

UNITED CHURCH FERNDOWN

TRUSTEES' REPORT 2024

Aim and Purposes

The purpose of United Church Ferndown is to advance the Christian faith in accordance with the principles and practices of the Baptist and United Reformed Church.

The Minister(s) and Deacons (Trustees) aim to promote the purpose of the Church and be responsible for the maintenance of the Church premises.

Objectives and Activities

The Church premises are open for public worship every Sunday morning. Our services put the Christian faith into action through worship, prayer, bible readings with exposition and communion.

When planning our activities the Minister(s) and Deacons (Trustees) have considered the Commission's guidance on Public benefit and in particular, the guidance on charities for the advancement of religion.

We engage in a range of activities including: Public worship, teaching of the Christian faith, pastoral work, provision of facilities with a Christian ethos for local community, supporting other charities in the UK and overseas.

Achievements and Performance

The Celebration of Public Worship & the teaching of the Christian Faith

2024 was a year of ups and downs with the Ministers taking on an expanded role to encompass the youth and children's work from the beginning of the year. These groups, although slightly smaller than in the past, ensure that those who come hear more about Jesus and his love for them.

Easter was a great time and it was brilliant to be able to talk to shops and place clues within them for people to find and then come and get a prize from us at the church. What a witness to be able to share what Easter is really about with those that would not normally engage.

A team from the church has been taking a monthly service at Fernhill Dementia Care Home since it first opened. It continues to be a joy and a privilege to bring worship and God's word to the residents and staff there. It is very moving to see people who have dementia responding to the truth that God loves them.

A “High Tea, Low Church” monthly service has continued through 2024 where people enjoy singing the older style hymns and the testimonies given have been heart-warming and great to hear.

One of our Ministers continues to be involved in the east Dorset church partnership.

Through the Sunday services we have worked through the book of Acts. It’s been interesting to hear and study other bits of the bible which we don’t often read and to put it all into context.

Our services are “streamed” and can be watched on YouTube for those unable to attend services in person.

In addition there were many social events through the year which has been a fantastic way to build our community and links.

Mission and Evangelism

The fortnightly “Lunch Club” continued through 2024 which is open to anyone who wants to meet with others for a reasonably priced lunch. There were normally between 30 and 40 who attend the lunch but during the year we occasionally had nearer 50.

“Thermal Thursday” was re-introduced in 2024 and has continued to grow through the year and proved to be very popular with around 18-28 people attending. Those who come enjoy Crafts, Jigsaw Puzzles, Knitting, Card making, Games and Quizzes etc. and have been sewing practical items for the shoe box appeal for the elderly, which went off to the Ukraine and Moldova in November in time for Christmas. A choir was formed which sang at the candle light Christmas service. The group is open to anyone in the community and all ages are warmly welcome to join us for tea and biscuits/cakes and soup before we pack up. Prayer and support is always available too and we welcome any new ideas. Thanks to all who help to make it a great time each week.

The Church hosts a weekly table tennis group – all are welcome.

The Church runs a group for Parent/Carers with their pre-school children called “Tiddlers”.

During 2024, our children and youth groups ‘Bright Sparks’ (years R – 4), ‘Ignite’ (years 5 – 8) and ‘Radiate’ (Years 9+) continued to meet weekly.

Holiday club was a highlight for this year. Being able to teach a whole room of children how God can be their strength was amazing.

“Messy Church”, introduced in 2023, continues to be run every month with many families joining us and hearing about Jesus and how much he loves them with the Church coming alongside those in our community who need to hear the Good News of Jesus.

An 18+ group was successfully launched and we have had some great discussions about God and where he fits into the world and their beliefs. In addition, Christian Union at the upper school was launched, in collaboration with St Mary’s that has provided a link with other people such as the receptionists at the school and other teachers

Pastoral Care

A pastoral care policy was adopted in 2023 with 2024 seeing us continue to meet the very real and present needs within our own fellowship and the wider community. Many people have been visited pastorally and we have had the great pleasure of meeting with and praying for many of our church community as well as those outside.

The Church Premises

The Church buildings are not only available for Church run events but are used by the community for meetings, children parties etc.

All hall hirers must adhere to the Church lettings policy, health and safety policy and young people and adults at risk Safeguarding Policy.

