

Ottery St Mary

United Reformed
Church

Annual Reports

2020

Ottery-urc.org

Charity registration number: 1165093

Secretary's Report

"Have I not commanded you? Be strong and courageous. Do not be afraid, do not be discouraged, for the Lord your God will be with you wherever you go." Joshua 1 : 9

As we entered 2020 we were optimistic about the future having recently appointed Robert Marshall as our Church Leader. No sooner had he and his wife, Lucy, and family arrived and the Commissioning service taken place, than the country was put in Lockdown due to the Covid-19 pandemic. No longer were places of worship to remain open in order to keep people safe. Life was no longer the same with so many restrictions on what we could and could not do, where we could go and who we could see. It is good to remember that God was with us throughout that time and is still watching over us as we enter another lockdown.

With Robert at the helm we were soon worshipping via Zoom and weekly attendance was very encouraging. No longer able to meet in person we joined together over the internet and had a chance to catch up with one another in the breakout rooms. Prayer meetings were held each Sunday, Housegroups began meeting again and the Elders continued to meet regularly to keep routine work going and prepare for a "New Normal". A "New Normal" team was appointed to look at how we could re-open the Church with all the guidance given and what measures were needed to comply with the restrictions. Their hard work was much appreciated and we give them our thanks. Quiz evenings gave us a much needed social break from our daily routines and we must give thanks to Martin for organising these. The Elders felt it was necessary to meet the needs of our young people as a priority and so when restrictions allowed the young people met upstairs for their Sunday morning classes with the Church service being streamed from the building via Zoom to those still at risk and unable to attend at Church. This began in October with the intention of holding services fortnightly from the Church. Another lockdown prevented this from happening for long and even our Christmas Day service was via Zoom only. However a new Zoom service was added for the young people beginning at 10.00am each Sunday. What a blessing these services have been for the youth of the Church and for us with mainly preachers from our own fellowship. Preaching themes have again been evident throughout this time and thanks go to Philip for arranging our preaching plan. A book read, re(Union) by Bruxy Cavey, was held online and proved both encouraging and thought provoking. God is with us!

It has been encouraging to hear about people phoning one another and keeping in regular contact. Those shielding at home have greatly appreciated this and recognized they are not alone and that they are remembered in prayer. Some have had hospital visits and continuing treatment with telephone and video consultations becoming the norm. Sadly Deirdre's partner, Mike passed away in October and we continue to uphold Deirdre in our prayers. The arrival of a new grandchild is always a blessing although once again Covid restrictions meant we have not been able to see our families as much as we would like. Nan has once again done a great job sending out cards on special occasions.

We were very pleased to welcome Graham Harry and Lucy Marshall into membership and induct Barbara Beamer, Gary Beamer and Judith Webber back to the Eldership. Their contributions to the running of the Church are greatly appreciated.

Work on the Church building has been ongoing with new boilers and a new kitchen fitted and the exterior painted. Broadband was installed to allow us to stream the morning service via Zoom on those days when the Church was open. Ivan has once again been of great assistance in sorting out the technology required.

The Foodbank has continued to supply those in need and are grateful for your generous donations and for the volunteers who put food parcels together and those who made the deliveries. The pandemic has meant more people were in need. The Community Market has only been able to meet once but Martin has kept everyone up to date with his regular piece in the local Gazette. The stallholders held a virtual market before Christmas.

I would just like to finish by thanking Rob and the Elders for all their support throughout a difficult year and all of you for your faithfulness in joining us in worship.

“Do everything without grumbling or arguing, so that you may become blameless and pure, Children of God without fault in a warped and crooked generation. Then you will shine among them like stars in the sky as you hold firmly to the word of life.

Philippians 2 :14 – 16

*Lorna Mackie
Church Secretary*

Church Leader's Report

What a year 2020 has been! Lucy, the children, and I arrived to our first service in January where John Nash spoke, calling on all of us to be courageous, quoting the words from Paul: "Be on your guard; stand firm in the faith; be courageous; be strong. Do everything in love." (1 Corinthians 16:13-14)

Although John could not possibly have seen what was to come, this word has been totally relevant to what we have experienced and continue to experience today. We've seen so many of the church be courageous with what is entirely new to many – Zoom! Thinking back to April, there were many who were struggling with the technology, it amazes me how normal it is for all of us now.

