



## **CHARITY REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

This report includes information required by the Charities (Accounts and Report) 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.

### **OBJECTIVES AND ACTIVITIES**

As a local congregation of the United Reformed Church, Welwyn Garden City United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement which remains unchanged:

**Our mission is to be an open, welcoming fellowship, providing a Christian Hub where all people can find friendship and support as we learn to love God and each other and work together in our community and the wider world.**

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, and
- providing a Community Hub offering a variety of activities which contribute to strong local community and individuals' well-being and which link well to our Welwyn Hatfield Borough Council's community aims.

## **Aims and Purposes**

Welwyn Garden City United Reformed Church (hereinafter WGC URC), its Eldership and Minister promote the mission of the whole Church to foster in the congregation, concern for witness and service to the community, evangelism at home and abroad, Christian education, ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

WGC URC is committed to fulfil these aims by enabling as many people as possible to worship at our church by providing a variety of worship experiences; helping people to put their faith into practice through exploring faith, prayer, and the Bible.

In planning the diary for the year, the Charity Commission's guidance on public benefit is considered and in particular the supplementary guidance on charities for the advancement of religion.

Our normal pattern of activities include:

- worship, prayer and exploring the Bible to enable people to learn about their faith and develop their knowledge of what it means to be a disciple of Jesus,
- pastoral care for our Church family and wider community,
- making opportunities for mission and outreach, and
- providing social and leisure activities for individual and community well-being.

WGC URC offers a range of different worship experiences during each month throughout the year, which are open to all, and all are welcome. There is a balance of traditional worship, engaging with prayer, hymns, and preached sermons and more modern conversational and sung worship with modern tunes; worship for all ages in the form of family services is offered as well as evening meditation.

## **Background to the year**

The Charity Report for 2020 from the Trustees reported on the extent that WGC URC's activities were severely curtailed due to Covid-19, these restrictions continued well into 2021. And little is to be served by quoting sets of attendance figures for services and at Church groups, because in common with most other organisations the data would provide a skewed picture.

What can be said is that WGC URC complied entirely with Government guidelines on the Covid-19 restrictions, and furthermore where guidance was incomplete in respect of religious observance, the more stringent rules from URC Church House were followed. A good example of this being hymn singing, which was not relaxed by our Synod until the following year.

The cancellation of face-to-face meetings for most of the year affected our various Church run baby and toddler groups more than for adult activities. For obvious reasons, pre-school children and their parents find it difficult to engage in anything other than close contact playtime and group storytelling and musical sessions.

However, for the older generations, most activities continued - albeit in a much-reduced form - thanks to the technology of live Zoom meetings and YouTube videos for watching after the event.

## **Achievements and Performance**

Weekly worship was able to be held in person on just 17 Sundays in 2021, with average numbers about two thirds of normal attendance. Even when able to be back in Church again, some of our older and more vulnerable members preferred Zoom or YouTube.

Despite restrictions, three important services still took place, namely the enrolment of four new members, our Centenary thanksgiving, and our Minister's final service. These last two occasions will be mentioned again below.

Weekly Bible study and Meditation groups continued on Zoom.

Wendy Lidgate, our employed Children and Families Worker, did a remarkable job in staying connected with our young families and making them feel still involved until better times when our regular children's groups can resume.

Other Church groups and events such as community coffee mornings, tea dances, Knit and Natter group, Thursday Club for older folk have all been kept going when possible ready to expand again when all restrictions are finally lifted.

Similarly, Elizabeth Laing, our Mission Enabler kept our community outreach work viable. Our partnership with Sainsbury's, the supermarket opposite the Church, continued and in fact increased its donations to compensate for the fact that Church members were unable to bring their food donations into Church on a Sunday. All our collections were distributed through the New Zion Food Bank in WGC.

Elizabeth also continues to support the local Women's Refuge, Homestart and other similar support charities.

However other organisations such as some NHS support groups and Alcoholics Anonymous closed down during the first lockdown and have shown no sign of wanting to return. The reduction in hall hire obviously has an effect on Church income.

