fund	3	-	3
Allotment Fund	-	-	-
Kitchen Equipment Fund	-	-	-
Jolly Tots	699	(838)	(139)
Art Group/Crafty Lot	46	-	46
Flower Committee	65	(21)	44
Friday Friendship Club	5	(278)	(273)
Child Contact Centre	8,303	(8,303)	-
Meals Delivery project	100	(1,639)	(1,539)
ECO Fund	284	(9)	275
B Cooper legacy	2,000	-	2,000
	11,515	(11,283)	232
TOTAL FUNDS	134,045	(147,249)	(13,204)

Detailed Statement of Financial Activities for the Year Ended 31 December 2021

	2021 £	2020 £
INCOMING RESOURCES		
Voluntary income		
Collections and other congregation giving	75,324	79,084
Other donations	4,739	7,692
Grants including Government JRS furlough support	12,773	14,090
Gift Aid recoverable	17,385	17,444
Legacies	2,000	-
Subscriptions	815	723
Other income	349	171
	113,385	119,204
Activities for generating funds		
Fundraising events	105	41
Catering activities	6,674	9,777
	6,779	9,818
Investment income		
Deposit account interest	1,988	3,458
Incoming resources from charitable activities		
Income from use of premises	11,894	8,370
Total incoming resources	134,046	140,850

RESOURCES EXPENDED – see following page

ABINGTON AVENUE UNITED REFORMED CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

RESOURCES EXPENDED

	2021	2020
	£	£
Church activities		
Wages and related costs	37,089	42,208
Pensions	1,094	1,266
URC Ministry and Mission contribution	43,904	42,531
Other worship and ministry costs	4,098	2,263
Premises costs	24,113	13,611
Telephone	2,277	2,137
Office costs (computers, copier, postage and stationery)	1,647	1,694
Manse costs	6,143	11,102
General maintenance	2,727	14,714
Costs related to Covid-19 pandemic (sanitiser, cleaning etc.)	362	933
Ministers motor & travel costs	-	1,366
Sundries	999	545
Fundraising costs	-	-
Mission and charitable giving	5,100	5,079
Child Contact Centre and crèche costs	551	612
Youth & children's work costs	1,012	-
Peter Robertson Fund grants (to outside organisations)	-	-
	131,116	140,061
Catering costs		
Kitchen costs (excluding wages)	6,971	8,105
	6,971	8,105
Other resources expended		
Depreciation of heating system	2,500	2,500
Depreciation of equipment, fixtures and fittings	6,661	8,790
Loss on disposal of tangible fixed assets	-	-
	9,161	11,290
Total resources expended	147,248	159,456
Net surplus / (deficit)	(13,202)	(18,606)

This page does not form part of the statutory financial statements

ABINGTON AVENUE U R C

England & Wales - Charity number 1146556

Accounts

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 December 2020 for ABINGTON AVENUE UNITED REFORMED CHURCH

ABINGTON AVENUE UNITED REFORMED CHURCH

Contents of the Financial Statements
for the Year Ended 31 December 2020

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Report of the Trustees for the Year Ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities (FRS 102) (effective 1 January 2015).

Reference and administrative details
Registered Charity number
1146556

Principal address
Abington Avenue
Northampton
NN1 4QA

Trustees
Mr Paul Ansell
Mr Michael Brown
Mrs Kathryn Cottle
Mr Vaughan Griffiths FCA
Mrs Julia Hardcastle
Mr David Jones
Mrs Valerie Knowles
Mrs Beatrice Madzadzavara
Mr Jeff Prickett
Mrs Jane Stapleton

Independent examiner
Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
& Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Structure, governance and management
Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trusts are distilled from the United Reformed Church Act (1972 and 1981) and Scheme of Union (1972) adopted 20 June 2011. The church is a member of the East Midlands Synod of the United Reformed Church, which owns the church building in Abington Avenue and the Manse (occupied by the Minister).

