

UNITED REFORMED CHURCH BROXBOURNE

England & Wales · Charity number 1152449

Details

Status Registered

Legal form Previously excepted

Registered 2013-06-17

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

Contact

Address 77 High Road
Wormley
Broxbourne
Hertfordshire
EN10 6JL

Phone 07931882563

Email amanda.harwo@outlook.com

Website broxbourne.urc.org.uk

Activities

Objects: THE OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE SCHEME OF UNION OF THE UNITED REFORMED CHURCH.

Activities: Provide public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers. Promote Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-12-31 | £46,992 | £55,221 | - | - |
| 2024-12-31 | £51,703 | £66,472 | - | - |
| 2023-12-31 | £59,294 | £57,793 | - | - |
| 2022-12-31 | £164,087 | £64,726 | - | - |
| 2021-12-31 | £45,856 | £40,446 | - | - |

Trustees

| Name | Role | Appointed |
|------------------|------|------------|
| AMANDA HARWOOD | | 2020-09-01 |
| Mark Robinson | | 2022-03-16 |
| Rosemary Woodall | | 2020-09-01 |

UNITED REFORMED CHURCH BROXBOURNE

England & Wales - Charity number 1152449

Accounts

Trustees' Annual Report for the Year Ended 31st December 2025

Mill Lane, Broxbourne, Herts EN10 7BQ

Registered Charity Number 1152449

The United Reformed Church Broxbourne is a local church of the United Reformed Church in Great Britain and a member of the North Thames Synod.

OBJECTS AND ACTIVITIES

The charitable object of the Church 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. The Church provides benefit to the public in two main ways:

by providing public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for the wider community.

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

ACHIEVEMENTS AND PERFORMANCE

Full and detailed reports on all activities undertaken during the year are presented at the Annual Church Meeting, and are available upon request.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Elders Meeting, consisting of the elected Elders and the Minister, oversees the spiritual life of the Church, and recommends to the Church Meeting arrangements for maintaining the buildings and looking after finances. The Church Meeting (of all members wishing to attend) gives guidance on the life and work of the Church, and is its final decision-making body. The Minister is called to the Church by its members and is in pastoral charge of the Church.

Elders are elected by Church Meeting from among its members. The secretary and treasurer are nominated annually by and from the Elders and elected by Church Meeting.

TRUSTEES

The Trustees are the members of the Elders Meeting, who in 2025 were Natasha Appiah, Rosemary Woodall and Amanda Harwood (Treasurer and Pastorate Treasurer).

FINANCIAL REVIEW

See the Church's Annual Accounts.

NORTH LEA VALLEY PASTORATE (NLVP)

URC Broxbourne is a member of the North Lea Valley Pastorate, together with the URCs in Hertford and Cheshunt. Throughout 2025 the Pastorate's Minister was Revd Mark Robinson.

GENERAL FUND Page 2

RECEIPTS

Offerings

| | | |
|--------------------|---------|----------|
| Standing Orders | 8319.00 | |
| Donations | 953.68 | |
| Loose Cash | 2013.46 | |
| Envelopes | 1739.49 | |
| Income tax Refunds | 1498.44 | |
| sub-total | | 14524.07 |

| | | |
|-----------------|---------|---------|
| Gift Day | 1525.50 | 1525.50 |
|-----------------|---------|---------|

| | | |
|-----------------|----------|----------|
| Lettings | 19660.50 | 19660.50 |
|-----------------|----------|----------|

| | | |
|----------------------------------|-------|-------|
| Teas/Coffees/Refreshments | 55.00 | 55.00 |
|----------------------------------|-------|-------|

Fund-Raising

May Market

| | | |
|-----------|---------|---------|
| stalls | 237.00 | |
| sales | 2230.00 | 2467.00 |
| donations | 25.00 | 25.00 |

Christmas Market

| | | |
|--------|---------|---------|
| stalls | 231.00 | 231.00 |
| sales | 1082.05 | 1082.05 |

less 10%

PAYMENTS

Ministry

| | |
|----------------------|-----------------|
| Ministry and Mission | 17496.00 |
| Pulpit Supply | 1080.00 |
| sub-total | 18576.00 |

Church Premises

| | |
|-------------|-----------------|
| Maintenance | 2578.52 |
| Cleaning | 7860.81 |
| Gas | 1700.34 |
| Electricity | 9836.28 |
| Telephone | 968.76 |
| Water | 257.35 |
| Insurance | 3310.13 |
| sub-total | 26512.19 |

Activities

| | |
|--------------------------------|----------------|
| Organist and Music | 1544.86 |
| Flowers | 29.50 |
| Subscriptions/Donations/Wreath | 20.00 |
| Christmas Sundry Expenses | 57.00 |
| Stall refund | 12.00 |
| Market Expenses/SumUp | 5.06 |
| Opportunities Fund | 75.00 |
| Sub-total | 1743.42 |

| | | |
|------------------------|--------|---------|
| Wormley Christmas Fair | 37.50 | |
| Hoddesdon stall sales | 197.96 | |
| donation | 25.00 | |
| After Sales sales | 171.62 | |
| donation | 25.00 | |
| | | 4262.13 |

| | | |
|-----------------|---------|---------|
| Interest | | |
| Coif | 5115.87 | |
| Rate a/c | 86.33 | |
| sub-total | | 5202.20 |

GENERAL FUND TOTALS

| | | |
|-----------------|----------|-----------------|
| Total Receipts | 45229.40 | 45229.40 |
| Excess Payments | | 7902.04 |
| Total | | 53131.44 |

Administration

| | | |
|----------------------|--------|--------|
| Stationery/Publicity | 57.88 | |
| Sundries Out/Postage | 611.89 | |
| Lettings Expenses | 30.00 | |
| sub-total | | 699.77 |

| | | |
|---------------------|---------|----------------|
| To Pastorate | 5600.06 | 5600.06 |
|---------------------|---------|----------------|

| | | |
|----------------|----------|-----------------|
| Total Payments | 53131.44 | 53131.44 |
|----------------|----------|-----------------|

| | | |
|-------|--|-----------------|
| Total | | 53131.44 |
|-------|--|-----------------|

ALL FUNDS

UNRESTRICTED FUNDS

General Fund 45229.40 53131.44

UNRESTRICTED FUNDS TOTALS

| | | | |
|-----------------|-----------------|----------------|-----------------|
| Total Receipts | 45229.40 | Total Payments | 53131.44 |
| Excess Payments | 7902.04 | | |
| | 53131.44 | | 53131.44 |

RESTRICTED FUNDS

| | | | |
|-----------------------------|---------|---------------------------|---------|
| Specified Church Activities | | | |
| Junior Church | | Junior Church | 102.41 |
| Youth Fund | | Youth Fund | |
| Opportunities and Support | | Opportunities and Support | 75.00 |
| Bowls Club (Reserve) | 695.00 | Bowls Club (Reserve) | 273.35 |
| Comet (Reserve) | 316.22 | Comet (Reserve) | 176.92 |
| After 8's | 1889.00 | After 8's | 2253.92 |
| sub-total | 2900.22 | | 2881.60 |

Raised for Other Causes:

| | | | |
|------------------------------------|--------|--------|--------|
| Christmas Market (2025) | | | |
| 10% Isabel Hospice | 108.20 | | |
| Collection: Carols by Candles | 90.42 | | |
| Collection: Isabel Hospice | 335.70 | 137.08 | |
| Christingle: Children's Society | 185.00 | 185.00 | 185.00 |
| Bellringers' Charity Air Ambulance | 90.42 | 90.42 | 90.42 |

| | | | |
|-----------|--------|----------|--------|
| Foodbank | 304.00 | Foodbank | 200.00 |
| sub-total | 915.12 | | 475.42 |

RESTRICTED FUNDS TOTALS

| | | | | | |
|----------------|------------|---------|-----------------|------------|----------------|
| Total Receipts | Restricted | 3815.34 | Total Payments | Restricted | 3357.02 |
| | | | Excess Receipts | | 458.32 |
| | | | | | 3815.34 |

| | | | |
|-----------------------|-----------------|-----------------------|-----------------|
| TOTAL RECEIPTS | 49044.74 | TOTAL PAYMENTS | 56488.46 |
| Excess payments | 7443.72 | | |
| | 56488.46 | | 56488.46 |