A real encouragement to us all has been the faithful participation of the wider church family in our worship services. Zoom has proven to be an enabler in many ways, and it would not be a surprise if we always include some element of this technology in the life of the church after the current restrictions lift.

COVID-19 and the associated restrictions have proven to be extremely disruptive to life in general, but perhaps especially to life together as church and that's because church involves different households meeting together, regularly.

Lucy and I really appreciate the welcome and prayerful support we have received, and thanks to the church, despite the restrictions, are beginning to feel settled here in our new town.

Much of the first few months my attention was focused on familiarising myself with names, faces, and the needs of the church. I particularly enjoyed hearing many of the testimonies of the church, stories of God's faithfulness over the years. Aside from adjusting everything as a result of COVID restrictions, one of the immediate needs was to seek God's provision of a new Eldership team as Lorna, John, and Anne had all expressed a wish to stand down on completion of their terms, in February 2021. Thankfully, Judith, Barbara and Gary, answered the call and were reappointed as serving Elders in the summer. We as a church are very blessed to have such a capable team, and I am personally grateful to all six of them for their service to the church and their patience with me during my first year here.

I'm also very grateful for the work Philip has done in assisting me with the preaching series over the year. It has been so helpful to bounce ideas around and pray through them with Philip. We started the year off looking at Acts 2:42 and learning from what the first church in Jerusalem were devoted to: the Apostles' teaching, to fellowship, to the breaking of bread, and to the prayers. Despite the restrictions and by the grace of God, we have been able to follow their example and continue our devotion to these things this year, primarily through our Sunday morning worship, youth and children's groups, and house groups.

Other series were on the subject of Forgiveness following our first Zoom service on Easter Sunday. We then moved into the final two chapters of Hebrews, concluding a long running series in that letter by fixing our eyes on Jesus.

Out of that came a series on the Sermon on the Mount (Matthew 5-7) where we looked more deeply into Jesus' core teachings to his Disciples, who were in turn the ones sent as Apostles to teach the church. After a short return to the Psalms we began our Advent series on Hope, Peace, Love, and Joy, before focusing on Light by celebrating a Christmas Day Christingle.

In preparing these talks, it never ceases to amaze me how themes and messages are regularly so relevant to our lives. The Holy Spirit is at work.

A highlight for me this year has been the Book Read group that we held during the Autumn. A group of us eager to consider, discuss, and learn, what it is that we share as Good News with one another and the people around us. We read (re)Union by Bruxy Cavey. Some found the book difficult and unconventional. Others found it very helpful and engaging and have been inspired to continue exploring our faith more deeply. It's likely we will continue something like this again in 2021.

As a church some are eager to find ways of engaging with our community, exploring ways in which we can reach people and tell them the good news of Jesus. This is a challenge that is not unique to us and given the scale of change in society that will arise in the wake of this Pandemic, all churches will be seeking God's help in shaping the way in which we can best serve Him and make Him known in our community. We have great hope, great expectation, and worship a great God who has shown us His will and all His glory in the face of Jesus.

We rest on this promise:

"For the earth will be filled with the knowledge of the glory of the Lord as the waters cover the sea." Habakkuk 2:14

Robert Marshall

Youth Team Report

Pre-schoolers

There are 3 pre-schoolers and at the moment, the Covid Risk Assessment only allows for one parent and child upstairs at one time because the room that is used for this group is too small to allow social distancing of an additional family.

Younger Group

During this year we have continued to use the Urban Saints materials for both the younger and senior youth groups as the materials cover 3-18 year olds. As mentioned last year, all the resources are web-based and can be printed as needed.