Structure, governance and management

Risk management

The trustees recognise they have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit, objectives and activities

The church's main objectives are:

- To provide a Christian witness in Abington, Northampton, and wherever our members find themselves at work or at leisure
- To provide regular Christian worship and teaching in a variety of styles to large and small groups
- To develop Christian maturity in worship and daily living
- To play our part in ecumenical work in Northampton and wider
- To be supportive of those in need, through friendship, caring action and prayer
- To support other charitable work through financial donations, locally, nationally and internationally
- To offer our buildings and facilities to other groups from our community, particularly to those promoting health, training or cultural activity

In all the above we believe we are operating for public benefit through the advancement of religion, development of community and support of those in need.

Information on all church activities is available from the website www.aaurc.co.uk or from the church office (tel: 01604 604623, e: office.aaurc@btconnect.com).

Covid-19 pandemic

In common with all places of worship, 2020 saw the suspension of public worship for the greater part of the year. The church therefore moved to broadcasting services via Facebook Live and running Bible studies through WhatsApp groups. Home groups, committee meetings and leadership team meetings have been run through Zoom. The church family has been encouraged to support each other through telephone calls and messaging etc.

The closure of the buildings for several months in 2020 also hit the various community groups using our buildings and impacted the finances of the church with reduced lettings income.

Church groups using the building, including the Child Contact Centre, have been suspended during the lockdowns and relevant staff furloughed. We have continued with our meals service to older members of the congregation and people in need in the community. The church office has remained open (on a reduced basis) as a communication hub for the congregation and community.

The building has been adapted to be Covid-secure and services were resumed in mid-September. However, the return was short-lived as further restrictions were brought in about 6 weeks later and the central URC recommended that public worship should again cease for the time being.

The church is fortunate in having reserves to call on to cover any financial shortfall and giving from members has continued relatively unaffected.

Church Secretary's Report

The church continues to explore how to fulfil its mission; to celebrate in Christian worship, to encourage and develop believers in their faith, and to serve the local community and the wider world in acts of service and grant giving.

The pattern of Sunday morning worship before lockdown included two gatherings with different styles of worship, one more formal and traditional, one freer with modern worship music and encouraged participation. Festivals and special Sundays were opportunities for the church community to worship together as an expression of our unity in diversity.

Other regular activities included:

- Home Groups for Bible study and fellowship,
- prayer meetings and Bible study meetings at church
- Messy Church for families (monthly on Friday),
- Toy library on Wednesday,
- Jolly Tots for families on Wednesday,
- an Open House cafe on Wednesday for visitors to the Toy Library, music and Jolly Tots,
- a Friday Lunch Club and Friday Friendship Club for older people,
- a weekly Child Contact Centre for estranged family members to meet with children in a supportive environment.

All generations were represented at the main Sunday services.

As noted above, during lockdown we have moved to broadcast services and communication with church members mainly by electronic means (WhatsApp, Facebook, text messaging and email). For members who are not connected via the internet, service resources and other communications are regularly posted out by "snail mail".

The church buildings were also used by other Christian groups, health and education classes, and for concerts and drama.

The membership numbers remain relatively stable, although some older members passed away during the year. Several prospective new members are waiting for the resumption of public worship when they can be formally brought into the membership of the church.

Our greatest sadness was the loss of our Minister's husband, Mark Wade, to Covid-19, an enormous blow to Revd Jane Wade and her family, and to the whole church; a loss which will colour many of our lives for a long time.

The leadership team is very grateful for the donations of money, time and skills given by the members and congregation, without which all the work of the church could not continue.

Continued\...

Financial review – comprising our Reserves Policy and Finance Officer's report.

Reserves policy
The charity's reserves policy is to hold free reserves sufficient to cover 3-6 months' ordinary expenditure. At 31 December 2020 the free reserves comply with this policy.

The Peter Robertson Fund is designated for projects, grants and donations outside the ordinary activities of the church and as such is not considered part of the free reserves.

The free reserves, representing general unrestricted funds, excluding fixed assets, the Lift Replacement Reserve, the Equipment Replacement Reserve and The Peter Robertson Fund, amount to £64,028 at 31 December 2020 (2019: £70,108).

Finance Officer's Report
At the start of 2020 the budget was agreed by Elders and Church meeting, little realising that plans would need to be revised in the light of a pandemic.