WGC URC is part of a Cluster group of three Churches with Harpenden and Wheathampstead URCs which share one Minister, and where possible, we work closely together. This collaboration is likely to continue and grow as we search for a new Minister. Periodically, we share in joint worship; at present this is designated as the fifth Sunday in any month.

Within the URC Thames North Synod, we are grouped with a dozen other Churches in what is called the Heartland group. This group extends west to Luton and Dunstable. Regular meetings are held on Zoom and no doubt joint events will be held again in the future.

WGC URC holds monthly Elders' Meetings, all on Zoom in 2021, and quarterly Church Meetings in person in Church, but available on Zoom for people unable to attend, who can still vote on important matters. Postal votes and proxy voting are precluded by our constitution, as a result the Covid-19 restrictions have been a benefit.

## **Pastoral Care**

During times of Covid-19 restrictions, our pastoral care system has worked well, meaning that hopefully nobody who has needed help has been over-looked. The Pastoral Team is headed by the Minister, delegated through three of the Elders, each supported by other Elders and Pastoral Friends. Each Elder has their own list of people under their care, not restricted to Members alone, with priority given to those who may be effectively housebound.

Using e-mails or hand delivery, the full order of service for each Sunday is made available to those unable to attend in person and this includes the full script including prayers and sermon. The intention being that no one should feel left out. Holy Communion can also be shared through Zoom capability. Where requested, communion can be celebrated in one's own home where there is a need.

Requests for prayer are circulated by e-mail. Special occasions such as Easter and Christmas were marked with cards and presents, all hand delivered or posted if distant.

## **Community**

Some outreach work has been alluded to already. However, 2021 has been a particularly challenging year.

As part of promoting Christian values, we work with the community to provide opportunities to access activities for a wide range of people with support for their physical and mental well-being. We provide for all ages from toddlers and families to our more senior citizens.

To achieve this WGC URC would run groups for babies and for toddlers. There is a weekly Community café where people can find friendship and support. Every month there is a tea dance and a fortnightly get togethers for the over 55s along with a Knit and Natter group.

In addition, our halls are used to provide access to dance classes, weight management, family support, exercise, and educational groups.

We want to use our central location in Welwyn Garden City as an opportunity to provide more facilities to the community alongside our regular worship events and in better times, actively look at opportunities to achieve this.

Our yearly Christmas Fayre was a much-reduced affair in 2021 but still managed to raise over £2,000 split equally between Church funds and the local Isabel Hospice.

## **Mission and Outreach**

As well as her employment on children's work, WGC URC with the support of a Synod grant, gifts 40 per cent of Wendy Lidgate's time to the Welwyn Interfaith group where she is chairperson and heavily involved in its schools project of Peace Education Resources (WHISPER).

Both Wendy Lidgate and Elizabeth Laing are involved in various local authority forums as a means of extending our influence out into the community.

WGC URC recognises that its town centre location, its car park, and extensive grounds all give it a huge advantage when it comes to local events.

We continue to be available to share with our fellow Churches in WGC on ecumenical events, such as the outdoor Good Friday service held in the town centre. We recognise that there is more to be done in this regard.

## **Finance Review for 2021**

Full details of our finances for the year are included in the Accounts, which have been independently verified and a copy of which accompanies this Trustee report. They are in the format recommended by the URC.

It was not a good year, the continuing effects of the pandemic affecting our hall hire, and reduced income from Sunday collections.

The decision was taken to avoid short-term loans offered by the URC Synod which would need paying back at some stage. We did take advantage of the Government's furlough scheme which kept our employees with us, receiving an amount of £11,132.

One of our biggest overheads is the payment we make to URC "head office" through what is called the Ministry and Mission contribution. The annual amount paid by monthly direct debit is calculated by a formula method, different percentages being applied to various categories of income. For 2021 this would have been based on 2019 income levels; we did not take advantage of any relief schemes available.