UNITED REFORMED CHURCH

Accounts for the year ending 31st December 2025

| FUND ACCOUNTING | Balance 31/12/2024 | Receipts | Payments | Transfers | Balance 31/12/2025 | |
|-----------------------------------|-----------------------|-------------------|-------------------|----------------|-----------------------|----------------|
| Unrestricted Funds | | | | | | |
| General Fund (page 2) | 32,387.55 | 45,229.40 | 53,131.44 | | 24,485.51 | |
| General Fund (Reserves) | | | | | | |
| Legacies and Bequests | 12,617.49 | | | | 12,617.49 | |
| Maintenance | 3,049.22 | | | | 3,049.22 | |
| RH Legacy | 116,427.83 | | 68.99 | | 116,358.84 | |
| Felicity Foster Legacy | 1,250.00 | | | | 1,250.00 | |
| Rewiring of Church | 13,887.89 | | | | 13887.89 | |
| Laptop for Accounts | | | 465.67 | | 465.67 | |
| Total Unrestricted Funds | £151,844.20 | 45,229.40 | 53,666.10 | | £143,407.50 | |
| Restricted Funds | | | | | | |
| Specified Church Activities | | | | | | |
| Junior Church | 692.50 | | 102.41 | | 590.09 | |
| Youth Fund | 1,406.77 | | | | 1406.77 | |
| Opportunities and Support | 690.22 | | 75.00 | | 615.22 | |
| Holiday Club | 1,001.00 | | | | 1001.00 | |
| Bowls Group (Reserves) | 1,691.15 | 695.00 | 273.35 | 800.00 | 1312.80 | |
| COMET (Reserves) | 342.54 | 316.22 | 176.92 | | 481.84 | |
| After 8's | 1,376.26 | 1889.00 | 2253.92 | 200.00 | 811.34 | |
| sub-total | £7,200.44 | 7200.44 | 2900.22 | 2900.22 | 2881.60 | 6219.06 |
| Other causes: | | | | | | |
| Foodbank | 358.70 | 304.00 | 200.00 | | 462.70 | |
| Christmas Market (2025) | | | | | | |
| 10% Isabel Hospice | 108.20 | | | | | |
| Collection Carols by Candlelight | 90.42 | | | | | |
| Collection s - general | 137.08 | 335.70 | | | 335.70 | |
| Christingle: Children's Society | | 185.00 | 185.00 | | 0.00 | |
| Bellringers' Chrity Air Ambulance | | 90.42 | 90.42 | | 0.00 | |
| sub-total | 358.70 | 358.70 | 915.12 | 915.12 | 475.42 | 475.42 |
| Total Restricted Funds | | 7559.14 | 3815.34 | 3357.02 | | |
| TOTAL ALL FUNDS | £159,403.34 | £49,044.74 | £57,023.12 | | £150,424.96 | |

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2025

OTHER CHURCH GROUPS

The Church has several groups who hold and manage funds as under:

| | Balance 31/12/2024 | Receipts | Payments | Outside causes | Balance 31/12/2025 |
|--------------------|-----------------------|----------|----------|-------------------|-----------------------|
| COMET | 342.54 | 316.22 | 176.92 | | 481.84 |
| After Eights Group | 1376.26 | 1889.00 | 2253.92 | 200.00 | 811.34 |
| Bowls Group | 1691.15 | 695.00 | 273.35 | 800.00 | 1312.80 |

FUNDS HELD WITH THE PARISH CHURCH

The Youth Fund and the Holiday Club Fund, shown on Page 4 of the accounts, are currently each held by the Broxbourne Trustees for the benefit of URC Broxbourne and the Parish of Broxbourne with Wormley.

MONETARY ASSETS

These are split between two banks in order to spread risk.

OTHER ASSETS USED FOR CHURCH PURPOSES

The Church contents are insured for £119,335; £28,076 for the AV System: £35,071 for the Organ; Rent/hire receivable £21,000 – totalling £203,482. The Church building and the Manse are held in trust for URC Broxbourne by the URC Thames North Synod Trust. URC Broxbourne is responsible for insuring them. The Church building is insured for £3,527,799, and the Manse was valued at £646,306.

FUND DEFINITIONS

Unrestricted Funds may be used by the Church for any of its ordinary purposes.

Restricted Funds may only be spent on the specific purpose for which they were given. Any money remaining unspent must either be carried forward for future expenditure on the specific purpose, or else returned; it cannot be absorbed into general funds.

The Report on Page 1 and the Accounts on pages 2-5 were approved by the Elders and signed on their behalf by ... Revd. Mark Robinson... Date ... 25th March 2026



I have examined the 2025 accounts for the United Reformed Church Broxbourne,
and I have no concerns.

Signed: J I Christian

Name: JENNIFER IRENE CHRISTIAN

Date: 24th MARCH 2026

UNITED REFORMED CHURCH BROXBOURNE

England & Wales - Charity number 1152449

Accounts

Trustees' Annual Report for the Year Ended 31st December 2024

Mill Lane, Broxbourne, Herts EN10 7BQ

Registered Charity Number 1152449

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OBJECTS AND ACTIVITIES

The charitable object of the Church 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. The Church provides benefit to the public in two main ways:

by providing public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for members of the wider community;

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

ACHIEVEMENTS AND PERFORMANCE

Full and detailed reports on all activities undertaken during the year are presented at the Annual Church Meeting, and are available on request.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Elders Meeting, consisting of the elected Elders and the Minister, oversees the spiritual life of the Church, and recommends to the Church Meeting arrangements for maintaining the buildings and looking after finances. The Church Meeting (of all members wishing to attend) gives guidance on the life and work of the Church, and is its final decision-making body. The Minister is called to the Church by its members and is in pastoral charge of the Church.

Elders are elected by Church Meeting from among its members. The secretary and treasurer are nominated annually by and from the Elders and elected by Church Meeting.

TRUSTEES

The Trustees are the members of the Elders Meeting, who in 2024 were: Dorothy Blatcher (January to September), Amanda Harwood (Treasurer and Pastorate Treasurer), Rosemary Woodall, Natasha Appiah (September to December),

FINANCIAL REVIEW

See the Church's Annual Accounts.

NORTH LEA VALLEY PASTORATE (NLVP)

URC Broxbourne is a member of the North Lea Valley Pastorate, together with the URCs in Hertford and Cheshunt. Throughout 2024 the Pastorate's Minister was Revd Mark Robinson.

| GENERAL FUND - page 2a | 2024 | 2024 |
|---------------------------------|-------------|-----------------|
| RECEIPTS | | |
| Offerings | | |
| Envelopes | 2086.00 | |
| Loose Cash | 1425.51 | |
| Standing Orders | 8526.00 | |
| Donations | 569.03 | |
| Income Tax Refunds | 3387.48 | |
| sub-total | | 15994.02 |
| Gifts | | |
| Gift Day | | 2490.00 |
| Knight Family memorial donation | | 500.00 |
| Lettings | | |
| Lettings | | 23041.50 |
| Fundraising | | |
| May Market | | 2236.95 |
| Christmas Market stalls | 138.00 | |
| Market | 1101.01 | |
| less 10% | 120.00 | |
| | 981.01 | 1119.01 |
| Church coffee/teas | | 85.00 |
| sub-total | | |
| Sundries | | |
| Sales | | 7.00 |
| Conference grant | | 200.00 |
| Floats Rebanked | | 215.00 |
| Interest | | |
| Coif interest | 5245.50 | |
| Rate a/c interest | 130.32 | |
| sub-total | | 5375.82 |
| GENERAL FUND TOTALS | | |
| Total receipts | | 51264.30 |
| Excess receipts | | |
| Excess payments | | |
| Total | | |

**United Reformed Church Broxbourne
Year Ending 31st December 2024**

| GENERAL FUND - Unrestricted | 2024 | 2024 |
|---|-------------|-----------------|
| Payments | | |
| Ministry | | |
| Ministry and Mission | 15900.00 | |
| Pulpit Supply | 1200.00 | |
| sub-total | | 17100.00 |
| Church Premises | | |
| Maintenance | 5223.95 | |
| Gas | 1818.39 | |
| Electricity | 6786.22 | |
| Cleaning and Materials | 7274.52 | |
| Insurance | 3121.59 | |
| Telephone | 771.86 | |
| Water | 219.06 | |
| sub-total | | 25215.59 |
| Activities | | |
| Organist and Music | 1369.72 | |
| Flowers | 45.33 | |
| Subscription/donations | | |
| Christingle Expenses | 127.04 | |
| Christmas Sundry Expenses | 239.00 | |
| sub-total | | 1781.09 |
| Grant - Conference | | 200.00 |
| Floats Out - Markets | 215.00 | |
| - general | 155.00 | 370.00 |
| Knight Family donation - lighting Cross | | 500.00 |
| Administration | | |
| Stationery/Publicity | 114.46 | |
| Sundries out/Postage | 149.43 | |
| Website | 84.00 | |
| Lettings expense/refnd | 121.99 | |
| sub-total | | 469.88 |
| Purchases | | |
| SumUp card reader | 94.50 | |
| Security cameras | 234.97 | 329.47 |
| To Pastorate | | 2952.00 |
| GENERAL FUND TOTALS | | |
| Total payments | | 48918.03 |
| Excess receipts | | 2346.27 |
| | | 51264.30 |

