



Ottery St Mary

United Reformed
Church

Annual Reports

2024

Ottery-urc.org

Charity registration number: 1165093

Secretary's Report

In 2024 our preachers spoke on five main themes interspersed with open theme services. From January to March we learned about all aspects of prayer. In April and May the theme was "Faithful and Fruitful – Lessons from the seven churches of the Revelation". A short series on Jonah followed in June before we took a break over the summer holidays and were taught on a number of open theme sermons. The theme throughout September and October was the highly successful Evangelism series. The final theme for the year was the background to each of the most popular Christmas carols. This year we were able to celebrate with a service on Christmas Day where Graham managed to squeeze a full costume Nativity from scratch into a forty-five minute services along with carols, prayers and a sermon. Fun was had by all.

In January I took over from Judith as Ottery St Mary URC church secretary and was fortunate to have a great deal of support from Judith and Lorna along with the Elders to help me learn the ropes.

In September we wished Judith farewell as she sold her house and moved on to pastures new. We have missed her and will continue to do so but she left a real legacy at the church and is still continuing to help with various organisational tasks as the new team learns. On that note, we were delighted that Ruth Roulson offered to help with pulpit supply and managing the Service Plan along with all the other things she does for the church. This will be a great help.

During the latter part of the year, the leadership took a decision to move away from the regular, monthly, Messy Church to an approach of focusing more on key events in the year. The first fruits of this was the "Light Celebration" on the evening of 10th November. This event was well attended and it was particularly pleasing to welcome families of some of the young people who attend FiSH along with other families that were completely new to the church. In early December, an "all age Sunday school" took place, which included a variety of different crafts and activities. This was very popular and is likely to be repeated in 2025.

Members of the church engaged with events in the community by providing drinks and refreshments during the Tar Barrels and during the Christmas lights switch on in Ottery St Mary town centre. Some enthusiastic volunteers even dressed up in Nativity costumes for the lights switch on, where they distributed flyers for our upcoming events over Christmas. Photos are still available on request!

Tom Errington

Youth Team Report

Well, it only seems like the other month that I wrote the last report for the youth and children's team. Time seems to really fly by. But as I look back you can see that so much has gone on with many blessings along the way. As ever I want to firstly thank our amazing volunteers who make up the youth and children's team. Without them it just wouldn't happen. The time and effort going into each session is immense and I just want to say how

much we appreciate everything you do. Also, for everyone who prays for the different aspects of the youth and children's work, thank you so much your prayers are invaluable and so needed.

Over the year we have covered a wide range of themes and topics. During the Spring term we tried a new resource called 'Roots'. It's a resource created for the Church of England and based on their lectionary. It's a very good resource with plenty of ideas and extremely sound doctrinally. The themes we covered were about God's call to us – in terms of listening and discerning and also God's plan for us. Also, we looked at how God hasn't forgotten us, witness and telling and God's good news. The leaders felt it was a good resource but also that Energize, who we had been using, gave more options. So, we reverted back to it. During the Summer term we looked at the subject of church – looking at all aspects from fellowship to worship and evangelism to communion. And then to finish the term we looked at two characters in the bible Moses and Joshua.

In September we did things a little differently. Because we had some children that were now going to secondary school, we felt it was important they had their own group. So, we restarted the second class on a Sunday morning. So now we have a younger class and an older class. Generally, Sue and Ali look after the younger class and Tom and I run the older class (welcome Tom). It has been good running an older class again as we have been able to go a bit deeper and I think the young people have risen to the challenge. Themes for the Autumn term have included school, primarily looking at what it is to be a Christian at school and also, we have looked at Christian Character. With the older group I have also been trying out a new resource from 'Youthscape' called 'Unfold' where basically over the course of the lesson you unfold the resource revealing the next activity. The stories we looked at were the 'wedding at Cana', washing the disciple's feet and Turning Over the tables' This was an excellent resource and definitely engaged the young people and made them think.

Also because of the small team for our Sunday mornings we have also been in the church more for All Age services. Up until September we also had Messy Church as well.