Instead, we are relying on the fact that future contributions should be reduced when applied to the lean years of 2020 and 2021.

Because of Church absences due to Covid-19, many members adopted the standing order arrangement for weekly donations which may benefit us in the future.

## **Employees and volunteers**

The years 2020 and 2021 have been exceedingly difficult for all Churches, and it is only due to the demanding work of our employees and volunteers that we have come through. We hope that 2022 will show us getting back to normal with no real loss in each of our working teams.

Our employees continue unchanged from 2020.

## **Membership**

At the end of 2020, the membership roll showed 75 members with approximately 25 regular attendees who are not Church members. In 2021 four members died but we welcomed four new members into fellowship.

## **Redevelopment plans**

For a number of years, we have been working with a Cambridge firm of Architects, B B + C Architects, with the view of gaining planning approval for alterations and an extension which will improve our accommodation with better circulation space meaning that all rooms can be accessed without going through other rooms or spaces which might be occupied by others. Work has slowed to a virtual stop due to Covid-19 but we hope to be back on track in 2022.

## **Other notable events**

In 2021 we celebrated our Centenary since the founding of the Church, which started in one of the builder's huts in the woods in the early days of Welwyn Garden City. Our Church building itself was not completed and officially opened until 1930.

Like the Council's own 100 years celebrations, ours had to be delayed until September, when a special service of thanksgiving was held attended by the URC Synod Moderator, the Mayor, local clergy, and other dignitaries. This was followed by afternoon tea and the entire day was counted as an enormous success and enjoyed by all who attended and was the highlight of our year.

We produced a pictorial 2022 calendar and a recipe book as part of our celebrations, with proceeds going to the Essex & Herts Air Ambulance.

Our Minister of 15 years, Reverend Jane Weedon gave us notice that she wished to take early retirement and pursue other ventures. She left in mid-October along with her husband and family and moved to Lincolnshire. Towards the end she became Minister of Harpenden and Wheathampstead Churches as well and in 2022 we will be seeking together a new Minister to end the vacancy.

Our vacant Manse has been let in the interim.

Due to Covid-19 restrictions, no weddings or baptisms were held in 2021, and in most cases, funerals took place at the local crematorium.

## **Administration**

WGC URC is a local church of the United Reformed Church in Great Britain and a member of the Thames North Synod. Charity details given at the head of this annual report.

Our website is [www.wgcurc.org.uk](http://www.wgcurc.org.uk) which is kept up to date for public viewing.

After Covid-19, the Church Office will resume opening on Wednesday to Friday mornings when staff are available.

The Church building itself and our Manse at 49 Parkway, Welwyn Garden City, AL8 6JQ are vested in the URC Thames North Trust company as trustees and held for the benefit of WGC URC in accordance with the trusts applicable to URC properties.

WGC URC registered in 2016 as Charity Number 1167010.

## **Structure, Governance and Management**

The activities of WGC URC 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 URC and supplemented by the constitution of WGC URC.

The governing document of the registered charity is a statement adopted in a Church Meeting.

The Church Meeting (of all members wishing to attend) and under the guidance of the Holy Spirit provides direction on the life and work of the Church.

On a day-to-day level, the Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and The Manse. Pastoral care of our members, adherents and friends is the responsibility of the Minister and the Elders and partly delegated to Pastoral Friends.

Elders, who have to be approved in a vote at Church Meeting before being ordained, are elected to serve for three years, and can continue for a further term. They retire by rotation and are eligible for re-election after a one-year break.

The Elders' Meeting is responsible for reviewing Church policies from time to time, deciding if changes have become necessary and whether a new policy is required to keep up to date.

Production of a Staff Handbook, embodying all our employee policies has been begun and will be resumed when face to face meetings are allowed.

During 2021, much work has fallen to the few, but we expect that once Covid-19 limitations are fully lifted that Church rotas will be restarted involving far more of our members in the day-to-day running of Church activities, such as Welcoming, arranging Flowers, Coffee and the like.

