



# Trustees' Annual Report for the period

		Period start date			Period end date		
		Day 1st	Month January	Year 2020	Day 31st	Month December	Year 2020
<b>From</b>					<b>To</b>		

## Section A Reference and administration details

**Charity name**

Stowmarket United Reformed Church

**Other names charity is known by**

**Registered charity number (if any)** 1157857

**Charity's principal address**

Ipswich Street

Stowmarket

Suffolk

**Postcode**

**IP14 1AD**

### 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.	The Revd Robert Sheard	Chair	From 1 <sup>st</sup> July 2020	Church Meeting
2	Miss Anne Scarff	Secretary		Church Meeting
3	Mrs Mary Durrant	Assistant Secretary		Church Meeting
4	Mrs Janet Webb			Church Meeting
5	Mrs Helen Freeman			Church Meeting
6	Mr John Webb			Church Meeting
7	Mrs Jane Gurney			Church Meeting
8	Mrs Margaret Jackson			Church Meeting
9	Mrs Joyce Gardiner			Church Meeting
10	Mr Michael Martin			Church Meeting
11	Mrs Lois Muller			Church Meeting
12	Mr Keith Scarff			Church Meeting
13	Mrs Linda Baxter		From July 2019	Church Meeting

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Eastern Synod URC	

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### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document  
(eg. trust deed, constitution)

Constitution

How the charity is constituted  
(eg. trust, association, company)

Trust

Trustee selection methods  
(eg. appointed by, elected by)

Elected by Church Members at Church Meeting.

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Activities of the church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the Stowmarket URC constitution.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

Groups (Buildings, Community and People, Discipleship, Finance, Publicity and Promotion) look at aspects of church matters and report to the Elders meeting. Elders report to Church Meeting which has overall decision making.

The Finance Group review financial practice using guidance from Charity Commission.

The Elders of the church are Church Members and Trustees. Elders normally serve a 3year period and then are able to be re-nominated. All Elders, and therefore Trustees, are nominated by Church Members and then an annual election takes place at a Church Meeting.

The Minister is a Trustee and is the Chair of both Elders and Church meetings. A new Minister has been appointed and took over as Chair in July 2020.

## Summary of the objects of the charity set out in its governing document

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.

## Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have regard to the guidance by the Charity Commission on Public Benefit.

The Charity is a Public benefit Entity - we are set up to benefit the general public.

Our activities include:

- Providing regular public worship for all.
- Promoting the Christian Faith.
- Teaching the faith to all ages.
- Providing training, nurture and activities for children and young people.
- Serving the community.
- Giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty.
- Providing premises and resources for community groups and activities.

We are not aware of any detriment or harm resulting from the implementation of our purposes.

No Trustee benefitted from work at the church and there were no personal benefits paid to Trustees.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We rely on volunteers for our activities. These run our Fund Raising activities.

We do not offer grants.

We regularly review our finances to maximise them.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

We provided regular Public Worship for all. The worship is led by trained ministers, or lay people who adhere to the central messages of the Christian faith. While in lockdown services have been Zoomed to those able to receive the service.

We promoted the Christian faith. Up until Lockdown we taught the Faith to all ages through Services, Meetings, Bible study groups, and Children's Activities. Children's activities include: Family Church, "Messy Church" and "Open the Book", the latter involves a group from the Church enacting Bible stories at some of the local Primary Schools.

We served the Community by providing opportunities for quiet reflection and prayer at advertised times on weekdays this has continued on Zoom. We provided a location for baptisms, weddings and funeral services, irrespective of whether the individuals have strong Christian beliefs, or not. We supported the Stowmarket Food Bank.

We provided a venue for a Charity Christmas day dinner which was taken to those on their own.

Up until Lockdown we provide opportunities for the community to come together over refreshments. Currently we are holding virtual coffee mornings.

We gave pastoral care and support to members and others in need, particularly those in sickness, distress, or poverty

When we were able to be open we provided premises and resources for community groups and activities. The Church allowed local schools, a Dance School, Choirs, U3A, a fitness group and other organisations to use part(s) of the church premises. Organisations hired part of the premises for a variety of events and activities. A number of Concerts have been held on our premises including one for charity. Our main fund raising event had to be cancelled.