UNITED REFORMED CHURCH BROXBOURNE

Year Ending 31st December 2024

ALL FUNDS

UNRESTRICTED FUNDS

General Fund 51264.30
 General Funds Reserves

48918.03

UNRESTRICTED FUNDS TOTALS

Total Receipts 51264.30
 Excess Receipts
 Excess Payments 51264.30

Total Payments 48918.03
 Excess Receipts 2346.27

51264.30

RESTRICTED FUNDS

Specified Church Activities
 Junior Church
 Youth Fund
 Opportunities and Support
 Bowls Club (Reserve) 730.30
 Comet (Reserve) 263.98
 After 8's 1693.00
 sub-total 2687.28

Junior Church 132.41
 Youth Fund
 Opps and Support 65.00
 Bowls Club (Reserve) 1049.80
 Comet (Reserve) 213.59
 After 8's 1385.02
 sub-total 2845.82

Raised for Other Causes:

Christmas Market (2024)
 10% (Young Life) 120.00
 Collection SENSE:
 Collection 205.06
 Loose cash 166.00 371.06
 Christingle: Children's Society 167.41
 Unicef Gaza Appeals 160.70
 Beltringers' Charity Air Ambulance 90.06
 Foodbank 197.50
 sub-total 1106.73

SPACE (2023) 482.36
 Young Life 120.00
 SENSE 371.06
 Childfren's Society 167.41
 Unicef Gaza Appeals 160.70
 Beltringers' Charity Air Ambulance 90.06
 sub-total 1391.59

RESTRICTED FUNDS TOTALS

Total Receipts Restricted 3794.01
 Excess Payments 443.40
 4237.41

Total Payments Restricted 4237.41
 4237.41

TOTAL RECEIPTS

55058.31
 55058.31

TOTAL PAYMENTS

53155.44
 1902.87
 55058.31

TRANSFERS

To Legacy: Felicity Foster 1250.00

From Legacy: Payments 13887.69

United Reformed Church Brookbourne
Accounts for the Year Ending 31st December 2024

| FUND ACCOUNTING | | Balance 31/12/2023 | Receipts | Payments | Transfers | Balance 31/12/2024 | |
|----------------------------------|-----|-----------------------|-------------------|-------------------|------------------|-----------------------|--------------------|
| Unrestricted Funds | | | | | | | |
| General Fund (page 2) | | £30,041.28 | £51,264.30 | £48,918.03 | | £32,387.55 | |
| General Fund Reserves | | £12,617.49 | | | | £12,617.49 | |
| Legacies and Bequests | | | | | | | |
| Manse | | £3,049.22 | | | | £3,049.22 | |
| Maintenance | | | £1,250.00 | | | £1,250.00 | |
| RH Legacy | | £116,427.83 | | | | £116,427.83 | |
| Felicity Foster legacy | | | | £13,887.89 | | £13,887.89 | |
| Rewriting of Church | | | | £62,805.92 | | £151,844.20 | |
| Total Unrestricted Funds | | £162,135.82 | £52,514.30 | £138,805.92 | | £151,844.20 | £151,844.20 |
| Restricted Funds | | | | | | | |
| Specified Church Activities | | | | | | | |
| Junior Church | | £824.91 | | £132.41 | | £692.50 | |
| Youth Fund | | £1,406.77 | | £65.00 | | £1,406.77 | |
| Opportunities and Support | | £755.22 | | | | £690.22 | |
| Holiday Club | | £1,001.00 | £730.30 | £249.80 | £800.00 | £1,001.00 | |
| Bowls Group (Reserves) | | £2,010.65 | | £213.59 | | £1,691.15 | |
| COMET (Reserves) | | £292.15 | £263.98 | | | £342.54 | |
| After 8's | | £1,068.28 | £1,695.00 | £1,185.02 | £200.00 | £1,376.26 | |
| sub-total | | £7,358.98 | £2,687.28 | £1,845.82 | £1,000.00 | £7,200.44 | £7,200.44 |
| Other causes: | | | | | | | |
| Christmas Market 2024 | 10% | £120.00 | | | | | |
| Young Life | | £205.06 | £120.00 | | £120.00 | | £0.00 |
| Collection | | £166.00 | £371.06 | £371.06 | | | £0.00 |
| Loose Cash | | | £167.41 | £482.36 | | | £0.00 |
| SENSE | | | | £90.06 | | | £0.00 |
| Children's Society (Christingle) | | | | | | | |
| SPACE | | | | | | | |
| Bellringers' Air Ambulance | | | | | | | |
| Unicef: Gaza Appeals | | | £160.70 | | £160.70 | | £0.00 |
| Foodbank | | £161.20 | £197.50 | | | £358.70 | |
| subtotals | | £643.56 | £1,106.73 | £1,391.59 | | £358.70 | |
| TOTAL ALL FUNDS | | £170,138.36 | £56,308.31 | £66,043.33 | £1,000.00 | £159,403.34 | £159,403.34 |

OTHER CHURCH GROUPS

The Church has several groups who hold and manage funds as under:

| | Balance | Receipts | Payments | Outside | Balance |
|--------------------|-------------------|-----------------|-----------------|----------------|-------------------|
| | 31/12/2023 | | | causes | 31/12/2024 |
| COMET | 292.15 | 263.98 | 213.59 | 0.00 | 342.54 |
| After Eights Group | 1068.28 | 1693.00 | 1185.02 | 200.00 | 1376.26 |
| Bowls Group | 2010.65 | 730.30 | 49.80 | 1000.00 | 1691.15 |

NORTH LEA VALLEY PASTORATE

The Pastorate Fund is currently administered by the Broxbourne trustees for the benefit of the three Churches.

| | Balance | Receipts | Payments | Balance |
|--|-------------------|-----------------|-----------------|-------------------|
| | 31/12/2023 | | | 31/12/2024 |
| | 11,384.66 | 23,813.00 | 21,058.10 | 14,139.56 |

FUNDS HELD WITH THE PARISH CHURCH

The Youth Fund and the Holiday Club Fund, shown on Page 4 of the accounts, are currently each held by the Broxbourne trustees for the benefit of URC Broxbourne and the Parish of Broxbourne with Wormley.

MONETARY ASSETS

The Pastorate Fund is for convenience held in a separate bank account. The remaining assets are split between two banks in order to spread risk.

OTHER ASSETS USED FOR CHURCH PURPOSES

The Church contents are insured for £119,335; £28,076 for the AV System; £35,071 for the Organ, Rent/hire receivable £21,000 – totalling £203,482 (2023 £193,151). The Church building and the Manse are held in trust for URC Broxbourne by the URC Thames North Synod Trust. URC Broxbourne is responsible for insuring them. The Church building is insured for £3,527,799 (2023 £3,328.112) and the Manse was valued at £646,306 (£2023 £609,722).

FUND DEFINITIONS

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

Restricted Funds may only be spent on the specific purpose for which they are given. Any money remaining unspent must either be carried forward for future expenditure on the specific purpose, or else returned; it cannot be absorbed into general funds.

The Report on page 1 and the Accounts on pages 2-5 were approved by the Elders and signed on their behalf byRev. Mark Robinson... date8th August 2025.....



I have examined the 2024 accounts for the United Reformed Church Broadbourn,
and I have no concerns.

Signat J I Christian

Name JENNIFER CHRISTIAN

Date 17/10/25

UNITED REFORMED CHURCH BROXBOURNE

England & Wales - Charity number 1152449

Accounts

Trustees' Annual Report for the Year Ended 31st December 2023

Mill Lane, Broxbourne, Herts EN10 7BQ

Registered Charity Number 1152449

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STRUCTURE, GOVERNANCE AND MANAGEMENT

The Elders Meeting, consisting of the elected Elders and the Minister, oversees the spiritual life of the Church, and recommends to the Church Meeting arrangements for maintaining the buildings and looking after finances. The Church Meeting (of all members wishing to attend) gives guidance on the life and work of the Church, and is its final decision-making body. The Minister is called to the Church by its members and is in pastoral charge of the Church.

Elders are elected by Church Meeting from among its members. The secretary and treasurer are nominated annually by and from the Elders and elected by Church Meeting.

TRUSTEES

The Trustees are the members of the Elders Meeting, who in 2023 were: Dorothy Blatcher, Amanda Harwood (Treasurer), Rosemary Woodall, Natasha Appiah (January to September), Gordon Kelso (Joint Secretary) (January to September), Diane Price (Joint Secretary) (January to September). Donald Wratten continued as Pastorate Treasurer until December. Amanda Harwood as Interim Pastorate Treasurer (December)

FINANCIAL REVIEW

See the Church's Annual Accounts.