WGC URC publishes a bi-monthly Church Magazine for all three Cluster Churches.



The members of the Elders' Meeting are recognised as the charity trustees.

At the end of 2020, these were:

Revd. Jane Weedon – Minister

Matthew Read – Elder

Adegbemiga Onasile – Elder

Cherylle Cooper – Elder

Derek Groves – Elder (non-serving Elder co-opted back into the Eldership)

The following changes took place as from September 2021:

Revd. Jane Weedon – Minister retired, and currently we have no Minister

At the same time, Joyce Nicolson a non-serving Elder who had been our Church Secretary previously and who by default had carried on filling the position, re-joined the Eldership as a serving Elder thereby formalising her position as Joint Church Secretary. She was joined by Philip Read, another non-serving Elder as the other Joint Church Secretary.

Accordingly, at the end of 2021 there were six serving Elders.

Helen Kaye, another non-serving Elder continued as Church Treasurer for the whole of 2021.

This report was approved by the Elders' Meeting on 6 September 2022.

..... Mrs. Joyce Nicolson, Joint Church Secretary

Date.....

..... Mr. Philip Read, Joint Church Secretary

Date .....

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## RECEIPTS AND PAYMENTS ACCOUNT

|                                     | Note | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|-------------------------------------|------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>RECEIPTS</b>                     |      |                         |                       |                       |                              |                              |
| Tithes and Offerings                | 3    | 34,858                  |                       | 12,657                | 47,515                       | 48,377                       |
| Gifts and Legacies                  | 4    | 1,255                   | 217                   | 6,894                 | 8,366                        | 6,956                        |
| Fund raising and Grants             | 5    |                         |                       | 57,580                | 57,580                       | 54,435                       |
| Property income                     | 6    | 27,635                  |                       | 2,117                 | 29,752                       | 26,050                       |
| Interest, investment income         | 14a  | 4                       | 2,142                 |                       | 2,146                        | 2,213                        |
| Other income                        | 7    | 4,417                   |                       | 7,698                 | 12,115                       | 26,190                       |
| Organisation income                 | 14b  |                         |                       | 346                   | 346                          | 2,196                        |
| Grant overpayment                   | 14c  |                         |                       | 2,514                 | 2,514                        | 5,028                        |
| <b>Total receipts</b>               |      | <b>68,169</b>           | <b>2,360</b>          | <b>89,805</b>         | <b>160,334</b>               | <b>171,445</b>               |
| <b>PAYMENTS</b>                     |      |                         |                       |                       |                              |                              |
| Wider Ministry                      | 8    | 33,448                  |                       | 3,590                 | 37,038                       | 37,656                       |
| Ministry/Group expenses             | 9    | 19,863                  | 49                    | 65,995                | 85,908                       | 86,889                       |
| Church running costs                | 10   | 15,254                  | 22,326                | 3,744                 | 41,324                       | 26,285                       |
| Exceptional Expenses                | 11   | 1,033                   |                       | 34,358                | 35,392                       | 4,101                        |
| <b>Total payments</b>               |      | <b>69,599</b>           | <b>22,376</b>         | <b>107,687</b>        | <b>199,662</b>               | <b>154,930</b>               |
| <b>NET RECEIPTS / (PAYMENTS)</b>    |      | <b>-1,430</b>           | <b>-20,016</b>        | <b>-17,882</b>        | <b>-39,328</b>               | <b>16,515</b>                |
| <b>TRANSFERS between funds</b>      |      | <b>5,000</b>            | <b>-5,782</b>         | <b>782</b>            | <b>0</b>                     |                              |
| <b>NET DRAWDOWN-Synod Trust</b>     | 14d  |                         |                       |                       |                              | 17,362                       |
| <b>UNREALISED CAPITAL GAIN/LOSS</b> |      |                         | 10,176                |                       | ✓ 10,176                     | -233                         |
| <b>FUNDS b/fwd 1 January</b>        |      | <b>2,955</b>            | <b>68,659</b>         | <b>67,706</b>         | <b>139,319</b>               | <b>105,676</b>               |
| <b>FUNDS c/fwd 31 December</b>      |      | <b>6,525</b>            | <b>53,037</b>         | <b>50,606</b>         | <b>110,168</b>               | <b>139,319</b>               |