FiSH

It's been another fantastic year for our group. Tom and I have been leading the sessions, and we've had the wonderful support of Ali at times. We continued to mostly meet twice a month mainly on a Saturday. The numbers have also been very good, again having a surge in September as we have had young people join us from the holiday club and have reached the age when they are able to come. Quite a few of our older ones have reduced the amount of time that they come. This is for a number of reasons and is not uncommon with that age range. As young people get older there is more pressure on their time from doing more activities with school, exam revision and also taking on part time jobs. In 2025 we will be looking at how we can retain this age group and meet their ever changing needs.

Over the year we have done many activities. They have been very varied, and everyone certainly seems to enjoy themselves. One of my highlights was the 'Open Doors Escape Room' in September. This activity was based on the persecuted church and we basically smashed up the back hall (made it look like it) as if it had been in a police raid. During the evening the

young people discovered more about what it means to be persecuted for our faith. We had many good comments after the evening about it.

Also once a term we have been going to 'The Gathering' in Exeter held at Belmont Church. This is where young people from all over the area come and join together for worship and teaching. It's basically every form of youth group in one evening from hanging out, structured games and then worship and teaching. We also always finish with chips. Our young people really enjoy going and they enjoy exploring all varieties of worship.

A group of us from FiSH had an amazing time at SPREE 2024 in June. We again went with the Chill Out Youth Group from Newton Poppleford, and it was really good. Our numbers from FiSH were slightly lower this time but we still had a great weekend. The weather was pretty good. This year we placed the furthest we could possibly be from the events, so we certainly got our steps in! Thank you to Tom, Ali, Chloe and Matt for coming to help over the weekend. Again, without them these events just wouldn't happen. Also, a massive thank you to Ruthie and Rachel (from Newton Poppleford) who helped set up the camp on Friday morning. It was so welcome, and I cannot thank them enough. They worked so hard, and Ruthie didn't even have a young person going.

Record breakers Holiday Club

Now, let's talk about the Record Breakers Holiday Club. Once again, we were part of TheO6 Holiday Club, and everyone did an incredible job volunteering. The club was held at our church, and we had a marquee, gazebos, and the church hall to accommodate everyone. We ran the vent again for five days. This year was our biggest yet with 40 children at most sessions. Each session was jam-packed with fun activities, including trying to break silly world records like the quickest time to pack a school bag, blindfold lemon catching and picking up dice with our feet. We also had the usual favourites like games, worship, stories, and challenges. The week ended again with a fantastic Club Celebration and a family BBQ. This year everything reverted back to normality as I lost the weekly challenge, and I ended up being custard pied and soaked. Though Sue did seem to make sure I lost during the final challenge!!

Because of lack of numbers, we didn't do an Easter Holiday club, but we are going to try again for 2025 – a smaller three day one. We will be back again in August 2025 for the Summer one – with a new theme! Watch this space!

Messy Church

We did Messy Church from January to July 2025. The numbers were very varied but all in all were quite disappointing. We just didn't seem to get the numbers we wanted. It was disappointing that everyone worked so hard for the event to go ahead, and the final product was of a real high quality. Easter was the only one that seemed to get good numbers. So, as part of our Church review, we looked at Messy Church and in consultation with the team in September we looked at what we were doing, what we needed to do to change things and where we went from there. It was decided that we would stop Messy Church and look at other different ways to reach out to families in our community and involve everyone in our Church. Whilst Messy Church is deemed as All Age it does seem to primarily be aimed at

children. What we want is to make sure we have a range of activities catering for all Ages. One of the first things we tried was 'A make your own church' at Christmas time. This was where there were several activities set up in church for people to choose from to do. These included a prayer corner, bible study, decoration making and youth activities. Helen did an activity based on the 'Christingle'. I received some lovely reports about it. Thank you, Helen, for doing this. Also thank you, Ruthie, for helping set up the session and for providing the 'message in a bottle activity'. It was a clever activity and one all ages could do. I think it was a good success so we will be adding a couple more in 2025.

The All-Age services and Café church also went well during the year too. We again want to make sure that in all these activities all our congregation feel involved and included. So, thank you for reading the report. It has again been a privilege and a pleasure to serve God and families in the children and youth ministry. I can't wait to see what 2025 has in store for us!

*Graham Harry
Youth and Families Pastor*

Foodbank

This year we have seen how the increase in prices has really begun to bite into people's household budgets. We have seen an increase in referrals for those with families, particularly the larger families. For the Foodbank this means that more food is being given out and the shelves empty more quickly.