NORTH LEA VALLEY PASTORATE (NLVP)

URC Broxbourne is a member of the North Lea Valley Pastorate, together with the URCs in Hertford and Cheshunt. Throughout 2023 the Pastorate's Minister was Revd Mark Robinson.

| GENERAL FUND - page 2a | 2023 | 2022 |
|-------------------------------|-----------------|-----------------|
| RECEIPTS | | |
| Offerings | | |
| Envelopes | 4306.90 | 3916.00 |
| Loose Cash | 1912.92 | 1201.96 |
| Standing Orders | 6411.00 | 7116.00 |
| Donations | 655.00 | 180.16 |
| Income Tax Refunds | 4923.97 | 3146.83 |
| sub-total | 18209.79 | 15560.95 |
| Gifts | | |
| Gift Day | 2683.00 | 2614.00 |
| B. Lee donation | 4000.00 | |
| Lettings | | |
| Lettings | 21132.00 | 15994.30 |
| Manse Rent | 0.00 | 4945.00 |
| sub-total | 21132.00 | 20939.30 |
| Fundraising | | |
| May Market | 1583.50 | 1521.70 |
| Christmas Market | 1013.92 | |
| less 10% | | 966.58 |
| Church coffee/teas | 70.00 | 62.00 |
| sub-total | 2667.42 | 2550.28 |
| Emergency Float repaid | 35.04 | 35.04 |
| Floats Rebanked | 200.00 | 190.00 |
| sub-total | 235.04 | 225.04 |
| Interest | | |
| Coif interest | 4298.62 | 352.09 |
| Rate a/c interest | 81.69 | 2.33 |
| sub-total | 4380.31 | 354.42 |
| Temporary Manse Refund | 346.54 | |
| CCLI Music Refund | 47.40 | |
| From Pastorate | 319.53 | 316.84 |
| Mums and Toddlers | | 1372.43 |
| GENERAL FUND TOTALS | | |
| Total receipts | 54021.03 | 43933.26 |
| Excess receipts | 610.92 | |
| Excess payments | | 16687.65 |
| Total | 53410.11 | 60620.91 |

**United Reformed Church Broxbourne
Year Ending 31st December 2023**

Page 2b

GENERAL FUND - Unrestricted

| | 2023 | 2022 |
|---------------------------------|-------------------|-------------------|
| | TOTALS | TOTALS |
| Payments | | |
| Ministry | | |
| Ministry and Mission | £18,732.00 | £19,021.25 |
| Pulpit Supply | £1,200.00 | £1,120.00 |
| sub-total | £19,932.00 | £20,141.25 |
| Church Premises | | |
| Maintenance | £2,709.62 | £3,666.38 |
| Gas | £4,402.75 | } |
| Electricity | £4,765.51 | } £7,673.20 |
| Cleaning and Materials | £6,685.62 | £5,928.58 |
| Insurance | £2,788.11 | £2,513.39 |
| Telephone | £705.29 | £589.68 |
| Water | £213.07 | £152.49 |
| sub-total | £22,269.67 | £20,523.72 |
| Activities | | |
| Organist and Music | £1,677.30 | £1,515.89 |
| Flowers | £37.07 | £70.00 |
| Subscription/donations | £110.00 | £340.00 |
| sub-total | £1,824.37 | £1,925.89 |
| Floats Out | £200.00 | |
| B. Lee donation - Defibrillator | £1,261.00 | |
| Administration | | |
| Stationery/Publicity | | £165.75 |
| Sundries out/Postage | £1,051.43 | £774.70 |
| Website | £78.00 | £78.00 |
| Lettings expense/refnd | £313.49 | £217.30 |
| sub-total | £1,442.92 | £1,235.75 |
| Manse | | |
| Council Tax | | £542.36 |
| Insurance | | £2,737.00 |
| Maintenance | £210.00 | |
| Telephone | | |
| Water | | |
| Electricity / Gas | £596.19 | £12,989.30 |
| Legal fees | £680.40 | £394.89 |
| Temporary Manse | | |
| sub-total | £1,486.59 | £16,663.55 |
| To Pastorate | £4,993.56 | £130.75 |
| GENERAL FUND TOTALS | | |
| Total payments | £53,410.11 | £60,620.91 |

Year Ending 31st December 2023

ALL FUNDS

| | 2023 | 2022 | | 2023 | 2022 |
|------------------------------------|------------|------------|------------------------------------|------------|------------|
| UNRESTRICTED FUNDS | | | | | |
| General Fund (Page 2) | £54,021.03 | £43,933.26 | | £53,410.11 | £60,620.91 |
| General Funds Reserves | | | | | |
| Manse Refurbishment | | | | | |
| UNRESTRICTED FUNDS TOTALS | | | | | |
| Total Receipts | £54,021.03 | £43,933.26 | Total Payments | £53,410.11 | £60,620.91 |
| Excess Receipts | £610.92 | | | | |
| Excess Payments | | £16,687.65 | | | |
| | £53,410.11 | £60,620.91 | | £53,410.11 | £60,620.91 |
| RESTRICTED FUNDS | | | | | |
| Specified Church Activities | | | | | |
| Junior Church | £1,854.85 | | Junior Church | £1,029.94 | |
| Youth Fund | | £1,000.00 | Youth Fund | | |
| Opportunities and Support | | | Opps and Support | | |
| Bowls Club (Reserve) | £994.00 | £705.00 | Bowls Club (Reserve) | £800.00 | £750.00 |
| Comet (Reserve) | £720.00 | £80.00 | Comet (Reserve) | £750.00 | £180.00 |
| RH Estate | | £273.95 | RH Estate | £157.00 | |
| After 8's | £638.00 | £1,567.52 | After 8's | £1,272.00 | |
| sub-total | £4,206.85 | £3,626.47 | | £4,008.94 | £930.00 |
| Raised for Other Causes | | | | | |
| Christmas 2023: 10% | £100.66 | £107.40 | Air Ambulance | | £149.64 |
| Offerings | £304.00 | £191.88 | Smile Train | | £149.64 |
| Collection SPACE | £67.70 | | | | |
| Gift Aid claimed | £10.00 | | | | |
| total | £482.36 | | SPACE | | |
| Bellringers' Charity Air Ambulance | £67.70 | | Bellringers' Charity Air Ambulance | £67.70 | |
| Christian Aid: Earthquake | £246.00 | | Christian Aid: Earthquake | £246.00 | |
| Christian Aid: Afghan | | £297.00 | Christian Aid: Afghan | | £297.00 |
| : Ukraine | | £180.00 | :Ukraine | | £180.00 |
| Isobel Hospice | £20.00 | | Isobel Hospice | £20.00 | |
| Crisis at Christmas | £40.00 | | Crisis at Christmas | £40.00 | |
| Foodbank | £210.25 | | Foodbank | | |
| sub-total | £1,066.31 | £776.28 | | £373.70 | £776.28 |
| RESTRICTED FUNDS TOTALS | | | | | |
| Total Receipts | £5,273.16 | £4,402.75 | Total Payments | £4,382.64 | £1,706.28 |
| Excess Payments | | | | | |
| Excess Receipts | | | Excess Receipts | £890.52 | £2,801.47 |
| | £5,273.16 | £4,765.40 | | £5,273.16 | £4,765.40 |
| ALL FUNDS TOTAL | | | | | |
| Total Receipts | £59,294.19 | £48,698.66 | Total Payments | £57,792.75 | £62,584.84 |
| Excess Payments | | £13,886.18 | | | |
| Excess Receipts | | £62,584.84 | Excess Receipts | £1,501.44 | £62,584.84 |
| | | | | £59,294.19 | |
| TRANSFERS | | | | | |
| To Coif | | £72,000.00 | From Legacy | | £72,000.00 |
| To Legacy | £168.20 | | From RH Estate | £168.20 | |

United Reformed Church Broxbourne
Accounts for the Year Ending 31st December 2023