## STATEMENT OF ASSETS AND LIABILITIES

## Assets

## Monetary Assets

|                 |       |     |        |        |        |
|-----------------|-------|-----|--------|--------|--------|
| Bank account    | 2,268 | 968 | 9,903  | 13,139 | 17,467 |
| Savings Account | 4,257 | 913 | 11,601 | 16,771 | 51,767 |
| Flower Account  |       |     | 2      | 2      | 5      |

## Investment Assets

|                    |  |        |        |          |        |
|--------------------|--|--------|--------|----------|--------|
| Investment COIF    |  | 49,270 | 16,540 | ✓ 65,810 | 57,520 |
| Investment Jupiter |  | 1,886  | 12,560 | ✓ 14,446 | 12,560 |

|               |           |              |               |               |                |                |
|---------------|-----------|--------------|---------------|---------------|----------------|----------------|
| <b>Totals</b> | <b>12</b> | <b>6,525</b> | <b>53,037</b> | <b>50,606</b> | <b>110,168</b> | <b>139,319</b> |
|---------------|-----------|--------------|---------------|---------------|----------------|----------------|

## Other assets

Gift Aid recoverable

-10,176  
42,861

## Assets used for church purposes

|                 |    |                            |
|-----------------|----|----------------------------|
| Buildings       | 13 | Church buildings and manse |
| Church contents |    | Furnishings and equipment  |

## Liabilities

|              |  |  |     |     |       |
|--------------|--|--|-----|-----|-------|
| Key deposits |  |  | 235 | 235 | 5,233 |
|--------------|--|--|-----|-----|-------|

APPROVED by the Church Members on 3/4/22 and signed on their behalf  
by Joyce Nicolson (name) Joyce Nicolson (signature)

The notes on pages 2 to 5 form part of this financial statement

Philip D Read  
PHILIP D. READ



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES

## 1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

## 2 FUND ACCOUNTING

**Unrestricted Funds** may be used by the church for any of its ordinary purposes.

|                                     | Balance<br>b/fwd | Receipts<br>in year | Payments<br>in year | Transfers<br>for year | Balance<br>c/fwd |
|-------------------------------------|------------------|---------------------|---------------------|-----------------------|------------------|
| <b>Totals for unrestricted fund</b> | 2,955            | 68,169              | -69,599             | 5,000                 | 6,525            |

**Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

| Fund name & purpose:               | Balance<br>b/fwd £ | Receipts<br>in year £ | Payments<br>in year £ | Transfers<br>for year £ | Balance<br>c/fwd £ |
|------------------------------------|--------------------|-----------------------|-----------------------|-------------------------|--------------------|
| Benevolent Fund                    | 140                | 217                   | -49                   |                         | 308                |
| Maintenance Fund                   | 9,238              |                       | -22,326               | 24,000                  | 10,911             |
| Minister's Car Replacement         | 10,000             |                       |                       |                         | 10,000             |
| Reserve Fund                       | 31,919             | 2,142                 | 0                     | -12,420                 | 21,641             |
| Drawdown Fund                      | 17,362             | 0                     | 0                     | -17,362                 | 0                  |
| <b>Totals for designated funds</b> | <b>68,659</b>      | <b>2,360</b>          | <b>-22,376</b>        | <b>-5,782</b>           | <b>42,861</b>      |