All went well for the first 3 months of the year and in mid-January we started with a series entitled 'Encounters with Jesus'. This came to a halt when the first lockdown started on 23rd March, in fact our last full session in church was Sunday 15th March. From then and through the summer we had a 10 minute or so slot in the Sunday zoom service. This worked well, although some youngsters found the use of zoom difficult to engage with especially as time went on. So, after the government opened up activities and Graham had written youth risk assessments (general and Covid), Youth Church started on 4th October. For the following weeks we rotated being upstairs in church (when church met downstairs) and being on zoom. It was really great to see the youngsters enjoying each other's company again.

In November, the 2nd lockdown arrived and it was then we decided to do zoom at 10am each Sunday morning for the youth. A separate session allows singing, story-telling, prayer and craft.

There are 7 children in the younger group.

10+

During the first part of last year the group met in the church lounge most Sundays for a mixture of games, video clips, and discussions about how the Bible applies to our lives. The move to Zoom hasn't been easy for our older ones, so the more recent fortnightly onsite 'youth church' gatherings were a great relief. This year we will do what we can to keep the focus on the Word and help our young people make the most of their Bibles to get to know God better, through whatever format we can use.

FiSH (Fun in Someone's House, or Station Hall)

This group traditionally meets on Saturdays monthly in the house or in the hall, still with up to 14 young people (aged between 11 and 16), but has met more frequently online during periods of lockdown. As with the Sunday ministry we are pleased that the young people now have their own bibles and are beginning to study them as part of the sessions, as well as enjoying all the crazy games that Graham comes up with!

Holiday Club – WonderZone

What seemed impossible became impossible in August 2020 when we met for five morning sessions over Zoom with families from around the area. The materials from Scripture Union were great and focused in on the wonder of creation and our wonderful God. We even managed to keep up the usual levels of mayhem, with songs, games,

bible study groups and forfeits galore. We are thankful for God that this was able to happen, and hope to be in a position to do something like this again in the future.

*Judith Webber
Iain Randall*

Housegroups

Wednesday Evening

We meet with joy and friendship, in comfort and a relaxed atmosphere to study and learn about God with fellow Christians, and I urge anyone who may be hesitating to take the step, to try a House Group. There is plenty of opportunity in our Christian Family.

In this year of the Covid we met through Zoom which brings a whole new dimension to the group and although we miss the personal contact we are meeting in the comfort and security of our own homes.

In the last year our studies have included –

The Lord's Prayer

Super Star [a study for Lent taking highlights from the musical as a basis for bible study].

Romans

Meeting God

We are currently studying James, which is very challenging in its interpretation but also very thought provoking and sometimes demanding of the Christian.

We are a small group at present, 9-12 people each session. We welcome all who wish to attend and are happy to accommodate those who cannot manage every session.

In normal times Tea, Coffee or a soft drink with biscuits open each session.

David Briden

Ottery Homegroup

We have continued to be blessed by fellowshiping together around God's word, in spite of spending most of the year on Zoom. This last year we have undertaken studies of the books of Daniel and James amongst other things. We are always open to new members, and meet fortnightly at 8pm on a Thursday online.

Iain Randall

Foodbank

In her Christmas message this year our Queen said:-

“In the United Kingdom and around the world, people have risen magnificently to the challenges of the year, and I am so proud and moved by this quiet indomitable spirit...”.

and

“We continue to be inspired by the kindness of strangers and draw comfort that – even on the darkest nights – there is hope in the new dawn.”

From the Foodbank we have seen this at first hand!

When lockdown hit in March our volunteer force was immediately reduced by more than half as the over 70's isolated. The remaining team members organised a system to pack and label food parcels and the Town Council, through the Covid 19 volunteer group provided volunteers to deliver the parcels, sometimes in atrocious weather, to those in need.

This Covid year we have seen a record increase in everything relating to the Foodbank. The number of clients, expenditure, donations of food and donations of money have all exceeded any previous year.

This year we have issued 440 'food parcels' to provide food for 844 people which covers 7596 meals. We have also issued 413 greengrocery vouchers and given £200 of gas/electricity top-ups. A new service this year was to give vouchers at Christmas for people to buy meat and we issued £170 worth of meat vouchers. These figures show an increase in need of 33% over 2019, however 2019 showed a big increase over 2018 and this year compared to 2018 is a 144% increase.