Page 4

Month: December

| FUND ACCOUNTING | Balance 31/12/2022 | Receipts | Payments | Transfers | Balance 31/12/2023 | plus/minus | |
|----------------------------------|-----------------------|-------------------|-------------------|----------------|-----------------------|--------------------|------------------|
| Unrestricted Funds | | | | | | | |
| General Fund (page 2) | £30,199.85 | £54,021.03 | £53,410.11 | | £30,810.77 | | £610.92 |
| General Fund Reserves | | | | | | | |
| Legacies and Bequests | £12,617.49 | | | | £12,617.49 | | |
| Manse | | | | | | | |
| Maintenance | £3,049.22 | | | | £3,049.22 | | |
| RH Legacy | £116,259.63 | | | £168.20 | £116,427.83 | | £168.20 |
| Total Unrestricted Funds | £162,126.19 | £54,021.03 | £53,410.11 | £168.20 | £162,905.31 | £162,905.31 | £779.12 |
| Restricted Funds | | | | | | | |
| Specified Church Activities | | | | | | | |
| Junior Church | | £1,854.85 | £1,029.94 | | £824.91 | | |
| Youth Fund | £1,406.77 | | | | £1,406.77 | | |
| Opportunities and Support | £755.22 | | | | £755.22 | | |
| Holiday Club | £1,001.00 | | | | £1,001.00 | | |
| Bowls Group (Reserves) | £1,757.00 | £994.00 | £800.00 | | £1,951.00 | | |
| COMET (Reserves) | £236.66 | £720.00 | £750.00 | | £206.66 | | |
| R Holden Estate | £325.20 | | £157.00 | £168.20 | £0.00 | | |
| After 8's inc unpaid chq £576 | £1,567.52 | £638.00 | £1,272.00 | | £933.52 | | |
| sub-total | £7,049.37 | £4,206.85 | £4,008.94 | £168.20 | £7,079.08 | £7,079.08 | £29.71 |
| Other causes: | | | | | | | |
| Christmas 2023 | | | | | | | |
| 10% Offerings | 100.66 314.00 | | | | | | |
| SPACE | 67.70 | £482.36 | | | £482.36 | | |
| Bellringers' Air Ambulance | | £67.70 | £67.70 | | £0.00 | | |
| Christian Aid: | | | | | | | |
| Earthquake | | £246.00 | £246.00 | | £0.00 | | |
| Foodbank | £161.20 | £210.25 | | | £371.45 | | |
| Isabel Hospice | | £20.00 | £20.00 | | £0.00 | | |
| Crisis at Christmas | | £40.00 | £40.00 | | £0.00 | | |
| subtotals | £161.20 | £1,066.31 | £373.70 | | £853.81 | £853.81 | £692.61 |
| TOTAL ALL FUNDS | £169,336.76 | £59,294.19 | £57,792.75 | £0.00 | £170,838.20 | £170,838.20 | £1,501.44 |
| | | | | | | | £1,501.44 |

BANK ACCOUNTING

| | Balance 31/12/2022 | Balance 31/12/2023 | 58,755.67 balance end 2022 1501.44 increase end 2023 |
|---------------------------|-----------------------|-----------------------|---|
| Barclays current | £58,755.67 | £60,175.42 | £60,257.11 |
| Barclays rate reward | £8,581.09 | £8,662.78 | £1.69 less increase Rate interest |
| COIF | £102,000.00 | £102,000.00 | |
| Undeposited Funds | £0.00 | £0.00 | |
| TOTAL ALL ACCOUNTS | £169,336.76 | £170,838.20 | |

THE UNITED REFORMED CHURCH BROXBOURNE
FINANCIAL STATEMENT FOR THE YEAR ENDED 31st DECEMBER 2023

Page 5

OTHER CHURCH GROUPS

The Church has several groups who hold and manage funds as under:

| | Balance | Receipts | Payments | Outside | Balance |
|--------------------|--------------------|-----------------|-----------------|----------------|-------------------|
| | 31 /12/2022 | | | causes | 31/12/2023 |
| Comet | 296.22 | 902.05 | 906.12 | | 292.15 |
| After Eights Group | 1314.97 | 1301.00 | 1397.69 | 150.00 | 1068.28 |
| Bowls Group | 1874.85 | 959.80 | 24.00 | 800.00 | 2010.65 |

NORTH LEA VALLEY PASTORATE

The Pastorate Fund is currently administered by the Broxbourne trustees for the benefit of the three Churches.

| Balance | Receipts | Payments | Balance |
|-------------------|-----------------|-----------------|--------------------|
| 31/12/2022 | | | 31/12/2023. |
| 6615.72 | 13398.22 | 8629.28 | 11384.66 |

FUNDS HELD WITH THE PARISH CHURCH

The Youth Fund and the Holiday Club Fund, shown on Page 4 of the Accounts, are currently each held by the Broxbourne trustees for the benefit of URC Broxbourne and the Parish of Broxbourne with Wormley.

MONETARY ASSETS

The Pastorate Fund is for convenience held in a separate bank account. The remaining assets are split between two banks in order to spread risk.

OTHER ASSETS USED FOR CHURCH PURPOSES

The Church contents are insured for £112,580; £26,486 for the AV System; £33,085 for the Organ, Rent/hire receivable £21,000 – totalling £193,151 (2022 £174,705). The Church building and the Manse are held in trust for URC Broxbourne by the URC Thames North Synod Trust. URC Broxbourne is responsible for insuring them. The Church building is insured for £3,328,112 (2022 £2,971,528) and the Manse was valued at £609,722 (2022 £544,394).

FUND DEFINITIONS

Unrestricted Funds may be used by the Church for any of its ordinary purposes.

Restricted Funds may only be spent on the specific purpose for which they are given. Any money remaining unspent must either be carried forward for future expenditure on the specific purpose, or else returned; it cannot be absorbed into general funds.

The Report on Page 1 and the Accounts on pages 2-5 were approved by the Elders

And signed on their behalf by

REVD MARK ROBINSON



Date

11/09/2024

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

I am reporting on the financial statements of URC Broxbourne for the year ended 31st December 2023, which are set out on pages 2 to 5. It is my responsibility to state whether matters have come to my attention.

Independent Examiner's Statement

In connection with my examination of the Church funds, nothing came to my attention which gave me cause to believe otherwise than that

- a) The financial statements accord with the accounting records of the Church, and
- b) The accounting records themselves satisfy the legal requirements.

I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner *J. Glover*

Date *11/9/24*

UNITED REFORMED CHURCH BROXBOURNE

England & Wales - Charity number 1152449

Accounts

The United Reformed Church, Broxbourne is a local church of the United Reformed Church in Great Britain and a member of the Thames North Synod.

OBJECTS AND ACTIVITIES

The charitable object of the Church 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. The Church provides benefit to the public in two main ways:

by providing public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for members of the wider community;

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

ACHIEVEMENTS AND PERFORMANCE

Full and detailed reports on all activities undertaken during the year are presented at the Annual Church Meeting, and are available on request.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Elders Meeting, consisting of the elected Elders and the Minister, oversees the spiritual life of the Church, and recommends to the Church Meeting arrangements for maintaining the buildings and looking after finances. The Church Meeting (of all members wishing to attend) gives guidance on the life and work of the Church, and is its final decision-making body. The Minister is called to the Church by its members and is in pastoral charge of the Church.

Elders are elected by Church Meeting from among its members. The secretary and treasurer are nominated annually by and from the Elders and elected by Church Meeting.

TRUSTEES

The Trustees are the members of the Elders Meeting, who in 2022 were: Natasha Appiah, Dorothy Blatcher, Amanda Harwood (Treasurer), Gordon Kelso (Joint Secretary), Diane Price (Joint Secretary), Rosemary Woodall. Donald Wratten continued as Pastorate Treasurer.

FINANCIAL REVIEW

See the Church's Annual Accounts.

NORTH LEA VALLEY PASTORATE (NLVP)

URC Broxbourne is a member of the North Lea Valley Pastorate, together with the URCs in Hertford and Cheshunt. The Pastorate did not have a Minister in January 2022. Revd Mark Robinson joined as our new Minister on 1st February 2022, and he was inducted on 3rd April 2022.

Year Ending 31st December 2022

GENERAL FUND - Unrestricted

| | 2022 | | 2021 | |
|---|-------------------|-------------------|------------|-------------------|
| | TOTALS | | Sub-Totals | TOTALS |
| Receipts | | | | |
| Offerings:- | | | | |
| Envelopes | £3,916.00 | | £3,780.00 | |
| Loose Cash | £1,201.96 | | £816.13 | |
| Standing Orders | £7,116.00 | | £5,886.00 | |
| Donations | £180.16 | | £2,221.85 | |
| Tax/Gift Aid Refunds | £3,146.83 | | £2,443.33 | |
| | | £15,560.95 | | £15,147.31 |
| Gifts:- | | | | |
| Gift Day | £2,614.00 | £2,614.00 | £2,125.00 | £2,125.00 |
| Lettings:- | | | | |
| Lettings | £15,994.30 | | £12,581.98 | |
| Rent | £4,945.00 | | £13,923.00 | |
| | | £20,939.30 | | £26,504.98 |
| Fundraising:- | | | | |
| May Market | £1,521.70 | | £853.10 | |
| Christmas Market £1073.98 | | | | |
| less 10% £107.40 | £966.58 | | £741.80 | |
| Floats rebanked | £190.00 | | £80.00 | |
| Emergency Float repaid | £35.04 | | £50.00 | |
| Church Coffee | £62.00 | | £233.00 | |
| Sales | | | | |
| | | £2,775.32 | | £1,957.90 |
| Sundries In | | | | |
| | | | £64.98 | £64.98 |
| Interest In:- | | | | |
| Coif | £352.09 | | £3.55 | |
| Rate Reward | £2.33 | | £10.88 | |
| | | £354.42 | | £14.43 |
| From Pastorate | £316.84 | £316.84 | £40.00 | £40.00 |
| Mums and Toddlers | £1,372.43 | £1,372.43 | | |
| | | £43,933.26 | | £45,854.60 |
| GENERAL FUND TOTALS - Unrestricted | | | | |
| Total receipts | £43,933.26 | | £45,854.60 | |
| Total payments | £60,620.91 | | £40,445.53 | |
| Excess receipts | | | | £5,409.07 |
| Excess payments | £16,687.65 | | | |