With the buildings being closed for both services and outside hirers and little opportunity for fund raising activities, the income overall has been lower than in previous years. However, with fewer activities and less wear and tear on the buildings, expenditure has also reduced.

The main source of income, giving via bank transfer has remained steady; although the lack of services has meant that giving from weekly collections has been reduced. Room-hire, which is normally a major source of income, has been greatly affected by the stop-start nature of lockdowns. Our inability to hold concerts or other fund-raising activities has meant that there has been no potential for compensating for other losses of income.

With some staff furloughed or, since September, part-furloughed, grants from the Job Retention Scheme have also been received. Donations and grants were received towards the costs of the Child Contact Centre.

Two specific donations have also been gratefully received towards the cost of the replacement of the manse boiler and to enable the expansion of the subsidised meals delivery service to older or isolated people.

The overall costs of running the buildings, and in particular the fuel costs, have reduced. Some of the more costly property repair work has either been deferred or financed from reserves. Savings have also been made by reducing some staff hours.

The main item of expenditure is the Ministry and Mission contribution to the United Reformed Church. Although all churches were given the option of reducing or deferring their contributions, the Elders decided that, as a 'relatively wealthy' church, we should continue to pay the full contribution.

Continued\...

We were also in a position to make donations to various local and international charities (£5,079).

Given the unusual circumstances of 2020 and their financial impact, the deficit in 2020 was relatively small and one with which our reserves can cope.

Rosemary Hardie – Treasurer

Post balance sheet events
The continuation of restrictions arising from the pandemic brings further uncertainty into the short-term future of services of worship and the mission of the church. The leadership team considers that the current year (2021) may also show a deficit, but are confident that this can be covered by reserves and that there will be no threat to the church as a going concern.

Approved by order of the board of trustees on 14 June 2021 and signed on its behalf by:



V W Griffiths FCA - Trustee

Independent Examiner's Report to the Trustees of
Abington Avenue United Reformed Church

I report on the accounts for the period 1 January 2020 to 31 December 2020, which are set out on pages nine to sixteen.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement
I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Jonathan Cobley F.C.C.A.
Cobley Desborough
Chartered Certified Accountants
Chartered Tax Advisers
Artisans' House
7 Queensbridge
Northampton
NN4 7BF

Date: 15/6/2021

ABINGTON AVENUE UNITED REFORMED CHURCH

Statement of Financial Activities for the Year Ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		99,220	5,723	104,943	134,791
Grants, including Government JRS		6,282	7,808	14,090	-
Legacies		-	-	-	5,500
Activities for generating funds	2	9,818	-	9,818	13,914
Investment income	3	3,440	18	3,458	3,841
Other income		171	-	171	543
Incoming resources from charitable activities	4				
Use of church premises		8,370	-	8,370	20,545
Total incoming resources		127,301	13,549	140,850	179,134
RESOURCES EXPENDED					
Church Activities					
Church activities		127,003	13,058	140,061	142,930
Catering costs		8,105	-	8,105	10,439
Other resources expended		11,290	-	11,290	13,267
Total resources expended		146,398	13,058	159,456	166,636
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		(19,097)	491	(18,606)	12,498
Gross transfers between funds	10	950	(950)	-	-
Net incoming/(outgoing) resources		(18,147)	(459)	(18,606)	12,498
RECONCILIATION OF FUNDS					
Total funds brought forward		385,494	18,146	403,640	391,142
TOTAL FUNDS CARRIED FORWARD		367,347	17,687	385,034	403,640

The notes form part of these financial statements

Balance Sheet
At 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	7	101,189	-	101,189	112,478
CURRENT ASSETS					
Debtors	8	17,286	-	17,286	15,809
Cash at bank and in hand		252,024	17,687	269,711	279,848
		269,310		286,997	295,657
CREDITORS					
Amounts falling due within one year	9	(3,152)	-	(3,152)	(4,495)
NET CURRENT ASSETS		266,158	17,687	283,845	291,162
TOTAL ASSETS LESS CURRENT LIABILITIES		367,347	17,687	385,034	403,640
NET ASSETS		367,347	17,687	385,034	403,640
FUNDS	10				
Unrestricted funds				367,347	385,494
Restricted funds				17,687	18,146
TOTAL FUNDS				385,034	403,640

The financial statements were approved by the Board of Trustees on 14 June 2021 and were signed on its behalf by:



V W Griffiths FCA -Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) (effective 1 January 2015) and the United Reformed Church guidance.
The financial statements have been prepared under the historical cost convention.

