

**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

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ABINGTON AVENUE UNITED REFORMED CHURCH

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).

ABINGTON AVENUE UNITED REFORMED CHURCH

Report of the Trustees for the Year Ended 31 December 2020

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.

ABINGTON AVENUE UNITED REFORMED CHURCH

Report of the Trustees for the Year Ended 31 December 2020

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.

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ABINGTON AVENUE UNITED REFORMED CHURCH

Report of the Trustees for the Year Ended 31 December 2020

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\...

ABINGTON AVENUE UNITED REFORMED CHURCH

Report of the Trustees for the Year Ended 31 December 2020

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:

A handwritten signature in black ink, appearing to read 'V W Griffiths', with a long horizontal stroke extending to the right.

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').

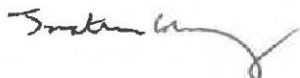
I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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

		Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
	Notes				
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					
Use of church premises	4	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		<u>367,347</u>	<u>17,687</u>	<u>385,034</u>	<u>403,640</u>

The notes form part of these financial statements

ABINGTON AVENUE UNITED REFORMED CHURCH

Balance Sheet At 31 December 2020

				2020	2019
		Unrestricted	Restricted	Total funds	Total funds
	Notes	funds	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		<u>252,024</u>	<u>17,687</u>	<u>269,711</u>	<u>279,848</u>
		269,310		286,997	295,657
CREDITORS					
Amounts falling due within one year	9	(3,152)	-	(3,152)	(4,495)
NET CURRENT ASSETS		<u>266,158</u>	<u>17,687</u>	<u>283,845</u>	<u>291,162</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		367,347	17,687	385,034	403,640
NET ASSETS		<u>367,347</u>	<u>17,687</u>	<u>385,034</u>	<u>403,640</u>
FUNDS	10				
Unrestricted funds				367,347	385,494
Restricted funds				<u>17,687</u>	<u>18,146</u>
TOTAL FUNDS				<u>385,034</u>	<u>403,640</u>

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

ABINGTON AVENUE UNITED REFORMED CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

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.

ABINGTON AVENUE UNITED REFORMED CHURCH

Notes to the Financial Statements - continued for the Year Ended 31 December 2020

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	-	-
	<u>9,818</u>	<u>13,394</u>

3. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	<u>3,458</u>	<u>3,841</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
Income from use of premises	<u>8,370</u>	<u>20,545</u>

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.

ABINGTON AVENUE UNITED REFORMED CHURCH

Notes to the Financial Statements - continued for the Year Ended 31 December 2020

6. STAFF COSTS

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

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	<u>1</u>	<u>1</u>
	<u>5</u>	<u>5</u>

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.

ABINGTON AVENUE UNITED REFORMED CHURCH

Notes to the Financial Statements - continued for the Year Ended 31 December 2020

7. TANGIBLE FIXED ASSETS

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

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Creditors and accruals	<u>3,152</u>	<u>4,495</u>

ABINGTON AVENUE UNITED REFORMED CHURCH

Notes to the Financial Statements - continued for the Year Ended 31 December 2020

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	<u>178,550</u>	<u>-</u>	<u>-</u>	<u>178,550</u>
	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	<u>-</u>	<u>2,934</u>	<u>-</u>	<u>2,934</u>
	18,146	491	(950)	17,687
TOTAL FUNDS	<u>403,640</u>	<u>(18,606)</u>	<u>-</u>	<u>385,034</u>

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.

ABINGTON AVENUE UNITED REFORMED CHURCH

Notes to the Financial Statements - continued for the Year Ended 31 December 2020

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	-	-	-
	<u>127,301</u>	<u>(146,398)</u>	<u>(19,097)</u>
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
	<u>13,549</u>	<u>(13,058)</u>	<u>491</u>
TOTAL FUNDS	<u>140,850</u>	<u>(159,456)</u>	<u>(18,606)</u>

ABINGTON AVENUE UNITED REFORMED CHURCH**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
	<u>119,204</u>	<u>142,888</u>
Activities for generating funds		
Fundraising events	41	-
Catering activities	<u>9,777</u>	<u>11,863</u>
	9,818	11,863
Investment income		
Deposit account interest	3,458	3,839
Incoming resources from charitable activities		
Income from use of premises	<u>8,370</u>	<u>20,544</u>
Total incoming resources	140,850	179,134

RESOURCES EXPENDED – see following page

This page does not form part of the statutory financial statements

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)	-	-
	<u>140,061</u>	<u>142,899</u>
Catering costs		
Kitchen costs (excluding wages)	<u>8,105</u>	<u>10,470</u>
	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	-	-
	<u>11,290</u>	<u>13,267</u>
Total resources expended	<u>159,456</u>	<u>166,636</u>
Net surplus / (deficit)	<u>(18,606)</u>	<u>12,498</u>

This page does not form part of the statutory financial statements