United Reformed Church Broxbourne
Year Ending 31st December 2022
GENERAL FUND - Unrestricted

| | 2022 | 2021 |
|------------------------|-------------------|-------------------|
| | TOTALS | TOTALS |
| Payments | | |
| Ministry | | |
| Ministry and Mission | £19,021.25 | £16,284.00 |
| Pulpit Supply | £1,120.00 | £1,010.20 |
| sub-total | £20,141.25 | £17,294.20 |
| Church Premises | | |
| Maintenance | £3,666.38 | £1,610.49 |
| Electricity and Gas | £7,673.20 | £5,389.68 |
| Cleaning and Materials | £5,928.58 | £4,046.40 |
| Insurance | £2,513.39 | £2,462.06 |
| Telephone | £589.68 | £348.38 |
| Water | £152.49 | £93.80 |
| sub-total | £20,523.72 | £13,950.81 |
| Activities | | |
| Organist and Music | £1,515.89 | £1,295.66 |
| Flowers | | £19.00 |
| Subscription/donations | £70.00 | £174.00 |
| Floats Out | £340.00 | £80.00 |
| sub-total | £1,925.89 | £1,568.66 |
| Administration | | |
| Stationery/Publicity | £165.75 | £331.15 |
| Sundries out/Postage | £774.70 | £545.14 |
| Website | £78.00 | £78.00 |
| Lettings expense/refnd | £217.30 | £26.98 |
| sub-total | £1,235.75 | £981.27 |
| Manse | | |
| Council Tax | £542.36 | £493.83 |
| Insurance | £2,737.00 | £4,179.16 |
| Maintenance | | |
| Telephone | | |
| Water | | |
| Electricity / Gas | | £1,977.60 |
| Legal fees | £12,989.30 | |
| Temporary Manse | £394.89 | |
| sub-total | £16,663.55 | £6,650.59 |
| To Pastorate | £130.75 | £130.75 |
| Total payments | £60,620.91 | £40,445.53 |

UNITED REFORMED CHURCH BROXBOURNE

Year Ending 31st December 2022

Page 3

ALL FUNDS

| | 2022 | 2021 | | 2022 | 2021 |
|------------------------------------|-------------------|-------------------|-----------------------|-------------------|-------------------|
| UNRESTRICTED FUNDS | | | | | |
| General Fund (Page 2) | £43,933.26 | £45,854.60 | | £60,620.91 | £40,445.53 |
| General Funds Reserves | | | | | |
| Manse Refurbishment | | | | | |
| Tenancy Admin | | | | | |
| AV System | | | | | |
| UNRESTRICTED FUNDS TOTALS | | | | | |
| Total Receipts | £43,933.26 | £45,854.60 | Total Payments | £60,620.91 | £40,445.53 |
| Excess Receipts | | | | | £5,409.07 |
| Excess Payments | £16,687.65 | | | | |
| | £60,620.91 | £45,854.60 | | £60,620.91 | £45,854.60 |
| RESTRICTED FUNDS | | | | | |
| Specified Church Activities | | | | | |
| Youth Fund | £1,000.00 | | Youth Fund | | £29.92 |
| Opportunities and Support | | | Opps and Support | | £25.00 |
| AV System | | | AV System | | |
| Bowls Club (Reserve) | £705.00 | £537.00 | Bowls Club (Reserve) | £750.00 | |
| Comet (Reserve) | £80.00 | | Comet (Reserve) | £180.00 | |
| RH Estate | £273.95 | £949.96 | | | |
| After 8's | £1,567.52 | | | | |
| | £3,626.47 | £1,486.96 | | £930.00 | £953.63 |
| Raised for Other Causes | | | | | |
| Christmas 2022: 10% | £107.40 | | Air Ambulance | £149.64 | |
| Offerings | £191.88 | £299.28 | Smile Train | £149.64 | |
| Food Bank | | £362.65 | Food Bank | £257.65 | £153.53 |
| Christian Aid: Afghan | | £297.00 | Christian Aid: Afghan | £297.00 | |
| : Ukraine | | £180.00 | :Ukraine | £180.00 | |
| Christmas 2021 | | £379.23 | Isobel Hospice | | £379.23 |
| | £1,138.93 | £588.96 | | £1,033.93 | £532.76 |
| RESTRICTED FUNDS TOTALS | | | | | |
| Total Receipts | £4,765.40 | £2,075.92 | Total Payments | £1,963.93 | £1,486.39 |
| Excess Payments | | | | | £589.53 |
| Excess Receipts | | | | £2,801.47 | |
| | £4,765.40 | £2,075.92 | | £4,765.40 | £2,075.92 |
| ALL FUNDS TOTAL | | | | | |
| Total Receipts | £48,698.66 | £47,930.52 | | £62,584.84 | £41,931.92 |
| Excess Payments | £13,886.18 | | | | |
| Excess Receipts | | | | | £5,998.60 |
| | £62,584.84 | £47,930.52 | | £62,584.84 | £47,930.52 |
| TRANSFERS | | | | | |
| To Coif | £72,000.00 | | From Legacy | £72,000.00 | |

United Reformed Church Broxbourne
Accounts for the Year Ending 31st December 2022

FUND ACCOUNTING

| | Balance 31/12/2021 | Receipts | Payments | Transfers | Balance 31/12/2022 | Overall plus/minus |
|--------------------------|-----------------------|-------------|------------|-----------|-----------------------|-----------------------|
| Unrestricted Funds | | | | | | |
| General Fund (page 2) | £46,887.50 | £43,933.26 | £60,620.91 | | £30,199.85 | £16,687.65 |
| General Fund Reserves | £12,617.49 | | | | £12,617.49 | |
| Legacies and Bequests | | | | | | |
| Manse | | | | | | |
| Maintenance | £3,049.22 | £119,871.06 | £2,611.43 | £1,000.00 | £3,049.22 | £117,871.06 |
| RH Legacy | | | | | £116,259.63 | |
| Total Unrestricted Funds | £62,554.21 | £163,804.32 | £63,232.34 | £1,000.00 | £162,126.19 | £99,571.98 |
| | | | | | 162126.19 | £162,126.19 |

Restricted Funds

| | | | | | | |
|-----------------------------|-----------|-----------|---------|--|-----------|-----------|
| Specified Church Activities | | | | | | |
| Youth Fund | £406.77 | £1,000.00 | | | £1,406.77 | |
| Opportunities and Support | £755.22 | | | | £755.22 | |
| Holiday Club | £1,001.00 | £705.00 | £750.00 | | £1,001.00 | £1,757.00 |
| Bowls Group (Reserves) | £1,802.00 | £80.00 | £180.00 | | £1,757.00 | £236.66 |
| COMET (Reserves) | £336.66 | | | | £336.66 | |
| R Holden Estate | £51.25 | £273.95 | | | £325.20 | |
| After 8's | | | | | | |
| sub-total | | £1,567.52 | | | £1,567.52 | |

Other causes:

| | | | | | | |
|-----------------|------------|-------------|------------|-----------|-------------|-------------|
| Christmas 2022 | | | | | | |
| Offerings | 10% 107.40 | £229.28 | | | £0.00 | |
| Air Ambulance | 191.88 | | 149.64 | | £0.00 | |
| Smile Train | | | 149.64 | | £0.00 | |
| Christian Aid: | | | | | | |
| Afghan | | £297.00 | £297.00 | | 0 | |
| Ukraine | | £180.00 | £180.00 | | 0 | |
| Earthquake | | | | | | |
| Foodbank | £56.20 | £362.65 | £257.65 | | £161.20 | |
| subtotals | £4,409.10 | £4,765.40 | £1,969.93 | | £7,210.57 | £7,210.57 |
| TOTAL ALL FUNDS | £66,963.31 | £168,569.72 | £65,196.27 | £1,000.00 | £169,336.76 | £169,336.76 |

BANK ACCOUNTING

| | Balance 31/12/2021 | Balance 31/12/2022 |
|----------------------|-----------------------|-----------------------|
| Barclays current | £28,384.55 | £58,755.67 |
| Barclays rate reward | £8,578.76 | £8,581.09 |
| COIF | £30,000.00 | £102,000.00 |
| Undeposited Funds | £0.00 | £0.00 |
| TOTAL ALL ACCOUNTS | £66,963.31 | £169,336.76 |

OTHER CHURCH GROUPS

The Church has several groups who hold and manage funds as under:

| | Balance 31/12/2021 | Receipts | Payments | Outside causes | Balance 31/12/2022 |
|--------------------|-----------------------|----------|----------|-------------------|-----------------------|
| COMET | 354.19 | 415.57 | 473.54 | 0.00 | 296.22 |
| After Eights Group | 1197.96 | 2081.99 | 1864.98 | 100.00 | 1314.97 |
| Bowls Group | 1797.00 | 858.00 | 780.15 | | 1874.85 |

The Mothers and Toddlers Group has been closed since 2020 (pre-pandemic). It had its own Building Society account, untouched since 2020. The account was closed, and the money £1372.43 transferred to Church's bank.