Some Charity enterprises were offered room/rooms free of charge or at a reduced rate.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

We retain £10,000 in our accounts as reserves to meet unexpected demands of a general nature.  
Designated funds are held for :Growth; Improvement; Projects; Building; Commitment for Life; Organ; and Pirmasens.  
In addition we have historic Restricted funds for Local Needs Benevolent; Coupland; Foord;

### Details of any funds materially in deficit

NONE

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal sources of income are through free will offerings, hire of premises and fundraising. Although for much of the year we have not been able to hire out our building.

A proportion of our income (approx. 1/3<sup>rd</sup>) is used exclusively for Ministry and Mission within the wider URC.

We use CAF banking for deposits.

For 2020 Income was £65,266 and expenditure £100,970 A loss of revenue caused by Covid resulted in Reserves being used.

## Section F

## Other optional information

The Trustees had plans to monitor the impact of our new boiler on expenditure connected with heating. Unfortunately, Covid has meant the curtailment of services and activities so this year has not been a true reflection of normal expenditure.

A new kitchenette and technology in the Sanctuary were able to be installed during Lockdown.

Extra expenditure was incurred to ensure the Manse was brought up to standard for our new Minister.

In the coming year we aim to look at our reserves and consider how best they may be placed to ensure that we continue to gain maximum benefit from our finances.

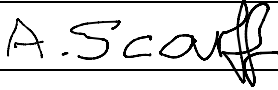
Despite a loss in income we are a going concern.

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anne Maureen Scarff	
Position (eg Secretary, Chair, etc)	Secretary	
Date	31/1/2021	



**Stowmarket URC Charity, Registered Charity No 1157857**

**Stowmarket United Reformed Church**

**Ipswich Street**

**Stowmarket**

**Suffolk, IP14 1AD**

**End of Year Financial Statements**

**Year ending 31<sup>st</sup> December 2020**

**Accounts based on Accrual Accounting FRS102 SORP 2015**

**The accounts are prepared in accordance with Charity Law by Ann  
Waller, Church Treasurer, January 2021**

**The United Reformed Church Stowmarket - 1157857**  
**Statement of Financial Activities**  
**For the period from 01 January 2020 to 31 December 2020**

	Unrestricted Prior year funds	Restricted funds	Endowment funds	2020	2019
<b><i>Income and endowments from:</i></b>					
Donations and legacies	37,592	37	—	37,629	37,906
Other trading activities	7,916	—	—	7,916	25,629
Investments	4,382	—	—	4,382	4,476
Other income	15,337	—	—	15,337	62,445
<b>Total income</b>	<b>65,229</b>	<b>37</b>	<b>—</b>	<b>65,266</b>	<b>130,457</b>
<b><i>Expenditure on:</i></b>					
Raising funds	45	—	—	45	595
Expenditure on charitable activities	50,444	293	—	50,737	99,664
Other expenditure	50,188	—	—	50,188	43,680
<b>Total expenditure</b>	<b>100,677</b>	<b>293</b>	<b>—</b>	<b>100,970</b>	<b>143,940</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(35,448)</b>	<b>(256)</b>	<b>—</b>	<b>(35,704)</b>	<b>(13,483)</b>
<b><i>Transfers</i></b>					
Gross transfers between funds - in	21,010	12,000	—	33,010	47,293
Gross transfers between funds - out	(33,010)	—	—	(33,010)	(47,293)
<b><i>Other recognised gains / losses</i></b>					
<b>Net movement in funds</b>	<b>(47,448)</b>	<b>11,743</b>	<b>—</b>	<b>(35,704)</b>	<b>(13,483)</b>
<b><i>Reconciliation of funds</i></b>					
<b>Total funds brought forward</b>	<b>235,674</b>	<b>732</b>	<b>—</b>	<b>236,406</b>	<b>249,890</b>
<b>Total funds carried forward</b>	<b>188,225</b>	<b>12,476</b>	<b>—</b>	<b>200,702</b>	<b>236,406</b>

**Statement of Cashflows has not been included, not necessary due to thresholds.**

**There are no related party transactions**

*There may be minor discrepancies in the totals if the pence are not being shown*

**The United Reformed Church Stowmarket - 1157857**  
**Statement of Financial Activities**  
**For the period from 01 January 2019 to 31 December 2019**