**Restricted Funds** represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

| Fund name & purpose:               | Balance<br>b/fwd £ | Receipts<br>in year £ | Payments<br>in year £ | Transfers<br>in year £ | Balance<br>c/fwd £ |
|------------------------------------|--------------------|-----------------------|-----------------------|------------------------|--------------------|
| Building Fund                      | 9,939              | 863                   |                       |                        | 10,802             |
| Chatter and Tots                   | 366                | 143                   |                       |                        | 509                |
| Community Development              | 345                | 0                     |                       |                        | 345                |
| Earmarked Fund                     | 1                  | 7,260                 | -2,080                |                        | 5,180              |
| Fabric / Equipment Fund            | 33,042             | 6,977                 | -35,245               | 7,662                  | 12,437             |
| Special Collections                | 2,025              | 1,627                 | -3,630                |                        | 22                 |
| Liabilities                        | 5,233              | 2,559                 | -15                   | -7,541                 | 235                |
| Mission and CYF(Family) Funds      | 15,697             | 70,077                | -65,362               | 661                    | 21,074             |
| WHBC Community Grant               | 1,052              | 0                     | -1,052                |                        | 0                  |
| Flower Fund                        | 5                  | 300                   | -303                  |                        | 2                  |
| <b>Totals for restricted funds</b> | <b>67,706</b>      | <b>89,806</b>         | <b>-107,687</b>       | <b>783</b>             | <b>50,606</b>      |
| <b>Totals for all funds</b>        | <b>139,319</b>     | <b>160,334</b>        | <b>-199,662</b>       | <b>0</b>               | <b>99,992</b>      |

**Unrealised Capital Gain/Loss (Reserves)**

**10,176**

**Total C/F Inc Gain**

**110,168**



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES - continued

## RECEIPTS

|                                     | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|-------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>3 TITHES AND OFFERINGS</b>       |                         |                       |                       |                              |                              |
| Cash and Cheque Giving              | 3,147                   |                       | 226                   | 3,373                        | 3,773                        |
| Direct Giving                       | 22,633                  |                       |                       | 22,633                       | 21,143                       |
| Envelopes                           | 3,629                   |                       |                       | 3,629                        | 5,340                        |
| Gift Aid                            | 5,449                   |                       | 1,617                 | 7,066                        | 7,131                        |
| Special collections                 |                         |                       | 1,616                 | 1,616                        | 2,056                        |
| Youth Mission, Build Pledge         |                         |                       | 9,198                 | 9,198                        | 8,933                        |
| <b>Total Tithes and Offerings</b>   | <b>34,858</b>           |                       | <b>12,657</b>         | <b>47,515</b>                | <b>48,377</b>                |
| <b>4 GIFTS and LEGACIES</b>         |                         |                       |                       |                              |                              |
| Gifts inc carpet                    | 1,255                   | 217                   | 6,894                 | 8,366                        | 6,956                        |
| Legacies                            |                         |                       |                       |                              | 0                            |
| <b>Total Gifts and Legacies</b>     | <b>1,255</b>            | <b>217</b>            | <b>6,894</b>          | <b>8,366</b>                 | <b>6,956</b>                 |
| <b>5 FUND RAISING, GRANTS</b>       |                         |                       |                       |                              |                              |
| Events inc Coffee                   |                         |                       | 2,580                 | 2,580                        | 1,678                        |
| Synod Grants (note 14e)             |                         |                       | 53,000                | 53,000                       | 50,757                       |
| URC Equipment Grant                 |                         |                       | 2,000                 | 2,000                        | 0                            |
| WHBC Community Grant                |                         |                       |                       |                              | 2,000                        |
| <b>Total Fundraising and Grants</b> |                         |                       | <b>57,580</b>         | <b>57,580</b>                | <b>54,435</b>                |
| <b>6 PROPERTY INCOME</b>            |                         |                       |                       |                              |                              |
| Hall Hire                           | 13,340                  |                       | 0                     | 13,340                       | 9,866                        |
| Car Park                            | 4,595                   |                       | 1,522                 | 6,117                        | 5,899                        |
| Key and car park deposits           |                         |                       | 595                   | 595                          | 610                          |
| Funeral and weddings                | 100                     |                       |                       | 100                          | 75                           |
| Manse Rental (note 14f)             | 9,600                   |                       |                       | 9,600                        | 9,600                        |
| <b>Total Property income</b>        | <b>27,635</b>           |                       | <b>2,117</b>          | <b>29,752</b>                | <b>26,050</b>                |
| <b>7 OTHER INCOME</b>               |                         |                       |                       |                              |                              |
| Synod, Harpenden, IFG group         |                         |                       | 683                   | 683                          | 12,077                       |
| Refunds                             |                         |                       |                       |                              | 50                           |
| JRS HMRC Furlough                   | 4,417                   |                       | 6,715                 | 11,132                       | 13,639                       |
| Flowers (note 14g)                  |                         |                       | 300                   | 300                          | 424                          |
| <b>Total Other income</b>           | <b>4,417</b>            |                       | <b>7,698</b>          | <b>12,115</b>                | <b>26,190</b>                |