We are very grateful for the people who have responded so generously to our appeal for extra funding. We have been blessed by an increase in the people who are giving monthly and several significant lump sum donations. Thank you to you all.

This year we have provided 630 people with more than 5500 meals and spent £2660 on greengrocery vouchers; we have also had to buy in food when donations were low.

We are very grateful to all the people who donate money and those who donate by monthly banker's order as well as the people who donate food; to Rabbit & Co who continue to accept the greengrocery vouchers; to the Ottery St Mary URC who provide us with premises, insurance and storage and to the Church Elders who have an "oversight" responsibility for the Foodbank.

David Briden

Wednesday Homegroup 7.30pm – 9.30

This year we have we have completed studies on:

Decisions – Making our decisions with God as the basis.
Matthew – Being Discipled by Jesus.
Women of the New Testament
And are currently studying Meeting The Spirit

Our studies are generally taken from the 'Life Builder' series of Bible Studies which involve a Bible Reading followed by questions to stimulate thoughts and reinforce belief.

We are a small group 7-10 people at each session. We welcome all who wish to join us and we can accommodate those who can't manage every session. We can also arrange for people to join us on Zoom if they can't be with us for whatever reason.

Coffee, Tea or a soft drink with biscuits open each session giving a short time of fellowship. We end with prayers for those we know who are in difficulties or for upcoming events.

David Briden

Community Market

We continued in 2024 with similar numbers of stallholders to 2023 and a number of new tables including a regular Fairtrade table.

For publicity Martin writes a piece each month in the Ottery Gazette plus we have two 'cut out and keep' adverts with dates in the Gazette. We also have posters around the town and Martin and one of the stallholders place the Market on a number of online sites.

The Parish Church volunteers continue to produce the refreshments for the Market café, which are very popular.

We have had another increase in charges for hiring The Institute. The charges to the stallholders remain the same.

It is very much a chance to chat to other crafters and producers and there is always a good atmosphere. We pray that we make good contacts with local people.

The surplus for the year is £331.50.

Many thanks to Gary, John, Martin, Ali and Barbara who put out tables, design publicity, do the accounts and for the prayer support.

Penny Hounslow

Fabric Report

Church.

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

In particular, part of the boundary wall along Jesu Street, east of the gates, was badly damaged by a vehicle at the beginning of January, requiring it to be completely rebuilt.

The firm carrying out the Jesu Street boundary wall repairs, also completed repairs to the wall west of the gates. In addition, the firm was able to carry out some small repairs to the Batts Lane and Brook Street boundary walls.

Further property investigations are required, including, for possible roof slate repairs, for the presence of active woodworm in the Sanctuary and roof space and for possible structural movement, (QI refers).

Repairs to the Porch front doors, to enable them to swing more easily, are ongoing.

Manse.

The property continued to be let.

Maintenance and repairs have been undertaken as necessary.

Repairs to the floors continued at the start of the year and it was necessary to replace some of the carpets. Unfortunately, it is possible that floor repairs are again required and this work is being investigated.

Further work to the property is also being considered.

George Moon

Mission Group

The mission group of Judith Webber, Tim Beard, Nesia McCabe and John Nash met on 15 February 2024.

Nesia Derby McCabe provided a report on Pastor Charles progress in Grenada.

A second meeting took place on 25 June 2024 to plan for the mission service in September.

In September we met with Dr Haroon and his wife who is now living in Lancashire, and building bridges with the Muslim community in that area. The work at the hospital in Pakistan continues and so we will try and keep contact with them and Dr Haroon for the next 3 years.

We have received thanks from Pastor John Charles in Grenada for support of very poor people in Grenada.

The support for Mission in 2025 from the general fund will be increased, so, the total mission giving in 2025 should be £21,000.00.

Judith has now moved to Porlock, and we were very grateful for all her help and drive during recent years.

Support for the Persecuted church and refugees will now only be through Open Doors. The mission group judges that it is best to concentrate our support always on one agency.

