



## Trustees' Annual Report for the period

From 01/09/20      Period start date      To      31/08/21      Period end date

Charity name: United Church Trowbridge

Charity registration number: 1156403

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the Charity is to advance the Christian faith in the Area of Benefit in accordance with the principles and practices of the Participating Churches.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"><li>a) the celebration of public worship;</li><li>b) the teaching of the Christian faith;</li><li>c) mission and evangelism;</li><li>d) pastoral work, including visiting the sick and bereaved;</li><li>e) the provision of facilities with a Christian ethos for the local community, especially for the retired but also those still in work and families;</li><li>f) the support of other charities in the UK and overseas.</li></ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees may regulate their proceedings as they think fit, subject to the provisions of the constitution and the Charity Commission.

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No grants are awarded.
Policy on social investment including program related investment	Para 1.38	Our investments are mainly with COIF Ethical Investment Funds.

Contribution made by volunteers	Para 1.38	Our church would not be able to function were it not for all the volunteers who help in so many different ways. This work includes pastoral care for all members and friends of the church; administration; producing the church magazine to spread news of the church activities widely; holding Bible studies and house groups; providing transport for the less mobile; hosting social events; giving to overseas charities through fund raising events; collecting toiletries for local schools.
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## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Worship takes place in a community building in the town park. Its situation has encouraged new people to join us on a Sunday. Covid-19 restrictions meant that the church closed, but other arrangements were put in place. See below para 1.41 The church continues to run a centre (offices, meeting rooms, kitchen and toilet) in another building in the town. This has been used by United Church groups and for meetings with members from churches and non-religious groups locally. The Christian Debt Centre, which was set up by a Trustee from United Church, continues to use these premises for this vital work.

## Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The church concentrates on serving the needs of its members and friends. Normally this is through worship, study groups and social interaction. The restrictions of the lockdowns for most of the year have meant finding different ways of serving the needs of the members by using Zoom for weekly worship and telephone conferencing.
Performance of fundraising activities against objectives set	Para 1.41	No fundraising objectives were set.
Investment performance against objectives	Para 1.41	N/A



## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was a shortfall of £5,518 at the end of this financial year. Whilst this is regrettable, it is unavoidable. The majority of the members are retired and on fixed pensions. The reserves will last well into the future if the giving cannot be raised.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held because the income from church members does not cover the expenditure for the reason stated above. The use of a community building for worship is not a permanent home for the church. If a building or piece of land can be acquired, the reserves are there for its purchase.
Amount of reserves held	Para 1.22	£435,620 as at 31/12/21
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The reserves will cover many years of expenditure. We have benefitted from generous bequests from church members who have died.

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The income comes from the giving of the congregation, reclaiming Gift Aid and the GASDS. The church receives dividends and interest from investments managed on our behalf by the South Western Synod of the United Reformed Church.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The majority of the church investments are in COIF Ethical Investment Funds.
A description of the principal risks facing the charity	Para 1.46	There are no risks facing the charity.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	A Model Governing Document (Constitution and Schedule) for a Single Congregation Local Ecumenical Partnership
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are nominated and seconded prior to the AGM. There is a written vote by the church members at that meeting. The Constitution was changed at the AGM so that there is now no minimum number of Trustees. A maximum of ten Trustees can be appointed. They hold office for three years with an option of a further three. After that they can continue to stand on an annual renewal basis if supported as above.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All new Trustees undergo their induction and training on the job and under the supervision of a longer standing Trustee.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The minister, who has oversight of three other churches, works with the Church Secretary and the Serving Elders to run the church. The Church Meeting, where all church members have the final vote on matters, takes place quarterly.
Relationship with any related parties	Para 1.51	There is increasing collaboration with the members and friends from Wesley Road Methodist Church, one of our minister's other churches in Trowbridge. Regular joint services are held.



## Reference and Administrative details

Charity name	United Church Trowbridge
Other name the charity uses	-
Registered charity number	1156403
Charity's principal address	United Church 56 Stallard Street Trowbridge BA14 8HH

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Clive Jackson	Secretary		Elders' Meeting
2	Lesley Chapman	Treasurer		Elders' Meeting
3	Sheila Lerwill			Church Meeting
4	Patti Harrison			Church Meeting
5	Marguerite Denning			Church Meeting
6	Maureen Belgrove			Church Meeting
7	Alison Hicks			Church Meeting

## Corporate trustees – names of the directors at the date the report was approved

Director name	N/A	

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
	N/A	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Additional information (optional)****Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
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N/A		

**Name of chief executive or names of senior staff members (Optional information)**

N/A
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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

N/A
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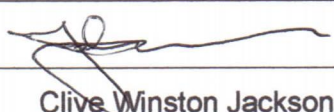