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued  
PAYMENTS

|                                      | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|--------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>8 WIDER MINISTRY</b>              |                         |                       |                       |                              |                              |
| Donations                            | 0                       |                       | 3,590                 | 3,590                        | 3,842                        |
| Ministry and Mission                 | 33,448                  |                       | 0                     | 33,448                       | 33,814                       |
| <b>Total Wider ministry costs</b>    | <b>33,448</b>           | <b>0</b>              | <b>3,590</b>          | <b>37,038</b>                | <b>37,656</b>                |
| <b>9 MINISTRY GROUP EXPENSES</b>     |                         |                       |                       |                              |                              |
| Flowers                              | 100                     |                       | 303                   | 403                          | 437                          |
| Licenses                             | 1,336                   |                       |                       | 1,336                        | 637                          |
| Office support                       | 1,496                   |                       | 228                   | 1,724                        | 942                          |
| Printing                             | 1,184                   |                       | 240                   | 1,424                        | 1,176                        |
| Pulpit Supply                        | 120                     |                       |                       | 120                          | 250                          |
| Telephone                            | 269                     |                       | 260                   | 529                          | 654                          |
| Transport                            | 141                     |                       | 161                   | 302                          | 545                          |
| Worship support & Organists          | 1,019                   |                       | 221                   | 1,241                        | 2,129                        |
| Youth and Mission Work               | 112                     | 49                    | 447                   | 609                          | 828                          |
| Employee salaries, NI and Pensions   | 12,447                  |                       | 62,468                | 74,916                       | 78,519                       |
| Events inc Catering                  | 1,538                   |                       | 1,652                 | 3,190                        | 382                          |
| Miscellaneous                        | 100                     |                       | 15                    | 115                          | 392                          |
| <b>Total Ministry Group expenses</b> | <b>19,863</b>           | <b>49</b>             | <b>65,995</b>         | <b>85,908</b>                | <b>86,889</b>                |
| <b>10 CHURCH RUNNING COSTS</b>       |                         |                       |                       |                              |                              |
| Cleaning and supplies                | 3,608                   |                       |                       | 3,608                        | 4,244                        |
| Grounds                              | 1,843                   |                       | 288                   | 2,131                        | 2,250                        |
| Insurance                            | 3,368                   |                       |                       | 3,368                        | 2,701                        |
| Maintenance Church                   | 1,151                   | 13,548                | 1,651                 | 16,350                       | 5,219                        |
| Maintenance Manse                    |                         | 8,779                 |                       | 8,779                        | 3,611                        |
| Manse Utilities /Council Tax         | 3,642                   |                       |                       | 3,642                        | 2,690                        |
| Church Utilities                     | 1,641                   |                       | 1,806                 | 3,447                        | 5,569                        |
| <b>Total Church running costs</b>    | <b>15,254</b>           | <b>22,326</b>         | <b>3,744</b>          | <b>41,324</b>                | <b>26,285</b>                |
| <b>11 EXCEPTIONAL EXPENSES</b>       |                         |                       |                       |                              |                              |
| Build Planning                       |                         |                       | 11,411                | 11,411                       | 548                          |
| Equipment Purchase                   | 216                     |                       | 62                    | 278                          | 3,283                        |
| Projects (see Note 14h)              | 818                     |                       | 22,885                | 23,703                       | 270                          |
| <b>Total Exceptional Expenses</b>    | <b>1,033</b>            | <b>0</b>              | <b>34,358</b>         | <b>35,392</b>                | <b>4,101</b>                 |
| <b>12 ASSETS</b>                     |                         |                       |                       |                              |                              |