	Unrestricted funds	Restricted funds	Endowment funds	2019	2018
<b><i>Income and endowments from:</i></b>					
Donations and legacies	37,889	16	—	37,906	194,966
Other trading activities	25,629	—	—	25,629	26,846
Investments	4,476	—	—	4,476	4,210
Other income	62,445	—	—	62,445	9,106
<b>Total income</b>	<b>130,440</b>	<b>16</b>	<b>—</b>	<b>130,457</b>	<b>235,129</b>
<b><i>Expenditure on:</i></b>					
Raising funds	595	—	—	595	221
Expenditure on charitable activities	99,432	232	—	99,664	46,510
Other expenditure	43,680	—	—	43,680	48,260
<b>Total expenditure</b>	<b>143,708</b>	<b>232</b>	<b>—</b>	<b>143,940</b>	<b>94,991</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(13,267)</b>	<b>(215)</b>	<b>—</b>	<b>(13,483)</b>	<b>140,138</b>
<b><i>Transfers</i></b>					
Gross transfers between funds - in	47,293	—	—	47,293	—
Gross transfers between funds - out	(47,293)	—	—	(47,293)	—
<b><i>Other recognised gains / losses</i></b>					
<b>Net movement in funds</b>	<b>(13,267)</b>	<b>(215)</b>	<b>—</b>	<b>(13,483)</b>	<b>140,138</b>
<b><i>Reconciliation of funds</i></b>					
<b>Total funds brought forward</b>	<b>248,941</b>	<b>948</b>	<b>—</b>	<b>249,890</b>	<b>109,751</b>
<b>Total funds carried forward</b>	<b>235,674</b>	<b>732</b>	<b>—</b>	<b>236,406</b>	<b>249,890</b>

**Statement of Cashflows has not been included, not necessary due to thresholds.**

**There are no related party transactions**

*There may be minor discrepancies in the totals if the pence are not being shown*



## Balance sheet (Summary)

As at: 31 December 2020

	As at 31/12/2020	As at 31/12/2019
	£	£
<b>Fixed assets</b>		
Tangible assets	31,754	13,007
	31,754	13,007
<b>Current assets</b>		
Debtors	3,620	32,408
Cash at bank and in hand	165,559	195,388
	169,180	227,796
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	232	4,397
<b>Net current assets less current liabilities</b>	<b>168,947</b>	<b>223,399</b>
<b>Total assets less current liabilities</b>	<b>200,702</b>	<b>236,406</b>
<b>Total net assets less liabilities</b>	<b>200,702</b>	<b>236,406</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
Unrestricted - General fund	19,473	62,821
<b>Designated</b>		
Designated - Improvement Fund	7,607	10,267
Designated - Project Fund	146,273	155,233
Designated - Haughley Fund		400
Designated - Growth Fund	8,500	500
Designated - Commitment for Life Fund		
Designated - Pirmasens Fund	494	494
Designated - Organ Fund	4,377	4,377
Designated - Pastorate Fund	1,498	1,578
<b>Restricted</b>		
Restricted - Local Needs Benevolent Fund	2,044	57
Restricted - Coupland Fund	231	231
Restricted - Foord Fund	10,200	443
<b>Funds of the charity</b>	<b>200,702</b>	<b>236,406</b>

**Note: Trustees agreed that Restricted and Designated Funds are correct Accounts agreed**

Signed on behalf of the Trustees  .....

8<sup>th</sup> February 2021

Revd: Robert Sheard

Chairman

*There may be minor discrepancies in the totals if the pence are not being shown*

The United Reformed Church Stowmarket - 1157857

Statement of Assets and Liabilities (by code)

As at: 31 December 2020

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Fixed assets - Tangible assets</b>						
Balcony Rails	—	1,530	—	—	1,530	2,001
Staging	—	1,212	—	—	1,212	1,576
Kitchenette	—	13,494	—	—	13,494	—
New Ovens for kitchen	—	—	—	—	—	593
New Church Chairs	—	4,869	—	—	4,869	6,695
Ricoh Photocopier	—	—	—	—	—	154
HP Photocopier	1,406	—	—	—	1,406	1,987
Church Technology	—	9,241	—	—	9,241	—
<b>Total</b>	1,406	30,348	—	—	31,754	13,007
<b>Current assets - Cash at bank and in hand</b>						
C30 CAF General Cash Account	(148,856)	137,029	12,476	—	650	628
C31 CAF Gold Account	163,144	—	—	—	163,144	192,915
C34 CAF Pastorate Account	—	1,498	—	—	1,498	1,578
C36 TSB Petty Cash Account	266	—	—	—	266	266
<b>Total</b>	14,554	138,528	12,476	—	165,559	195,388
<b>Current assets - Debtors</b>						
Z05 Accounts Receivable	3,620	—	—	—	3,620	32,408
<b>Total</b>	3,620	—	—	—	3,620	32,408
<b>Liabilities - Agency accounts</b>						
6699 Agency collections	—	—	—	—	—	179
<b>Total</b>	—	—	—	—	—	179
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Z04 : Accounts Payable	107	125	—	—	232	4,218
<b>Total</b>	107	125	—	—	232	4,218
<b>Net total assets</b>	19,473	168,752	12,476	—	200,702	236,406