The final figures for this year are not yet available but so far we have spent £3418.88 of which £2814.88 has been client expenditure [including buying in £1216.09 worth of additional food], £125 mobile phone costs and a computer [see below].

We are very grateful to all our donors. Particular thanks to our loyal donors who give by Bankers Order each month; the Ottery St Mary URC; The Rotary Club of Otter Vale, the Town Council and many others and to our volunteers who all give of their time generously and without remuneration and also the volunteers from the Ottery Covid 19 help team.

We are also grateful to the Ottery Town Council who gave us a grant to buy a computer. Until now our records have been kept on personal computers. Now that we have a dedicated laptop computer of our own it will be much easier and safer to keep the records.

Thanks to Otter Produce, both the previous owners, who agreed to the voucher scheme, and the new owners who have agreed to continue the greengrocery vouchers. Thanks also to Country Farm Butchers who agreed to join with us and accept vouchers for meat.

As the generosity of our donors of both food and money has also increased our income in 2020 has exceeded our expenditure and we begin the New Year in a very good position to continue to help those most in need.

David Briden

Community Market

At the start of 2020 we had 4600 Market publicity leaflets delivered to Ottery and several surrounding villages. The February Market took place as usual in The Institute. And then lockdown happened. So there was no March Market. We expected to start back again later in the year but as the situation developed it became clear that we could not re-start any time this year. In the light of all the very lengthy and detailed advice from Government and from the Trustees of the Market it was simply not practical to set up from scratch, maintain social distancing, clean and clear away all in the same morning.

Martin has continued to write a piece each month for the Ottery Gazette so the Market is still kept in mind. Each piece also includes a puzzle!

In November/ December one of the stallholders ran a Virtual Community Market on Facebook which was very successful. A number of stallholders were missing the Market in the run-up to Christmas particularly. The Virtual Market will continue into 2021.

Penny Hounslow and team

Fabric Report

Church

During the year new boilers and heating controls were installed, the kitchen refurbished and external decoration of the church and hall was completed.

Maintenance and repairs to the fabric of the church and hall continued during the year, arranged as necessary.

Manse

Following the Tenants vacating the property, the employed Church Leader and his family took up occupation of The Manse in June.

Maintenance, repairs and redecorating has been undertaken as necessary.

Quinquennial Inspections

Inspections of both the church buildings and The Manse are now due and will be arranged for early in the new year.

George Moon

Missionary Report

The mission group of Judith Webber, Tim Beard and Anne Brinton with John Nash has met once this year. The results of the most recent meeting plus subsequent discussions are attached below.

Note: Last year a special gift of £500 plus additional gifts of £410 from church members was forwarded to Kunhar Christian hospital.

Recommendations for Home and Overseas Missionary Giving in 2021 for consideration by the Annual general meeting.

Financial support for Mission in 2021 from the general fund should be increased slightly to £3800. This will be coupled with a further allocation from the Alan Cooper fund of £930.

So, the total mission giving in 2021 should be £4730.00

This year the support for the Persecuted church and refugees will be through Open Doors.

Local Evangelism

The O6 Project is making a valuable contribution in Ottery, so it is recommended that the annual contribution from the church continues to be £1500, and an additional gift of £500 be made from some of the Alan Cooper bequest money.

Ottery Christian Youth Pastor (O6)	£1500
Alan Cooper bequest	£500

TOTAL	£2000
--------------	--------------

Proposed Overseas support for 2021

The division of mission spends overseas would remain similar to last year.

Summary of Overseas Mission activities supported

Ethiopia EKC Self-help Project	Connected church Project in current form finished, but continued support to Ethiopia is recommended.
Release	Persecuted Christians / refugees
Thai Pocket Testament League	Evangelism/ Teaching/ Poor relief
Kunhar Christian Hospital, Pakistan	Support building of new infrastructure in remote area
El Shaddai Children's Home, Chennai	Running costs of orphanage / old peoples care.