NORTH LEA VALLEY PASTORATE

The Pastorate Fund is currently administered by the Broxbourne trustees for the benefit of the three Churches.

| | Balance 31/12/2021 | Receipts | Payments | Balance 31/12/2022 |
|--|-----------------------|----------|----------|-----------------------|
| | 10,247.98 | 130.75 | 3763.01 | 6,615.72 |

FUNDS HELD WITH THE PARISH CHURCH

The Youth Fund and the Holiday Club Fund, shown on Page 4 of the accounts, are currently each held by the Broxbourne trustees for the benefit of URC Broxbourne and the Parish of Broxbourne with Wormley.

MONETARY ASSETS

The Pastorate Fund is for convenience held in a separate bank account. The remaining assets are split between two banks in order to spread risk.

OTHER ASSETS USED FOR CHURCH PURPOSES

The Church contents are insured for £100,517; £23,648 for the AV System; £29,540 for the Organ, Rent/hire receivable £21,000 – totalling £174,705 (2021 £158,236). The Church building and the Manse are held in trust for URC Broxbourne by the URC Thames North Synod Trust. URC Broxbourne is responsible for insuring them.

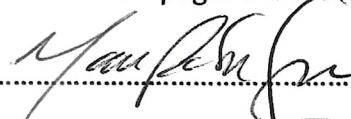
The Church building is insured for £2,971,528, and the Manse was valued at £544,394.

FUND DEFINITIONS

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

Restricted Funds may only be spent on the specific purpose for which they are given. Any money remaining unspent must either be carried forward for future expenditure on the specific purpose, or else returned; it cannot be absorbed into general funds.

The Report on page 1 and the Accounts on pages 2-5 were approved by the Elders

and signed on their behalf by  date 26th July 2023

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

I am reporting on the financial statements of URC Broxbourne for the year ended 31st December 2022, which are set out on pages 2 to 5. It is my responsibility to state whether matters have come to my attention.

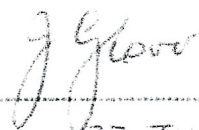
Independent Examiner's Statement

In connection with my examination of the Church funds, nothing came to my attention which gave me cause to believe otherwise than that

- a) The financial statements accord with the accounting records of the Church, and
- b) The accounting records themselves satisfy the legal requirements.

I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner



Date

23 JULY 2023

UNITED REFORMED CHURCH BROXBOURNE

England & Wales - Charity number 1152449

Accounts

Trustees' Annual Report for the Year Ended 31st December 2021

Mill Lane, Broxbourne, Herts EN10 7 BQ

Registered Charity No. 1152449

The United Reformed Church, Broxbourne is a local church of the United Reformed Church in Great Britain and a member of the Thames North Synod.

OBJECTS AND ACTIVITIES

The charitable object of the Church 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.

The Church provides benefit to the public in two main ways:

by providing public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for members of the wider community;

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

ACHIEVEMENTS AND PERFORMANCE

Full and detailed reports on all activities undertaken during the year are presented at the Annual Church Meeting, and are available on request.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The **Elders Meeting**, consisting of the elected Elders and the Minister, oversees the spiritual life of the Church, and recommends to the Church Meeting arrangements for maintaining the buildings and looking after finances. The **Church Meeting** (of all members wishing to attend) gives guidance on the life and work of the Church, and is its final decision-making body. The **Minister** is called to the Church by its members and is in pastoral charge of the Church.

Elders are elected by Church Meeting from among its members. The secretary and treasurer are nominated annually by and from the Elders and elected by Church Meeting.

TRUSTEES

The Trustees are the members of the Elders Meeting, who in 2021 were: January – July : Donald Wratten; January – September: John Morton (Treasurer); January – December: Natasha Appiah, Dorothy Blatcher, Amanda Harwood (August – December: Treasurer), Gordon Kelso (Joint Secretary), Diane Price (Secretary), Rosemary Woodall.

FINANCIAL REVIEW

See the Church's Annual Accounts.

NORTH LEA VALLEY PASTORATE (NLVP)

URC Broxbourne is a member of the North Lea Valley Pastorate, together with the URCs in Hertford and Cheshunt. The Pastorate did not have a Minister in 2021.

UNITED REFORMED CHURCH, BROXBOURNE

Year Ending 31st December 2021

GENERAL FUND - Unrestricted

| | 2021 | | 2020 | |
|---|------------|-------------------|------------|-------------------|
| Receipts | Sub-Totals | TOTALS | Sub-Totals | TOTALS |
| Offerings:- | | | | |
| Envelopes | £3,780.00 | | £6,220.00 | |
| Loose Cash | £816.13 | | £1,215.26 | |
| Standing Orders | £5,886.00 | | £4,160.00 | |
| Donations | £2,221.85 | | £1,931.27 | |
| Tax/Gift Aid Refunds | £2,443.33 | | £2,798.30 | |
| | | £15,147.31 | | £16,324.83 |
| Gifts:- | | | | |
| Gift Day | £2,125.00 | £2,125.00 | £4,596.00 | £4,596.00 |
| Lettings:- | | | | |
| Lettings | £12,581.98 | | £10,118.91 | |
| Rent | £13,923.00 | | £13,876.42 | |
| 2021 Rent (advance) | | | £3,027.33 | |
| | | £26,504.98 | | £27,022.66 |
| Fundraising:- | | | | |
| May Market | £853.10 | | £200.00 | |
| Christmas Market | £824.25 | | | |
| less 10% | £82.45 | | | |
| Floats rebanked | £80.00 | | | |
| Church Coffee | £50.00 | | | |
| Sales | £233.00 | | | |
| | | £1,957.90 | | £200.00 |
| Sundries In | £64.98 | £64.98 | | |
| Interest In:- | | | | |
| Coif | £3.55 | | | |
| Rate Reward | £10.88 | | | |
| | | £14.43 | | £98.22 |
| From Pastorate | £40.00 | £40.00 | | £587.46 |
| | | | | £48,829.17 |
| GENERAL FUND TOTALS - Unrestricted | | | | |
| Total receipts | £45,854.60 | | £48,829.17 | |
| Total payments | £40,445.53 | | £35,927.86 | |
| Excess receipts | | £5,409.07 | | £12,901.31 |

United Reformed Church Broxbourne
Year Ending 31st December 2021

| GENERAL I | 2021 | | 2020 | |
|------------------------------------|-------------------|-------------------|-------------|-------------------|
| Payments | Sub-Total | TOTALS | Sub-Total | TOTALS |
| Ministry: | | | | |
| Ministry and Mission | £16,284.00 | | £17,220.00 | |
| Pulpit Supply | £1,010.20 | | £640.00 | |
| | | £17,294.20 | | £17,860.00 |
| Church Premises: | | | | |
| Maintenance | £1,610.49 | | £1,608.84 | |
| Electricity/Gas | £5,389.68 | | £5,361.42 | |
| Cleaning/Materials | £4,046.40 | | £3,735.66 | |
| Insurance | £2,462.06 | | £2,253.79 | |
| Telephones | £348.38 | | £389.70 | |
| Water | £93.80 | | £190.00 | |
| | | £13,950.81 | | £13,540.30 |
| Activities: | | | | |
| Organist/Music | £1,295.66 | | £827.37 | |
| Flowers | £19.00 | | £64.00 | |
| Subs/Donations | £174.00 | | £90.00 | |
| Floats - Christmas | £80.00 | | | |
| | | £1,568.66 | | £981.37 |
| Administration: | | | | |
| Stationery/Publicity | £331.15 | | £311.56 | |
| Sundries/Postage | £545.14 | | £676.99 | |
| Website | £78.00 | | | |
| Lettings Expenses | £26.98 | | | |
| | | £981.27 | | £988.55 |
| Manse: | | | | |
| Council Tax | | | £862.25 | |
| Insurance | £493.83 | | £476.00 | |
| Maintenance | £4,179.16 | | £1,204.99 | |
| Telephone | | | £193.47 | |
| Water | | | £85.56 | |
| Electricity/Gas | | | -£264.63 | |
| Legal | £1,977.60 | | | |
| | | £6,650.59 | | £2,557.64 |
| | | £40,445.53 | | £35,927.86 |
| GENERAL FUND - Unrestricted | | | | |
| Total payments | £40,445.53 | | | £35,927.86 |