# The United Reformed Church Stowmarket - 1157857

## Analysis of income and expenditure

Selected period: 01 January 2020 to 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	2020	Total 2019
<b>Income and endowments</b>						
<b><i>Donations and legacies</i></b>						
B7 - Local Needs Benevolent Fund			37		37	16
C15 - Collections Special						210
01 - Donations Received	2,418				2,418	1,338
02 - Donations allocated to Specific Funds	12				12	
F3 - Freewill Offering	34,779				34,779	32,939
G6- Gift Day	247				247	2,524
LI - Legacies Received	10				10	
W3 - Commitment for Life		125			125	767
Y2 - Youth and Childrens Work						109
<b><i>Donations and legacies Totals</i></b>	<b>37,467</b>	<b>125</b>	<b>37</b>		<b>37,629</b>	<b>37,906</b>
<b><i>Other trading activities</i></b>						
C1 - Coffee Mornings	1,384				1,384	6,988
PB - Premises Letting	5,764				5,764	15,210
S1 - Special Fund Raising Events	277				277	1,376
S5- SHCT (Cycle Ride)	147				147	143
W2 - Wide Horizons						1,911
<b><i>Other trading activities Totals</i></b>	<b>7,573</b>				<b>7,573</b>	<b>25,629</b>
<b><i>Investments</i></b>						
112 - Int on Manse account at Synod	3,644				3,644	3,564
16 - Interest on CAF Gold a/c	156				156	329
Y1 - Yaxley Trust	582				582	582
<b><i>Investments Totals</i></b>	<b>4,382</b>				<b>4,382</b>	<b>4,476</b>
<b><i>Other income</i></b>						
F4 - Funerals	120				120	195
H2 - HMRC Job Retention Scheme	5,152				5,152	
11 - Income Tax Gift Aid Refund	7,724				7,724	7,675
M1 - Magazines	7				7	17
MB - Miscellaneous Income	15				15	61
P28 - Pastorate Group Income		2,318			2,318	2,234
P29 - Premises Electric Insurance Claim						429
P30 - Premises Water Insurance Claim						377
P31 - Heating Repairs Insurance Claim						51,235
T4 - Transfers & Credits to TSB Petty Cash						100
W1 - Weddings						120
<b><i>Other income Totals</i></b>	<b>13,018</b>	<b>2,318</b>			<b>15,337</b>	<b>62,445</b>
<b>Income and endowments Grand totals</b>	<b>62,442</b>	<b>2,443</b>	<b>37</b>		<b>64,923</b>	<b>130,457</b>

There may be minor discrepancies in the totals if the pence are not being shown

## Paid employees

### Staff Costs

	This year £	Last year £
Salaries and wages	9703	9278
Social security costs	0	0
Pension costs (defined contribution scheme)	0	0
Other employee benefits	0	0
<b>Total staff costs</b>	<b>9703</b>	<b>9278</b>

Band	Number of employees
£2000 to £6000	1
£6000 to £10,000	1

Average head count in the year		This year Number	Last year Number
The parts of the charity in which the employees work	Fundraising	-	-
	Charitable Activities	0.62	0.62
	Governance	-	-
	Other	-	-
	<b>Total</b>	<b>0.62</b>	<b>0.62</b>

**HMRC Job Retention Grant Received to cover period 23<sup>rd</sup> March to 31<sup>st</sup> Dec 2020 was £5152.00. This was passed on to the employees in line with HMRC instructions.**

The church used the services of one part-time cleaner to clean the premises, and a part-time Church Administrator to run the Church Office.