**Other optional information**

N/A
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**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Clive Winston Jackson	Lesley Carol Chapman
Position (eg Secretary, Chair, etc)	Secretary	Treasurer
Date	10/5/22	

THE UNITED CHURCH TROWBRIDGE									
GENERAL CHURCH ACCOUNT									
Year ended 31st August 2021									
	2020	Income 2021			2020	Expenditure 2021			
12,367	Collection-Planned giving	13,320.00			31,000	Area Assessment	29,580.00		
1,862	Collection-loose cash	-			1,280	Organists	-		
2,914	Gift Aid	2,935.75			352	Telephone & equipment	458.75		
1,406	Donations	4,774.76			59	Postage & stationery	71.28		
3,100	Wilts United Area Covid 19 support	-			170	Business Rates	262.24		
					694	Electricity	486.43		
					212	Water	12.96		
1,800	Rent Contribution from Debt Centre	1,900.00			750	Park Club (rent/insurance)	85.00		
10,193	COIF Sainsbury/Haden	10,493.18			9,044	Office Rent (includes service charge/insurance)	8,090.17		
1,413	URC M&G Trusts	1,365.11			1,292	Office - general running expenses	1,348.12		
711	Scottish Widows	358.58							
190	Miscellaneous income	-			-	CATA membership	-		
					-	Donations:-	-		
					300.00	-Trowbridge Debt Centre	-		
					75.00	-Park Club (due to Covid 19)	-		
35,956	Total of Actual Income	35,147.38							
10,000	Transfer from Savings Account	4,500.00			175	Web site	175.00		29,580.00
					110	Copyright licences	96.00		16,255.75
					216	First Aid course	-		- 13,324.25
	Deficit (to balance)	1,018.57			45,729	Total of actual expenditure	40,665.95		
					-	Transfer to Business Account	-		
					227.00	Surplus (to balance)	-		
45,956	TOTAL	40,665.95			45,956	TOTAL	40,665.95		

I have audited these accounts, examined the bank statements, pass books and vouchers from which it was prepared and, in my opinion, is in accordance therewith.

Signed.....  
J. Horsey PIIA, FMAAT

Dated 7/2/22



THE UNITED CHURCH, TROWBRIDGE									
SUMMARY OF BANK ACCOUNTS									
Year ended 31st August, 2021									
		General Account	30 Day Notice Account	Business Instant Account					TOTAL
		Lloyds A/C no 00173514	Lloyds A/C no 07115285	Lloyds A/C no 07097511					
Balances as at 1/9/20		10,901.53	10,009.54	10,653.87					31,564.94
INCOME		35,147.38	0.94	0.95					35,149.27
(see separate sheets for details)									
EXPENDITURE		40,665.95							40,665.95
(see separate sheets for details)									
TRANSFERS									
1			10,000.00	10,000.00					
2		2,500.00	2,500.00						
3		2,000.00	2,000.00						
Balances as at 31/8/21		9,882.96	15,510.48	654.82					26,048.26
		See separate Investment Sheet.							

I have audited these accounts, examined the bank statements, pass books and vouchers from which it was prepared and, in my opinion, is in accordance therewith.

Signed.....  
J. Horsey PIA, FMAAT

Dated.....  
7/2/22



<b>THE UNITED CHURCH TROWBRIDGE</b>									
<b>Year ended 31st August 2021</b>									
<b>30 DAY ACCOUNT</b>									
<b>(7115285)</b>									
<b>Income</b>									
Interest			0.94						4,500.00
Transfer from Business A/C			10,000.00						
Deficit									5,500.94
<b>TOTAL</b>			10,000.94						10,000.94
<b>BUSINESS INSTANT ACCESS ACCOUNT</b>									
<b>(7097511)</b>									
<b>Income</b>									
Transfer from General A/C			-						10,000.00
Interest			0.95						-
Deficit			9,999.05						
<b>TOTAL</b>			10,000.00						10,000.00

I have audited these accounts, examined the bank statements, pass books and vouchers from which it was prepared and, in my opinion, is in accordance therewith.

*J. Horsey*

Signed.....  
J. Horsey PIIA, FMAAT

Dated.....  
7/2/22

THE UNITED CHURCH, TROWBRIDGE									
SUMMARY OF INVESTMENTS									
Year ended 31st August 2021									
Reference	Detail	Market Value As at 1/1/21	Market Value As at 31/12/21	Interest paid to General Account 1/9/20 to 31/8/21					
CCLA	886140098AA	85,802.66	97,394.49	2,615.09					
CCLA	886140104AA	111,056.18	126,059.74	3,384.77					
CCLA	886140008AA	147,428.08	167,345.43	4,493.32					
M & G	360772597	17,136.60	21,637.20	979.29					
M & G	24009455	1,478.38	1,427.38	33.58					
M & G	24009455	3,513.78	3,983.87	174.08					
M & G	24005452	3,596.13	4,077.24	178.16					
Scottish Widows	10438181	12,033.31	13,694.58	358.58					
TOTAL		382,045.12	435,619.93	12,216.87					
SALE OF CHURCH									
CCLA	831470013AB	656,124.82	766,408.67	Accrued Income 914.77					
JUNIOR CHURCH									
M & G	360842057	8,603.45	10,862.98		Dividend added to capital sum				
CCLA	886140028AA	276.88	314.28	8.47					
TOTAL		8,880.33	11,177.26	8.47					