UNITED REFORMED CHURCH BROXBORNE
Year Ending 31st December 2021

ALL FUNDS

| | RECEIPTS | | PAYMENTS | |
|----------------------------------|------------|------------|----------------|------------|
| | 2021 | 2020 | 2021 | 2020 |
| UNRESTRICTED FUNDS | | | | |
| General Fund (Page 2) | £45,854.60 | £48,829.17 | £40,445.53 | £35,297.86 |
| General Funds Reserves | | | | |
| Manse Refurbishment | | | | £7,025.00 |
| Tenancy Admin | | | | £238.00 |
| AV System | | | | £14,332.68 |
| UNRESTRICTED FUNDS TOTALS | | | | |
| Total Receipts | £45,854.60 | £48,829.17 | Total Payments | £40,445.53 |
| Excess Receipts | | | | £5,409.07 |
| Excess Payments | | £8,694.37 | | |
| | £45,854.60 | £57,523.54 | £45,854.60 | £57,523.54 |

RESTRICTED FUNDS

| | | | | |
|------------------------------------|------------|------------|-----------------------|------------|
| Specified Church Activities | | | | |
| Youth Fund | | | Youth Fund | £29.92 |
| Opportunities and Support | | | Opps and Support | £25.00 |
| AV System | | £4,040.00 | AV System | £4,080.00 |
| Bowls Club (Reserve) | £537.00 | | | |
| Comet (Reserve) | | | Comet (Reserve) | £120.00 |
| RH Estate | £949.96 | | RH Estate | £898.71 |
| | £1,486.96 | £4,040.00 | | £953.63 |
| | | | | £4,200.00 |
| Publications | | | | |
| Reform Magazine | | £183.50 | Reform | £183.50 |
| Raised for Other Causes | | | | |
| Christmas 2020 | | £353.14 | Herts Young Homeless | £353.14 |
| Isle of Dogs Food Bank | | £390.00 | Isle of Dogs Foodbank | £390.00 |
| Food Bank | £209.73 | £40.91 | Food Bank | £153.53 |
| TIME4Life | | | TIME4Life | £500.00 |
| Christmas 2021 | 296.78 | | Isobel Hospice | £379.23 |
| plus 10% C Mart | 82.45 | | | |
| | £379.23 | | | |
| | £588.96 | £784.05 | | £532.76 |
| | | | | £1,284.05 |
| RESTRICTED FUNDS TOTALS | | | | |
| Total Receipts | £2,075.92 | £5,007.55 | Total Payments | £1,486.39 |
| Excess Payments | | £660.00 | | |
| Excess Receipts | | | | £589.53 |
| | £2,075.92 | £5,667.55 | £2,075.92 | £5,667.55 |
| ALL FUNDS TOTAL | | | | |
| Total Receipts | £47,930.52 | £53,836.72 | | |
| Excess Payments | | £9,354.42 | | |
| Excess Receipts | | | | £5,998.60 |
| | £47,930.52 | £63,191.14 | £47,930.52 | £63,191.09 |
| | | £9,354.37 | | |
| | | £63,191.09 | | |

TRANSFERS

| | | | | |
|-----------------|--|-----------|-----------------------|-----------|
| To TIME4Life | | 500 | From Ch Name Sign | 500.00 |
| To General Fund | | 740.42 | From Ch Name Sign | 740.42 |
| To Manse Fund | | 220.19 | From Furnishings | 220.19 |
| To Manse Fund | | 5959.96 | From Legacies and B's | 5959.96 |
| | | £7,420.57 | | £7,420.57 |

| FUND ACCOUNTING | Balance 31/12/2020 | Receipts | Payments | Transfers | Balance 31/12/21 |
|---------------------------------|--------------------|-------------------|-------------------|-----------|-------------------|
| Unrestricted Funds | | | | | |
| General Fund (page 2) | £41,478.43 | £45,854.60 | £40,445.53 | | £46,887.50 |
| General Fund Reserves | | | | | |
| Legacies and Bequests | £12,617.49 | | | | £12,617.49 |
| Manse | | | | | |
| Maintenance | £3,049.22 | | | | £3,049.22 |
| Total Unrestricted Funds | £57,145.14 | | | | £62,554.21 |
| Restricted Funds | | | | | |
| Specified Church Activities: | | | | | |
| Youth Fund | £436.69 | | £29.92 | | £406.77 |
| Opportunities and Support | £780.22 | | £25.00 | | £755.22 |
| Holiday Club | £1,001.00 | | | | £1,001.00 |
| Bowls Group (Reserves) | £1,265.00 | £537.00 | | | £1,802.00 |
| COMET (Reserves) | £336.66 | | | | £336.66 |
| Furnishings | | | | | |
| R Holden Estate | | £949.96 | £898.71 | | £51.25 |
| Publications: | | | | | |
| TIME4Life | | | | | |
| Other causes: | | | | | |
| Christmas 2021 | | £379.23 | £379.23 | | 0 |
| Food Bank | | £209.73 | £153.53 | | £56.20 |
| subtotals | £3,819.57 | £2,075.92 | £1,486.39 | | £4,409.10 |
| TOTAL ALL FUNDS | £60,964.71 | £47,930.52 | £41,931.92 | | £66,963.31 |

BANK ACCOUNTING

| | Balance 31/12/2020 | Balance 31/12/2021 |
|---------------------------|-----------------------|-----------------------|
| Barclays current | 22396.83 | £28,384.55 |
| Barclays rate reward | 8567.88 | 8578.76 |
| COIF | 30000.00 | 30000.00 |
| Undeposited Funds | 0.00 | 0.00 |
| TOTAL ALL ACCOUNTS | £60,964.71 | £66,963.31 |

OTHER CHURCH GROUPS

The Church has several groups who hold and manage funds as under:

| | Balance 31/12/2020 | Receipts | Payments | Outside causes | Balance 31/12/2021 |
|--------------------|-----------------------|----------|----------|-------------------|-----------------------|
| COMET | 413.26 | 110.44 | 169.51 | 0.00 | 354.19 |
| After Eights Group | 1315.72 | 949.10 | 966.86 | 100.00 | 1197.96 |
| Bowls Group | 1585.00 | 220.00 | 8.00 | | 1797.00 |

NORTH LEA VALLEY PASTORATE

The Pastorate Fund is currently administered by the Broxbourne trustees for the benefit of the three Churches.

| Balance 31/12/2020 | Receipts | Payments | Balance 31/12/2021 |
|-----------------------|----------|----------|-----------------------|
| 10,547.98 | | 300.00 | 10,247.98 |

FUNDS HELD WITH THE PARISH CHURCH

The Youth Fund and the Holiday Club Fund, shown on Page 4 of the accounts, are currently each held by the Broxbourne trustees for the benefit of URC Broxbourne and the Parish of Broxbourne with Wormley.

MONETARY ASSETS

The Pastorate Fund is for convenience held in a separate bank account. The remaining assets are split between two banks in order to spread risk.

OTHER ASSETS USED FOR CHURCH PURPOSES

The Church contents are insured for £158,236 (2020 £124,474); £21,114 for the AV System (2020 £19,150) and £26,375 for the Organ. The Church building and the Manse are held in trust for URC Broxbourne by the URC Thames North Synod Trust. URC Broxbourne is responsible for insuring them.

The Church building is insured for £2,653,150 (£2,361,293) and the Manse was revalued at £486,066 (£450,000).

FUND DEFINITIONS

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

Restricted Funds may only be spent on the specific purpose for which they are given. Any money remaining unspent must either be carried forward for future expenditure on the specific purpose, or else returned; it cannot be absorbed into general funds.

The Report on page 1 and the Accounts on pages 2-5 were approved by the Elders

and signed on their behalf by  date 08th September 2022

REVD MARK ROBINSON

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

INDEPENDENT EXAMINER'S REPORT

I am reporting on the financial statements of URC Broxbourne for the year ended 31st December 2021, which are set out on pages 2 to 5. It is my responsibility to state whether matters have come to my attention.

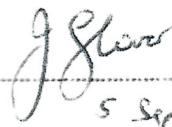
Independent Examiner's Statement

In connection with my examination of the Church funds, nothing came to my attention which gave me cause to believe otherwise than that

- a) The financial statements accord with the accounting records of the Church, and
- b) The accounting records themselves satisfy the legal requirements.

I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner



Date 5 September 2022