**We do not run a defined contribution Pension Scheme**

**Trustee expenses.**

There was no trustee's remuneration in the year ended 31<sup>st</sup> December 2020

**Fees for examination of the accounts**

The independent examiner fees.

	<b>2020</b>	<b>2019</b>
Independent examiner's fee	150	150

## Tangible Fixed Assets

	<b>Freehold land &amp; buildings</b>	<b>Fixtures, fittings and equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
At the beginning of the year 1/1/2020	<b>60500</b>	<b>38794</b>	<b>99294</b>
Additions	14995	11551	26546
Revaluations	0.00	0.00	0.00
Disposals	0.00	0.00	0.00
Transfers *	0.00	0.00	0.00
At end of the year 31/12/2020	<b>75495</b>	<b>50345</b>	<b>125840</b>
<b>**Basis</b>	SL	SL	SL
<b>** Rate</b>	10%	10% & 20%	10% & 20%

At beginning of the year 1/1/2020	58499	27787	86286
Disposals	0.00	0.00	0.00
Depreciation	1970	5829	7799
At end of the year 31/12/2020	<b>60470</b>	<b>33616</b>	<b>94086</b>
Net book value at the beginning of the year	<b>2001</b>	<b>11007</b>	<b>13008</b>
Net book value at the end of the year 2020	<b>15025</b>	<b>16729</b>	<b>31754</b>

Items 1, 2 and 3 listed below are assets held by the URC (Eastern Province) Trust as the Custodian Trustees of these assets and hence these items do not appear in the balance sheet of this church. Fixtures, fittings and equipment purchased since 1<sup>st</sup> January 2001 have been capitalized, subject to the following:

- (a) The item has a value >£1000 (previously > £500)
  - (b) The item does not represent a maintenance, or replacement item.
  - (c) If the item is a gift of equipment, or money to purchase equipment, it must add significantly to the existing overall value of the church premises, or have a significant immediate realisable value.
1. The Freehold and contents in the Church in Ipswich Street.
  2. The Freehold of the Manse in Temple Road.
  3. £117k invested by the Synod in COIF Bank. (The income alone is expendable, allowable by existing URC policy- may be subject to change).

**The church does not have a policy for revaluation of assets.**

### **Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

#### **Analysis of debtors**

Trade debtors

Prepayments and accrued income

Other debtors

<b>2020</b>	<b>2019</b>
<b>£</b>	<b>£</b>
0.00	0.00
1141	1060
2480	31348
<b>Total</b>	<b>3621</b>
	<b>32408</b>

### **Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

#### **Analysis of creditors**

Bank loans and overdrafts

Accruals and deferred income

Taxation and social security

Other creditors

**Total**

<b>Amounts falling due within one year</b>	
<b>2020</b>	<b>2019</b>
<b>£</b>	<b>£</b>
0.00	0.00
0.00	0.00
0.00	0.58
232	4160
<b>Total</b>	<b>4218</b>

There is no Security over assets:

### **Endowment and Restricted Funds**

The church has no Endowment Funds

### **Grant-making policy**

Grants made to institutions in a given year are agreed at a Church Meeting.

## Benevolent Collections for other Charities 2020

The figures below are not included in the Main Accounts. They are classed as Agency Collections as the church collection is on behalf of charities.

Boys Brigade & Girls Assn	50.00
Christian Aid	401.08
Marys Meals	200.41
SHCT	285.00
Stroke Association	136.38
Stowmarket Food Bank	50.00
St Elizabeth Hospice	170.00
Total	<u>£1292.87</u>

Note: These are funds received and paid to the charities above by the Stowmarket URC Charity during 2020.

**PASTORATE ACCOUNT**  
**2020**

**INCOME**

B/fwd from 2019	<b>1578.48</b>
Income from Chapels & Stowmarket etc	2318.80
Total Income 2020	<b>3897.28</b>

**EXPENDITURE**

Council Tax	1131.76
Telephone	286.32
Travel	87.30
Anglia Water	269.73
Manse Brown Bin	44.10
Stationery & Books	113.19
Other	126.95
New Laptop	279.00
Monthly Bank Charges	60.00
Total Expenditure	<b>2398.35</b>

Balance Sheet 2019

b/fwd from 2020	1578.48
Income	2318.80
Expenditure	(2398.35))
c/fwd to 2021	<b>£1498.93</b>

**Ann Waller**

**Treasurer**