The upkeep of the premises is an important consideration of the Trustees with General maintenance carried out on the Sanctuary, Hall and Grounds during the year. The Sanctuary and Hall were decorated during 2024 and the carpet in the rear hall professionally cleaned. Gutters have been cleared on a regular basis and a new frame made for the banners.

Support of Charities in the UK and Overseas

During the past year, we have kept in regular contact with our missionary friends at home and abroad. Monthly prayer meetings on zoom have enabled some of our missionary friends to join us and update us on their work. In addition we continue to receive monthly newsletters and prayer requests from all our missionaries that we support.

We were pleased to receive visits from a representative of Arab World Ministries who updated us on the work in North Africa.

One of our Ministers returned to Moldova to celebrate the opening ceremony of the church that was renovated by Link to Hope in 2023.

The Church has financially supported a number of missions as shown in the accounts.

Financial Review

We finished 2024 with a deficit of £3,721.51 (previous year deficit being £2,236.72). The general receipts and payments account is showing a deficit of £2,236.72. The previous year was a surplus of £10,140.15.

General Receipts

The monthly/weekly offering for 2024 was lower than the previous year as the reduction of income that commenced in the latter part of 2023 continued. The lower giving also reflected in the gift aid claimed for the year. During 2024 we had a number of one off hall hires that increased the income in that area. The increased interest received is a result of the high interest rates.

General Payments

During 2024 our Ministers took on extra hours to cover the work done by the Children's, Youth and Families' Pastor. The CYF Pastor who left at the end of 2023 was not replaced. We continued to support our partner Missions/Missionaries with grants as agreed in the budget. Our cost of gas significantly increased in 2024 as we had reached the end of a long standing contract.

Reserves Policy

It is the policy of the charity to maintain a minimum level of unrestricted funds, which are the available reserves of the charity, at a level that equates to six months' of unrestricted expenditure. It is felt that this would be sufficient to continue the activities of the charity in the event of a significant loss of income.

Unrestricted reserves at 31 December 2024 were sufficient to adhere to the policy.

Volunteers

We continue to be grateful to Church members and all those who volunteer and work so hard to make United Church Ferndown such a welcoming and active community. We would not be able to run so many activities without their support.

Structure, Governance and Management

The method of appointing Trustees is set out in the Church Governing Document and Church Rules.

Whilst legally the Trustees are empowered to make binding decisions the traditional practice is that the ultimate decision-maker is the Church Members meeting.

Day to day running of Church affairs is delegated to the elected Deacons (maximum 8) who, together with the appointed Minister(s) of the day, form the Charity Trustees, who meet as required, usually monthly except August or more frequently if occasion demands. The Trustees may also appoint no more than two Co-opted Trustees.

Administrative Information

The United Church Ferndown is situated at 505 Wimborne Road East, Ferndown, Dorset BH22 9NF.

Charity Registration number is 1159971.

The Trustees during the calendar year 2024 were:

Ministers: Rev. Darren Pike
 Rev. Melanie Pike

Deacons: Arthur Ansell
 Natalie Butler
 Eunice Clayton-Paine (from April 2024)
 Jill Corcoran (from April 2024)
 Steve Ford (until April 2024)
 David Hamblin (Secretary until April 2024)
 Angela Jameson (Treasurer)
 Janet Latham
 Ian Pethick (until December 2024)
 Peter Vincent (Secretary from April 2024 & previously co-opted in 2023)