Incoming resources
All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is probable and can be properly quantified. All other income is generally recognised when it is receivable.
Government support during the Covid-19 pandemic through the Job Retention Scheme has been treated as an unrestricted grant in these accounts.

Resources expended
The URC Ministry & Mission Fund contribution, which goes towards paying for ministers' stipends and central costs, is paid monthly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Tangible fixed assets
Equipment, fixtures and fittings depreciation has generally been provided at an annual rate of 25% reducing balance in order to write off the assets over their estimated useful life. There is an exception with the organ rebuilt in 2016 at a cost of £40,000 where depreciation is applied at a straight line rate over 25 years.

Heating system depreciation has been provided at a straight line rate over 25 years.

Freehold property: The Trustees of the church and manse buildings are the URC East Midlands Synod Trust who hold them upon trust for purposes connected with Abington Avenue URC. The local church is responsible for all maintenance and running costs, including insurance. Expenditure incurred on the church and manse is written off in the year it is incurred.

Taxation
As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. ACTIVITIES FOR GENERATING FUNDS

	2020	2019
	£	£
Fundraising events	41	1,531
Catering activities	9,777	11,863
Office costs recharges	-	-
	9,818	13,394

3. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	3,458	3,841

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
Income from use of premises	8,370	20,545

5. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 December 2020, nor for the year ended 31 December 2019.

6. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	42,208	44,479
Other pension costs	1,266	1,225
	43,474	45,704

The average monthly number of employees during the year was as follows:

	2020	2019
Kitchen	1	1
Child Contact Centre	1	1
Site supervisors/Cleaning	2	2
Administration	1	1
	5	5

No employees received emoluments in excess of £60,000.

Senior management personnel comprises the Minister and trustees, none of whom are remunerated by the charity. The Minister is remunerated directly by the national United Reformed Church.

7. TANGIBLE FIXED ASSETS

	Heating system £	Equipment, fixtures & fittings £	Totals £
Cost			
At 1 January 2020	62,497	145,517	208,014
Additions	-	-	-
Disposals	-	-	-
At 31 December 2020	62,497	145,517	208,014
Depreciation			
At 1 January 2020	11,042	84,493	95,535
Charge for year	2,500	8,790	11,290
Eliminated on disposal	-	-	-
At 31 December 2020	13,542	93,283	106,825
Net book value			
At 31 December 2020	48,955	52,234	101,189
At 31 December 2019	51,455	61,023	112,478

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Debtors	3,372	3,197
Interest due	-	-
Prepayments	8,934	7,652
Gift Aid	4,980	4,960
	17,286	15,809

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Creditors and accruals	3,152	4,495

10. MOVEMENT IN FUNDS

	At 1/1/20 £	Net movement in funds £	Transfers between funds £	At 31/12/20 £
Unrestricted funds				
General fund	172,656	(16,957)	950	156,649
Property Maintenance Reserve	9,830	(1,362)	-	8,468
Lift Replacement Reserve	11,858	24	-	11,882
Equipment Replacement Fund	12,500	(802)	-	11,698
Pastoral Care Fund	100	-	-	100
Peter Robertson Fund	178,550	-	-	178,550
	385,494	(19,097)	950	367,347
Restricted funds				
Daigle Bequest	2,844	6	-	2,850
Parkhouse bequest (Youth work)	2,907	6	-	2,913
Cooper bequest	3,030	(2,735)	-	295
Outreach Fund	1,250	2	-	1252
Allotment Fund	223	-	-	223
Kitchen Equipment Fund	354	-	-	354
Jolly Tots	1,125	265	(500)	890
Art Group/Crafty Lot	365	101	(200)	266
Flower Committee	337	(10)	-	327
Friday Friendship Club	5,711	(78)	(250)	5,383
Meals delivery project	-	2,934	-	2,934
	18,146	491	(950)	17,687
TOTAL FUNDS	403,640	(18,606)	-	385,034