The latest meeting in 21 January 2025 agreed the following proposals,

Local Evangelism

The O6 Project has continued to make a valuable contribution in Ottery, so it is recommended that the annual contribution from the church is increased to £15,000. This level of giving enables Graham to provide 16 hours each week for youth and families work within the United Reformed Church.

Ottery Christian Youth Pastor (O6)	£15,000
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Proposed Overseas support for 2025

The division between mission spends overseas would remain similar to last year but the giving increased for one year, as recommended by the elders.

Summary of Overseas Mission activities supported

Missionary Aviation Fellowship	Using aircraft to provide help for missionary work in remote areas with poor road infrastructure.
Open Doors	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 and old peoples care.
Family Support in Grenada	John Charles, Ministry for those in need.

Suggested support :

Missionary Aviation Fellowship	£1000
Open Doors	£1000
Thai PTL	£1000
Kunhar Hospital	£1000
El Shaddai	£1000
Grenada	£1000

TOTAL £6000

Total Mission support= £21,000.

Actions agreed: Tim to contact Dr. Haroon to set up further reporting on Kunhar.

AGM to ask for new members for the Mission Group.

Next Mission Group meeting: 20 May 2025

Service on missionary themes , planned for 7 September 2025

John Nash

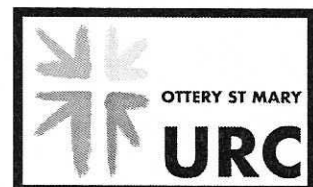
Ottery St Mary

URC Charity

Registered Charity Number: 1165093

Financial Report

2024



OTTERY ST MARY UNITED REFORMED CHURCH

Financial Report for the year ended 31 December 2024

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 3 Gerway Close, Ottery St Mary, Devon, EX11 1GL.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. The elected elders of the church during 2024 were:

Mrs Barbara Beamer Elder & Treasurer
Mr Graham Harry Elder & Church and Families Pastor

In addition, Tom Errington was the Church Secretary.

The employees of the church during 2024 were:

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 a Church Leader (if appointed) 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 12 times during the year. The Elders' Meeting is assisted in the administration of the church and its property by teams established for Mission, Youth Work, Finance and Fabric. The Church Meeting met 6 times during the year (including an Extraordinary General Meeting and the AGM). Most of the church 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 evening housegroup meets regularly, 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 addition, monthly prayer meetings have taken place online.

Sunday morning meetings provide opportunities for worship, teaching and fellowship. Internet links continue to be provided to enable the frail and vulnerable to join the meetings from home.

Early in the year, it was agreed that we would significantly increase our giving to TheO6 in order to sponsor Graham Harry (one of our elders and a youth worker employed by TheO6) to work on behalf of the church for 16 hours per week as a Youth & Families Pastor. Our aim is to reach children and families within Ottery St Mary who aren't currently part of any church with the hope of their joining us.

Messy Church took place most months during the year until the autumn, providing an opportunity for outreach to families within the town, and closer fellowship for those within the church. In the autumn it was decided to reimagine Messy to ensure that it was relevant to more than a very narrow age range. As a start we held a well-attended Light Party in November, and an All-Age Christmas Sunday School in December.

FISH provided opportunities for 11-year-olds upwards to meet together for fun, food and some Christian teaching.

The Ottery St Mary Community Market made a surplus of £331.50 for the year.

We have continued our involvement with Churches Together in Ottery (now known as "Love Ottery"). In the summer we helped run (and hosted) a children's holiday club.

Members of the church have continued to organise and assist in OSM Foodbank, which is housed in the church hall. During the year, the church took over the financial management of the Foodbank, opening an additional account with the Co-operative Bank specifically for Foodbank funds. The Foodbank's existing account with Barclays will be closed in due course.

During the year the church continued its membership of the Evangelical Alliance.

The church buildings are now being used regularly by Brownies, Table Tennis Club, Ottery Choral Society, La La Choir, Ottery Community Theatre, dance classes and OSM foodbank.

At the beginning of the year part of our boundary wall was demolished by a council lorry. An insurance claim was made and the wall was repaired. We are hoping to carry out repairs to the front door of the church, and to carry out an inspection and any necessary repairs to the roof space above the church. Issues of damp within the manse have been inspected, replacement floors and carpets have been installed in some rooms, and further work on the floors is anticipated in the new year.