UNITED CHURCH FERNDOWN - Registered Charity Number: 1159971
FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2024	2023
Receipts			
Monthly/Weekly Offering		£ 60,184.62	£ 69,533.44
Donations and other income	2	£ 3,430.72	£ 2,607.88
Income tax recovered on gifts		£ 11,779.26	£ 15,412.60
Next Generation Ministries Income		£ 3,144.58	£ -
Interest (Bank & HMRC)		£ 2,353.18	£ 1,082.66
Rents and contributions for use of premises		£ 5,184.00	£ 3,127.00
		<u>£ 86,076.36</u>	<u>£ 91,763.58</u>
Payments			
Ministry	3	£ 63,031.29	£ 48,327.60
Children, Youth & Families Work	4	£ 438.17	£ 19,199.60
Mission	5	£ 6,900.00	£ 8,310.12
Upkeep of Church premises	6	£ 10,498.15	£ 8,533.00
Administration	7	£ 835.49	£ 3,570.81
Church other expenses	8	£ 6,742.73	£ 4,668.93
Manse loan repayment - capital element		£ 1,352.04	£ 1,390.24
		<u>£ 89,797.87</u>	<u>£ 94,000.30</u>
Surplus (deficit) for the year		-£ 3,721.51	-£ 2,236.72
Balance brought forward		£ 65,241.64	£ 67,478.36
Transfer to Designated Funds		£ -	£ -
Balance carried forward		£ 61,520.13	£ 65,241.64

DESIGNATED FUNDS MOVEMENT	2023 B/Fwd	Transfer In	Transfer Out	Payments	2024 C/Fwd
Equipment	£ 408.43	£ -	£ -	£ 408.43	£ -
Manse improvements	£ 6,000.00	£ -	£ -	£ -	£ 6,000.00
	<u>£ 6,408.43</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 408.43</u>	<u>£ 6,000.00</u>

RESTRICTED FUNDS MOVEMENT		2023			2024
		B/Fwd	Receipts	Payments	C/Fwd
Mission	9	£ 5,062.56	£ 2,259.25	£ 2,281.75	£ 5,040.06
Manse Loan Repayment		£ -	£ 10,355.67	£ 10,355.67	£ -
Youth & Childrens work		£ 1,360.23	£ -	£ 252.00	£ 1,108.23
Tiddlers Equipment		£ -	£ 200.00	£ 200.00	£ -
Equipment		£ -	£ 4,129.16	£ 4,129.16	£ -
Hall Sound System		£ -	£ 200.00	£ -	£ 200.00
URC Event		£ -	£ 45.00	£ 45.00	£ -
Choir Funds		£ 320.96	£ -	£ -	£ 320.96
Table Tennis		£ 1,250.00	£ -	£ 100.00	£ 1,150.00
Flower Fund		£ -	£ 261.42	£ 261.42	£ -
Pastoral Worker		£ -	£ 1,000.00	£ -	£ 1,000.00
		£ 7,993.75	£ 18,450.50	£ 17,625.00	£ 8,819.25

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Note	2024	2023
ASSETS			
Bank and other cash balances		£ 76,339.38	£ 79,643.82
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:			
General Fund		£ 61,520.13	£ 65,241.64
Designated Funds		£ 6,000.00	£ 6,408.43
Restricted - Mission fund		£ 5,040.06	£ 5,062.56
Restricted - Table Tennis Club		£ 1,150.00	£ 1,250.00
Restricted - Choir		£ 320.96	£ 320.96
Restricted - Youth & childrens work		£ 1,108.23	£ 1,360.23
Restricted - Pastoral Worker		£ 1,000.00	£ -
Restricted - Hall Sound System		£ 200.00	£ -
		£ 76,339.38	£ 79,643.82
LIABILITIES			
Current	11		£ 5,042.56

NOTES TO THE ACCOUNTS

1 Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

2 Donations and other income:

	2024	2023
Donations	£ 1,172.83	£ 325.00
Lunch Club	£ 1,183.89	£ 1,249.14
Coffee Donations	£ -	£ 90.00
Church Events	£ 468.20	£ 265.48
Funeral Fees	£ 550.00	£ -
Wedding Fees	£ -	£ 200.00
Children & Youth Groups Funds	£ -	£ 475.75
Other items	£ 55.80	£ 2.51
	£ 3,430.72	£ 2,607.88

3 Ministry:

Ministers' stipend & pension contribution	£ 54,775.92	£ 39,702.61
Ministers' expenses	£ 1,560.21	£ 1,191.63
Ministers' conferences	£ 1,191.15	£ 673.22
Ministers' Training	£ 332.00	£ 324.00
Pension deficit contributions	£ 10.00	£ 12.00
Manse expenses	£ 4,548.55	£ 4,830.61
Manse maintenance	£ 108.00	£ 583.77
Manse loan interest	£ 447.96	£ 1,009.76
Pulpit Supply	£ 57.50	£ -
	£ 63,031.29	£ 48,327.60