Suggested support

TEAR Fund	£665
Release	£565
Thai PTL	£500
Kunhar Hospital	£500
TOTAL	£2730

This proposal, gives each agency a minimum of £500 for the year and spends all the remaining mission component of the Alan Cooper bequest.

John Nash

Ottery St Mary

URC Charity

Registered Charity Number: 1165093

Financial Report

2020

OTTERY ST MARY UNITED REFORMED CHURCH

Financial Report for the year ended 31 December 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

Administrative information

The Ottery St Mary United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of the South West Synod of the Church.

Ottery St Mary United Reformed Church is situated at Jesu Street, Ottery St Mary. The correspondence address is 47 Raleigh Road, Ottery St Mary, EX11 1TG.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. The elected elders of the church during 2020 were:

Mrs B Beamer	Elder and Treasurer
Mr G Beamer	Elder
Mrs A Brinton	Elder
Mrs L Mackie	Elder and Secretary
Dr J Nash	Elder
Miss J Webber	Elder

The employees of the church during 2020 were:

Mr Robert Marshall ~ Pastor
Mrs Carol Connett ~ Cleaner

The Church building and the manse at 27 Butts Road, Ottery St Mary, EX11 1EL are vested in The Trustees, The United Reformed Church (South Western Synod) Incorporated as trustees and held for the benefit of Ottery St Mary United Reformed Church in accordance with the trusts applicable to URC properties.

Structure, governance and management

The activities of Ottery St Mary United Reformed 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, in accordance with the normal practice of Ottery St Mary United Reformed Church.

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.

The members of the Elders' Meeting are the Pastor and up to nine members of the Ottery St Mary United Reformed Church nominated and elected by the members of Ottery St Mary United Reformed Church in Church Meeting. To be eligible for election, a person must have been worshipping in the church regularly for over one year and either be a member or, indicate that they are prepared to seek membership and be accepted before being ordained as an Elder. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit to the number of consecutive periods of service.

The Elders' Meeting met 16 times during the year. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Mission, Youth Work, Premises, Finance and Worship. The Church Meeting met 5 times during the year (including the AGM). Due to the COVID crisis, many of the meetings took place online.

Objectives and activities

As a local congregation of the United Reformed Church, Ottery St Mary United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. The object of the Ottery St Mary United Reformed Church 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.

The Church's vision is to be a spiritually strong, loving, bible-based family church where

- as individuals we take a personal daily walk with God
- we meet to learn together and encourage each other in the Christian life
- we work together to reach out and communicate the good news of Jesus Christ both locally and beyond in a bold, enthusiastic and effective manner

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the church provides benefit to the public by:

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

Achievements and performance

Wednesday and Thursday evening housegroups meet weekly, giving opportunities for Bible study and prayer. Weekly prayer meetings have taken place seeking the Lord's help and guidance for the future of the church. In recent times all of these meetings have taken place online.

It has been a great blessing to be joined by Rob Marshall and his family. Rob started work as Pastor in mid January and is employed by us for 20 hours a week. He and his family moved into the manse in June, towards the end of the first lockdown. Although he has been severely limited by government restrictions which meant the church building had to close for several months, he has managed to get to know each one of us, and has enabled us to hold online meetings throughout the pandemic.

Sunday morning meetings provide opportunities for worship and teaching. At the end of the meeting break out groups provide the opportunity for further fellowship in small groups. A separate online youth church has been started, taking place half an hour before the main church service. As soon as it was possible, and after careful risk-assessment, we reopened the church so that both children and adults could meet in the building (but separately) each fortnight. Internet links were provided to enable older members and the vulnerable to join the meetings from home.

FISH provided opportunities for 11 year olds upwards to meet together for fun, food and some Christian teaching. During the lockdown these meetings took place online.

Mission remains close to our hearts and the Mission Group have kept us up to date with regular articles in the Newsletter.

The Ottery St Mary Community Market took place only once in 2020 but was then closed due to the pandemic. The Market produced an overall loss of £151.07 during the year.

There were fewer opportunities to socialise, but a series of weekly online quizzes provided some light relief.