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, and there has been an increase in our general donations. We have received a gift aid refund of £5,258.58. The manse has been let throughout the year, which has provided a regular monthly income.

Designated Funds: The church has set aside £250.00 each month to be used towards repairs and maintenance at the manse. In addition, the United Reformed Church (South Western Synod) has taken 10% of our rental income at source (£101.20 per month) for similar purposes. At the 31 December the balance held by Synod was £1,536.58 and the balance held by the church was £3,142.57, so that the total funds set aside for manse repairs was £4,679.15.

Restricted Funds: Restricted donations of £6,726.88 were received by the church. These included gifts for mission (or charity), for Graham Harry and for FISH. The amount of our insurance claim (£3,823.33) is also included within this figure. In addition, the Foodbank received donations of £2,890.93 during the year plus a balance carried forward from 31 December 2023 of £3,227.66. The total restricted donations received for the church and the Foodbank were £12,845.47.

Unrestricted Funds: After taking into account designated and restricted funds, there remains a balance of £87,733.74 in general funds (as compared with £83,991.57 in 2023). Ideally, the Elders' Meeting would wish to have in hand an amount equal to at least 6 months

regular expenditure (approximately £27,500) on unrestricted funds as "free" reserves, to meet future shortfalls in income or unexpected expense. The balance of £87,733.74 at 31 December 2024 represents significantly more than this. However, work required to the church buildings and manse will deplete our reserves. Having said this, we have a lot to be grateful for, and are in a good position financially.

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 Tom Errington
Church Secretary

12/8/25

Date

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 2024, which are set out on pages 6 to 10.

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)

Date

5/9/2025

Lentells Limited

Chartered Certified Accountants and Registered
Auditors

50 Fore Street

Seaton

Devon, EX12 2AD

RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31/12/2024

	General Fund £	Designated Funds £	Restricted Funds £	2024 Total £	2023 Total £
RECEIPTS					
<i>Incoming resources from donors</i>					
Cash donations	804.33			804.33	305.00
Payments direct to bank	9,630.14	16,346.41		25,976.55	24,550.00
Tax refund	5,258.58			5,258.58	6,954.74
<i>Other voluntary incoming resources</i>					
Missionary & related objects			810.55	810.55	1,048.60
Legacies	1,003.83			1,003.83	
Community Market	1,354.00			1,354.00	1,451.00
OSM Foodbank			6,118.59	6,118.59	
Sundry income	25.00		5,916.33	5,941.33	3,273.28
<i>Income from investments</i>					
Investment income	1,942.83	59.51		2,002.34	1,429.61
Manse Rent	9,595.10	4,204.90		13,800.00	13,800.00
Use of hall	2,702.00			2,702.00	3,828.00
Total receipts	32,315.81	20,610.82	12,845.47	65,772.10	56,640.23
PAYMENTS					
<i>Church activities</i>					
Ministry & mission	5,994.00			5,994.00	5,832.00
Missionary & related objects		16,346.41	926.80	17,273.21	5,375.00
Manse	2,121.01	2,890.84		5,011.85	6,126.76
Community Market	1,022.50			1,022.50	869.59
OSM Foodbank			2,862.00	2,862.00	
Church running costs	13,427.97		3,823.33	17,251.30	12,490.67
Worship/activity	3,878.99		141.24	4,020.23	5,586.97
<i>Church management</i>					
Administration/ sundries	2,129.17		2,050.00	4,179.17	3,638.21
Total payments	28,573.64	19,237.25	9,803.37	57,614.26	39,919.20
Net (Deficit)/Surplus	3,742.17	1,373.57	3,042.10	8,157.84	16,721.03
<i>Bank current and deposit accounts</i>					
at 01.01.2024	83,991.57	3,305.58	774.54	88,071.69	71,350.66
<i>Bank current and deposit accounts</i>					
at 31.12.2024	87,733.74	4,679.15	3,816.64	96,229.53	88,071.69