	2024	2023
4 Children, Youth & Families Work		
CY&F Pastor pay & pension contribution	£ 438.17	£ 18,947.64
CY&F Pastor expenses	£ -	£ 197.10
Youth Workers Retreat	£ -	£ -
CY&FW expenses	£ -	£ 54.86
	<u>£ 438.17</u>	<u>£ 19,199.60</u>

5 Mission:

SCBA Home Mission	£ 999.96	£ 1,500.00
URC M & M Fund	£ 999.96	£ 1,500.00
Hope Now	£ 750.00	£ 750.00
Laura Weeds (W.E.C.)	£ 750.00	£ 750.00
Dave & Michele Mahon (B.M.S.)	£ 750.00	£ 750.00
Helen & Adrian Harrod (O.M.)	£ 750.00	£ 750.00
Arab World Ministries	£ 750.00	£ 875.00
Link to Hope	£ 19.50	£ 12.05
Tim Spring (London City Mission)	£ -	£ 300.00
CAP	£ 750.00	£ 750.00
Local Outreach	£ 380.58	£ 373.07
	<u>£ 6,900.00</u>	<u>£ 8,310.12</u>

6 Upkeep of Church premises:

Lighting & Heat	£ 4,181.43	£ 2,686.77
Water & Sewage	£ 118.26	£ 114.19
Cleaning (incl. wages)	£ 3,333.79	£ 3,621.73
Insurance	£ 1,102.98	£ 1,068.45
Repairs/maintenance & improvements	£ 1,761.69	£ 1,041.86
	<u>£ 10,498.15</u>	<u>£ 8,533.00</u>

7 Administration:

Printing & Stationery	£ 254.82	£ 676.32
Telephone	£ 495.67	£ 490.96
Administrator	£ -	£ 2,323.53
Accounts Examination	£ 85.00	£ 80.00
	<u>£ 835.49</u>	<u>£ 3,570.81</u>

8 Church other expenses:

CCL Licence	£ 929.37	£ 867.28
Coffee/Catering	£ 884.96	£ 376.63
Subscriptions	£ 275.00	£ 252.35
Training	£ 30.00	£ 340.00
Flowers	£ 276.44	£ 533.12
Next Generation Ministries Expenditure	£ 2,402.51	£ -
Other	£ 1,944.45	£ 2,299.55
	<u>£ 6,742.73</u>	<u>£ 4,668.93</u>

	2024	2023
Revenue	100.0	100.0
Cost of Sales	(40.0)	(40.0)
Gross Profit	60.0	60.0
Selling Expenses	(10.0)	(10.0)
Administrative Expenses	(15.0)	(15.0)
Finance Expenses	(5.0)	(5.0)
Profit Before Tax	20.0	20.0
Income Tax	(5.0)	(5.0)
Profit After Tax	15.0	15.0
Dividends	(3.0)	(3.0)
Retained Profit	12.0	12.0

£	-	£	15.00
£	-	£	100.00
£	1,033.36	£	-
£	489.66	£	-
£	518.23	£	-
£	130.50	£	206.95
£	-	£	692.97
£	110.00	£	113.75
£	-	£	7.00
£	2,281.75	£	1,135.67

10 Non-monetary assets:

Manse - 29 Heath Farm Road, Ferndown. BH22 8JN	Cost	£ 284,985.00
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The Church also owns fixtures, furniture & equipment with an insurance value of £121,520.

11 Liabilities:

(a) Current: BMS Birthdays

		2024		2023	
BMS Birthdays		£	-	£	20.00
Muluote	Restricted Mission	£	5,042.56	£	5,042.56
		£	5,042.56	£	5,062.56

(b) Long-term loan: Baptist Union Corporation

£ - £ 11,707.71

Loan relates to manse purchase. The original loan end date was February 2035.

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2024 are as approved by the Deacons.

Angela Jameson - Church Treasurer

Report of the Independent Examiner to the Trustees of United Church Ferndown

On the accounts for the year ended 31st December 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner Rev. John Berridge Date 23/02/2025

Name: John Berridge

Address: 12, Stonechat Close, Ferndown, Dorset. BH22 9QH