We have continued our involvement with Churches Together in Ottery. Members of the church have continued to organise and assist in the Ottery Food Bank, which is housed in the church hall. For the time being food has been delivered by the Ottery Volunteers, which has been a great help but has limited the opportunities for outreach. Members of the church were also involved in organising and helping to run the "Wonder Zone" online children's holiday club.

During the year the church continued its membership of the Evangelical Alliance and of Partnership UK.

At the start of the year a number of different organisations were using the church facilities, including Brownies, Table Tennis club, Kurling Club, Ottery Warblers and Ottery Choral Society. Unfortunately, none of these organisations have been able to meet at the church since the end of March. All of these organisations made a financial contribution to work of the church, which has come to an end for the time-being. We have also lost the income from the manse, which is now used by our Pastor and his family.

New boilers and a new kitchen were installed during 2020.

We thank the Lord for his provision for us, both financially and spiritually. We put our trust in Him as we seek to know His will and to serve Him in Ottery St Mary.

Financial Review

The church's finances are still in a healthy condition. As a result of the pandemic, many people have switched from giving cash to making payments direct to the church bank account and overall giving to the church has increased slightly. The church had already reduced its Maintenance of Ministry contributions, but reduced them further during the lockdown to reflect our loss of income from the manse.

Designated Funds: The church has set aside £250.00 each month to be used towards repairs and maintenance at the manse. At 31 December the balance held was £7,530.70. The final payment of £9,291.19 was received from the Alan Cooper estate. £930.00 of this was designated for mission.

Restricted Funds: Restricted donations of £25,638.34 were received. These included grants totalling £23,675.64 towards the refurbishment of the church buildings. Other gifts included £210.00 towards the cost of youth bibles and £400.00 towards the cost of SPREE. £212.70 is now held on account for the Seedlings toddler group which does not meet at present.

Unrestricted Funds: After taking into account designated and restricted funds, there remains a balance of £66,185.44 in general funds (as compared with £68,276.30 in 2019). Ideally, the Elders' Meeting would wish to have in hand an amount equal to at least 6 months regular expenditure (approximately £19,500) on unrestricted funds as "free" reserves, to meet future shortfalls in income or unexpected expense. The balance of £66,185.44 at 31 December represents more than this. However, this year we have received a substantial legacy and some rental income from the manse, neither of which are likely to be repeated in the near future. If these items of income are excluded, our general expenditure exceeds our general income by over £11,500, and if this continues the balance on general fund will rapidly be eroded.

The annual financial report has been prepared on the basis of a Receipts and Payments Account together with relevant notes and will be subject to an Independent Examination in accordance with the Charities Act 2011.

Declaration

Approved at a meeting of the church members on
and signed on their behalf by

Mr Robert Marshall (Pastor)

Mrs Lorna Mackie (Secretary)

OTTERY ST MARY UNITED REFORMED CHURCH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2020

	General Fund £	Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £
RECEIPTS					
<i>Incoming resources from donors</i>					
Cash donations	1,799.10			1,799.10	5,494.45
Weekly envelopes	1,722.30	635.20		2,357.50	6,816.80
Payments direct to bank	16,038.20	5,914.80		21,953.00	12,416.00
Tax refund	6,123.22			6,123.22	6,010.45
<i>Other voluntary incoming resources</i>					
Missionary & related objects			1,140.00	1,140.00	1,093.31
Legacies	8,361.19	930.00		9,291.19	5,000.00
Community Market	116.00			116.00	1,260.70
Building Fund					
Grants			23,675.64	23,675.64	3,000.00
Donations			-	-	1,632.00
Sundry income	10.00		822.70	832.70	784.65
<i>Income from investments</i>					
Investment income	576.77			576.77	604.89
Use of hall	774.00			774.00	1,762.00
Rental income from manse	1,196.82	750.00		1,946.82	10,032.00
Total receipts	36,717.60	8,230.00	25,638.34	70,585.94	55,907.25
PAYMENTS					
<i>Church activities</i>					
Ministry & mission	3,296.50			3,296.50	6,168.00
Missionary & related objects		4,800.00	961.00	5,761.00	7,153.27
Pastor's & manse expenses	14,529.26	1,695.00		16,224.26	754.71
Community Market	267.07			267.07	732.27
Church running costs	10,933.68			10,933.68	13,973.40
Refurbishment	6,251.85		25,275.64	31,527.49	51,198.88
Worship/activity	2,563.96		260.00	2,823.96	3,362.17
<i>Church management</i>					
Administration/ sundries	966.14			966.14	1,325.64
Total payments	38,808.46	6,495.00	26,496.64	71,800.10	84,668.34
Net (Deficit)/Surplus	(2,090.86)	1,735.00	(858.30)	(1,214.16)	(28,761.09)
Bank current and deposit accounts at 01.01.2020	68,276.30	6,725.70	1,791.00	76,793.00	105,554.09
Bank current and deposit accounts at 31.12.2020	66,185.44	8,460.70	932.70	75,578.84	76,793.00