	Note	General Fund £	Endowment Funds £	Designated Funds £	Restricted Funds £	Totals 2024 £	Totals 2023 £
ASSETS							
Investments							
	2						
2022 M & G Charibond Inc.			-			-	2,261.40
360 M & G Charifund Inc.			-			-	5,165.96
2829.77 COIF Ethical Inv Fd			8,751.35			8,751.35	8,517.61
Funds held by Synod			7,534.19			7,534.19	-
Total Investments			16,285.54			22,972.82	15,944.97
Current Assets							
	4						
Co-operative current account		5,009.05			510.05	5,519.10	10,348.00
Co-operative savings account				3,142.57		85,867.26	76,595.68
OSM Foodbank	8	82,724.69			2,919.93	2,919.93	-
Co-operative account					160.64	160.64	-
Barclays account					226.02	226.02	-
Cash in hand							-
URC rental held				1,536.58		1,536.58	1,128.01
Current Balance		87,733.74		4,679.15	3,816.64	96,229.53	88,071.69

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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:

- (a) Investments are valued at market value at 31 December 2024, and are "permanent". The income only can be used for "general purposes".
- (b) In addition, a fund is held by Synod, to be used towards repair and maintenance of the manse.

4. Bank Accounts

We have three bank accounts with Co-operative Bank ~ two Community Directplus Accounts (current accounts) – one for the church and one for OSM Foodbank and a Business Select Instant Access Account (savings account). The Business Select Instant Access Account provides a small amount of interest.

All cash received by the church is initially paid into one of the Co-operative current accounts, with a transfer being made each month of £250 to the Business Select Instant Access Account, earmarked for the Manse Repair Fund. A small amount of cash is held by the Foodbank for incidental expenses

8. Tax Refund

A Gift Aid tax refund amounting to £5,258.58 was claimed.

8. Community Market

Receipts	£ 2024	£ 2024	£ 2023	£ 2023
Table fees		1,354.00		1,451.00
Less				
Payments				
Hire of hall	821.00		700.00	
Publicity	171.82		160.00	
Sundries	<u>29.68</u>	<u>1,022.50</u>	<u>9.59</u>	<u>869.59</u>
Net profit		<u><u>331.50</u></u>		<u><u>581.41</u></u>

7. Missionary and Related Objectives

	B/fwd £	Rec'd £	Church £	Total £	Paid £	C/fwd £
Carriacou		100.00	100.00	200.00	200.00	
El Shadai			500.00	500.00	500.00	
Grenada			500.00	500.00	500.00	
Kunhar Christian Hospital			500.00	500.00	500.00	
Missionary Aviation Fellowship		53.20	500.00	553.20	553.20	
Open Doors			500.00	500.00	500.00	
Ottery Help Scheme		297.35	-	297.35	-	297.35
St Petrock's	413.60	360.00	165.00	938.60	938.60	
Thai Testament			500.00	500.00	500.00	
TheO6			13,081.41	13,081.41	13,081.41	
	<u>413.60</u>	<u>810.55</u>	<u>16,346.41</u>	<u>17,570.56</u>	<u>17,273.21</u>	<u>297.35</u>

The payments shown as "Church" were agreed at an extraordinary church meeting on 25 February 2024 and at the 2024 Church AGM.

8. OSM Foodbank

	£		£
Cash in hand	226.02	Bfwd from URC	50.00
Bank a/c - Barclays	160.64	Bfwd 1 Jan 2024	3,227.66
Bank a/c - Co-Op	2,919.93	Donations etc	2,890.93
			<u>6,168.59</u>
	<u>3,306.59</u>	LESS expenditure	2,862.00
		Total	<u>3,306.59</u>

9. Designated Funds

Manse Repair Fund £ 4,679.45

10. Restricted Funds

Seedlings	£ 212.70
Mission	£ 297.35
OSM Foodbank	<u>£ 3,306.59</u>
	<u>£ 3,816.64</u>

11. Notes

Insurance Cover

Sum insured:-	Church (buildings)	£2,483,420
	Church (contents)	£ 85,471
	Manse (building)	£ 320,783
	Manse (contents)	£ 23,993

Ministry & Mission

The 2024 Assessment was calculated at £11,988.00 to give a monthly payment of £999.00

Since April 2018 the payments have been reduced to 50% of that assessed in accordance with a decision of the Church Meeting as a result of the church's disagreement with the URC's stance on same sex marriage.

The 2025 Assessment has been calculated at £12,288.00 to give a monthly payment of £1,024.00, 50% of which comes to £512.00 per month.

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