Transfers between funds and fund purposes:

Friday Friendship Club, Art and Craft Club, Jolly Tots and Flower Committee are all small funds managed by various activity groups within the church.
The Daigle Bequest Fund was a legacy given for the purpose of an annual outing for members of the Friday Lunch Club (the lunch club is currently suspended due to the pandemic).
The bequest from the late Mrs Parkhouse is to be used in youth work. The Cooper bequest is to create a memorial to various members of the Cooper family.
The Outreach Fund arises from a specific donation for outreach work.
The Allotment Fund arises from grants given specifically for this ministry.
The Equipment Replacement Fund, Lift Replacement reserve and Kitchen Equipment Fund are to set aside funds to cover replacement of equipment in the future.
New this year is a specific donation to subsidise our meals delivery to those in need.

10. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	125,537	(142,494)	(16,957)
Property Maintenance Reserve	1,716	(3,078)	(1,362)
Lift Replacement Reserve	24	-	24
Equipment Replacement Fund	24	(826)	(802)
Pastoral Care Fund	-	-	-
Peter Robertson Fund	-	-	-
	127,301	(146,398)	(19,097)
Restricted funds			
Daigle Bequest	6	-	6
Parkhouse bequest (Youth work)	6	-	6
Cooper bequest	-	(2,735)	(2,735)
Outreach Fund	2	-	2
Allotment Fund	-	-	-
Kitchen Fund	-	-	-
Jolly Tots	336	(71)	265
Art Group/Crafty Lot	101	-	101
Flower Committee	154	(164)	(10)
Friday Friendship Club	136	(214)	(78)
Child Contact Centre	7,808	(7,808)	-
Manse repairs	2,000	(2,000)	-
Meals delivery project	3,000	(66)	2,934
	13,549	(13,058)	491
TOTAL FUNDS	140,850	(159,456)	(18,606)

Detailed Statement of Financial Activities for the Year Ended 31 December 2020

	2020 £	2019 £
INCOMING RESOURCES		
Voluntary income		
Collections and other congregation giving	79,084	85,972
Other donations	7,692	26,775
Grants including Government JRS furlough support	14,090	-
Gift Aid recoverable	17,444	18,779
Legacies	-	5,500
Subscriptions	723	3,800
Other income	171	2,062
	119,204	142,888
Activities for generating funds		
Fundraising events	41	-
Catering activities	9,777	11,863
	9,818	11,863
Investment income		
Deposit account interest	3,458	3,839
Incoming resources from charitable activities		
Income from use of premises	8,370	20,544
Total incoming resources	140,850	179,134

RESOURCES EXPENDED – see following page

ABINGTON AVENUE UNITED REFORMED CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

RESOURCES EXPENDED

	2020 £	2019 £
Church activities		
Wages and related costs	42,208	43,680
Pensions	1,266	1,225
URC Ministry and Mission contribution	42,531	41,019
Other worship and ministry costs	2,263	6,105
Premises costs	13,611	14,361
Telephone	2,137	1,980
Office costs (computers, copier, postage and stationery)	1,694	2,297
Manse costs	11,102	7,390
General maintenance	14,714	14,915
Costs related to Covid-19 pandemic (sanitiser, cleaning etc.)	933	-
Ministers motor & travel costs	1,366	1,472
Sundries	545	1,580
Fundraising costs	-	370
Mission and charitable giving	5,079	5,900
Child Contact Centre and crèche costs	612	524
Youth & children's work costs	-	81
Peter Robertson Fund grants (to outside organisations)	-	-
	140,061	142,899
Catering costs		
Kitchen costs (excluding wages)	8,105	10,470
	8,105	10,770
Other resources expended		
Depreciation of heating system	2,500	2,500
Depreciation of equipment, fixtures and fittings	8,790	10,767
Loss on disposal of tangible fixed assets	-	-
	11,290	13,267
Total resources expended	159,456	166,636
Net surplus / (deficit)	(18,606)	12,498

This page does not form part of the statutory financial statements