**OTTERY ST MARY UNITED REFORMED CHURCH
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020**

	Note	General Fund £	Endowment Funds £	Designated Funds £	Restricted Funds £	Totals 2020 £	Totals 2019 £
ASSETS	2						
Investments	3						
2022 M & G Charibond Inc. Shares			2,537.21			2,537.21	2,469.47
360 M&G Charifund Inc. Units			4,941.25			4,941.25	5,126.51
2829.77 COIF Ethical Inv Fund Inc. Units			7,903.83			7,903.83	6,207.38
Total Investments		-	15,382.29	-	-	15,382.29	13,803.36
Current Assets	4						
Co-operative current account		18,756.92				18,756.92	63,921.90
Co-operative savings account	8,9	47,428.52		8,460.70	932.70	56,821.92	12,871.10
Current Balance		66,185.44	-	8,460.70	932.70	75,578.84	76,793.00

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting Policies

General

The accounts are prepared using the Receipts and Payments basis and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice.

Receipts and Payments

Receipts are the total amount received by the church in offerings and donations. Expenditure is accounted for when it is paid.

Fund accounting

Separate records are kept for funds which have been designated and funds with restricted use. The church's general fund may be used by the church at its discretion to further its stated charitable objectives.

2. Statement of Assets and Liabilities

The following assets are not included in the Statement of Assets and Liabilities:

- ~ Land and buildings ~ the church building and manse
- ~ Furnishings, fixtures and fittings and office equipment

3. Investments held by Provincial Synod on our behalf:

Investments are valued at market value at 31 December 2020, and are "permanent". The income only can be used for "general purposes".

4. Bank Accounts

During the year, the bank accounts that we had with Barclays were closed and new accounts with the Co-operative Bank were opened. There are now two bank accounts with Co-operative Bank ~ a Community Directplus Account (current account) and a Business Select Instant Access Account (savings account). The Business Select Instant Access Account provides a small amount of interest.

All cash received is initially paid into the Co-operative current account, with a transfer being made each month of £250 to the Business Select Instant Access Account, earmarked for the Manse Repair Fund.

5. Tax Refund

A Gift Aid tax refund amounting to £6,123.22 was claimed.

6. Community Market

Receipts	£	£	£	£
	2020	2020	2019	2019
Table fees		116.00		1,260.70
Less				
Payments				
Hire of hall	24.00		264.00	
Photocopying/printing	15.00		19.55	
Publicity	228.07		425.47	
Net profit		267.07	23.25	732.27
		(151.07)		528.43

7. Missionary and Related Objectives

	B/fwd	Rec'd	Church	Total	Paid	C/fwd
	£	£	£	£	£	£
El Shadai			400.00	400.00	400.00	-
Farming Community Network		410.00		410.00	410.00	-
FORCE		320.00		320.00	-	320.00
Kunhar Christian Hospital		410.00	900.00	1,310.00	1,310.00	-
O6 Project			2,000.00	2,000.00	2,000.00	-
Open Doors			500.00	500.00	500.00	-
St Petrock's	141.00			141.00	141.00	-
TEAR Fund			600.00	600.00	600.00	-
Thai Testament			400.00	400.00	400.00	-
	141.00	1,140.00	4,800.00	6,081.00	5,761.00	320.00

The payments shown as "Church" were agreed at the 2020 Church AGM and at subsequent church meetings.