I have audited these accounts, examined the bank statements, pass books and vouchers from which it was prepared and, in my opinion, is in accordance therewith.

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Signed.....  
J. Horsey PIIA, FMAAT

Dated.....  
7/2/22



**United Church Trowbridge**  
**Annual General Meeting Minutes**  
**Sunday 13<sup>th</sup> February 2022**

**1) The meeting was chaired** by Revd Tracey Lewis, who opened the meeting with prayers.

**2) Attendance and apologies** were noted in the attendance book.

**3) Minutes from the last AGM** held on 24<sup>th</sup> November 2019 (there was no AGM held in November 2020 due to the Covid pandemic, and last November's meeting for 2021 is being held today) were agreed by the meeting and signed off.

**4) News of Church family members** was given, and sadly since the last AGM, several members have passed away. We remembered in our prayers: Roma Challis, Rita Gavin, Monica Hobbs, Barbara Pickthorn, Joe Hunt, Myrtle Taylor, Maureen Hawtin's husband, Joyce Green, Jean Bartlett and Maisie Groves. Several members of the congregation now have mobility issues, have suffered falls, or are suffering from illness.

Sylvia Brown gave thanks for all drivers who offer lifts to Church and to Marguerite who coordinates them!

**5) AGM reports:** The three reports, from the Minister, Secretary and Treasurer are attached to these minutes. However, a few key points were particularly noted:

- Once Churches were allowed to reopen following Covid rules, we were pleased to be united again at the Park Club! We opened again on 21<sup>st</sup> September, but unfortunately had to close once more in November due to problems with the electrics! However, we were warmly welcomed to join with Wesley Road Methodist Church where we worshipped until returning once again to the Park Club at the beginning of February.

- During the Covid lockdown and beyond, our congregations were well supported by Tracey's weekly videos containing a reading, reflection, prayer and a recording of weekly hymn including Maureen Belgrove and Lesley Chapman (accompanying too on the guitar!) These were really well received and a life-line for many! We were perhaps surprised to learn that the weekly videos took 5-6 hours each to prepare, so the meeting thanked Tracey for her enthusiasm and hard work during such a difficult time.

- Increasingly, Ministers are having to take on more churches and share the load of leading worship. On top of the three churches Tracey looks after (us, Holt and Wesley Rd) she is also now supporting Westbury URC and Winsley who are without a Minister. However, the lack of Ministers across the area has also offered the opportunity of shared services and getting to know our fellow congregation at Wesley Road.

It was suggested to the meeting that we continue to engage with them with, perhaps, more shared services in the future. Clive read out a letter from Bob Farrimond saying how much Wesley Road had enjoyed our attendances with them!

**6) Approval of church accounts:** Lesley presented her report and the audited accounts ending Aug '21 . She noted that income from our investments helped to carry us through the pandemic and members' regular giving and gifts had helped to keep things balanced and ticking over.

Rosemary Rees asked whether our level of assessment would be reduced as the area currently has less Ministers to support, but Lesley replied not, as our share is set on our membership number, and a formula worked out by the Area treasurer estimates giving to be around £440 per person per annum.

The annual accounts were approved and signed off.

**7) Election of representatives:**

**Area:** - Clive and Lesley agreed to continue

**Synod:** - Tracey attends already, and nominally Clive is also representative.

**Bible Society:** - unfortunately there have still been no volunteers since Audrey and David Shepperd stepped down.

**CATA:** - Clive attends on behalf of the Debt service and can represent UCT at the same time!

**8) Election of members as elders/trustees:** Sadly Sheila Lerwill has had to step down for personal reasons, the remaining elders agreed to continue.

**9) Appointment of Auditor:** John Horsey has agreed to continue for another year.

**10) Approval of safeguarding policies:** the meeting approved the policies adopted.

Also, Elders, worship leaders and pastoral visitors are currently undertaking further Safeguarding training online.

**11) AOB:** -Tracey suggested an informal regular 'Catch-up chat' with coffee either following our monthly Communion service or other service when she is with us at UCT, to maintain an ongoing open discussion about future options for worship.

**Date of next meeting: 27 November 2022**