8. Restricted Funds

Mission Fund	£	320.00
Seedlings	£	212.70
Spree	£	400.00

9. Designated Funds

Manse Repair Fund	£	7,530.70
Mission Fund	£	930.00

10. Notes

Insurance Cover

Sum insured:-	Church (buildings)	£2,146,941	“
	(contents)	£ 65,526	
	Manse (building)	£ 255,125	
	Manse (contents)	£ 20,069	

Ministry & Mission

The 2020 Assessment was calculated at £12,612 to give a monthly payment of £1,051.00. In accordance with a decision by the church meeting the monthly payment was reduced to half the assessed rate. During the first lockdown the elders received a letter from the Synod offering them the opportunity to reduce payments in the light of the loss of income from lettings. Due to a misunderstanding the monthly payments were reduced from £525.50 to £215.00 per month in error, whereas they should have been £380.00 per month.

The 2021 Assessment has been calculated at £12,492 to give a monthly payment of £1,041.00. The church intend to pay the shortfall of £1,700 from last year with ongoing payments of £380 per month for the time being.

For a more detailed explanation of Ministry and Mission payments, please see the Treasurer.

We thank the Lord for his provision for us, both financially and spiritually. We put our trust in Him as we seek to know His will and to serve Him in Ottery St Mary.

Financial Review

The church's finances are still in a healthy condition. As a result of the pandemic, many people have switched from giving cash to making payments direct to the church bank account and overall giving to the church has increased slightly. The church had already reduced its Maintenance of Ministry contributions, but reduced them further during the lockdown to reflect our loss of income from the manse.

Designated Funds: The church has set aside £250.00 each month to be used towards repairs and maintenance at the manse. At 31 December the balance held was £7,530.70. The final payment of £9,291.19 was received from the Alan Cooper estate. £930.00 of this was designated for mission.

Restricted Funds: Restricted donations of £25,638.34 were received. These included grants totalling £23,675.64 towards the refurbishment of the church buildings. Other gifts included £210.00 towards the cost of youth bibles and £400.00 towards the cost of SPREE. £212.70 is now held on account for the Seedlings toddler group which does not meet at present.

Unrestricted Funds: After taking into account designated and restricted funds, there remains a balance of £66,185.44 in general funds (as compared with £68,276.30 in 2019). Ideally, the Elders' Meeting would wish to have in hand an amount equal to at least 6 months regular expenditure (approximately £19,500) on unrestricted funds as "free" reserves, to meet future shortfalls in income or unexpected expense. The balance of £66,185.44 at 31 December represents more than this. However, this year we have received a substantial legacy and some rental income from the manse, neither of which are likely to be repeated in the near future. If these items of income are excluded, our general expenditure exceeds our general income by over £11,500, and if this continues the balance on general fund will rapidly be eroded.

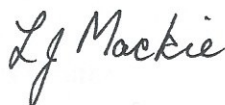
The annual financial report has been prepared on the basis of a Receipts and Payments Account together with relevant notes and will be subject to an Independent Examination in accordance with the Charities Act 2011.

Declaration

Approved at a meeting of the church members on 8th February 2021
and signed on their behalf by



Mr Robert Marshall (Pastor)



Mrs Lorna Mackie (Secretary)

OTTERY ST MARY UNITED REFORM CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS
OF THE UNITED REFORM CHURCH

I report on the accounts of the Trust for the year ended 31 December 2020, which are set out on pages 5 to 9.

Respective responsibilities of URC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commissions under section 145 (5) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as 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 examiners statement

In connection with my examination, no matter has come to my attention:-

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 
M A Griffiths FCCA (Director)

Lentells Limited
Chartered Certified Accountants and Registered
Auditors
50 Fore Street
Seaton
Devon, EX12 2AD

Date: 14/4/2021