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. Investment Assets are also allocated across funds mainly Reserves and the Car Fund.



FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

**13 ASSETS USED FOR CHURCH PURPOSES**

The church building and the manse are vested in URC North Thames Synod Trust as trustees and are not church assets. They are held for the benefit of Welwyn Garden URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,719,978 and the manse for £514,071. The church contents are insured by the church for £122,850

**14 CHURCH SPECIFIC NOTES**

**14a CAPITAL GAINS AND INVESTMENT INCOME**

Investment income is allocated to the Reserve Fund

Unrealised Capital gains are recorded against the Reserve Fund held in the investment account.

**14b CHURCH ORGANISATIONS**

Some church organisations use the church main accounts for their monies - transfers can occur to the window and building fund as part of their gifting to the church. Includes Chatter & Tots

**14c GRANT OVERPAYMENT RECEIVED**

Thames North Synod overpaid grants in 2021. Overpayment resolved with Synod and moved to Church funds

**14d DRAWDOWN FROM SYNOD TRUST FUND**

To support cash flow in April 2020 an amount equal to previous years spend on Building Planning was drawn down from Thames North Synod. This was a sum of £25,362

Due to other unexpected incomes eg Job Retention Scheme a surplus of £8000 was returned to the Synod Trust Fund. This net drawdown amount has been used in 2021 to support Project work.

**14e SYNOD GRANTS**

Grants are received from the Synod for our Community and Family Work and for our Mission Developer

**14f MANSE RENTAL**

Our sister church (Harpenden) pays WGCURC their share of the Manse rental in accordance with Group Rules

**14g FLOWERS**

Donations are used to provide Flowers for Worship in Church.

**14h PROJECTS (including Windows Project)**

Projects include Electrical work, construction of Windows and carpet replacement

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2021 from the accounting records of the church.

Helen Kaye



(date) 7/2/2022

## INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2021, which are set out on pages 1 to 5

## Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

## Basis of Independent Examiner's report

I have carried out an examination of the accounting records kept by the church and the accounts presented with these records. The examination does not provide the evidence required in an audit and I therefore do not express an audit opinion on these financial statements.

## Independent Examiner's statement

Signed by the Independent Examiner:



date:

11/2/22

Name and address of the Independent Examiner:

JENNIE KING  
76 KIMPTON ROAD  
WHEATHAMPSTEAD  
HERTS AL4 8LX



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## RECEIPTS AND PAYMENTS ACCOUNT

|                                     | Note | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|-------------------------------------|------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>RECEIPTS</b>                     |      |                         |                       |                       |                              |                              |
| Tithes and Offerings                | 3    | 34,858                  |                       | 12,657                | 47,515                       | 48,377                       |
| Gifts and Legacies                  | 4    | 1,255                   | 217                   | 6,894                 | 8,366                        | 6,956                        |
| Fund raising and Grants             | 5    |                         |                       | 57,580                | 57,580                       | 54,435                       |
| Property income                     | 6    | 27,635                  |                       | 2,117                 | 29,752                       | 26,050                       |
| Interest, investment income         | 14a  | 4                       | 2,142                 |                       | 2,146                        | 2,213                        |
| Other income                        | 7    | 4,417                   |                       | 7,698                 | 12,115                       | 26,190                       |
| Organisation income                 | 14b  |                         |                       | 346                   | 346                          | 2,196                        |
| Grant overpayment                   | 14c  |                         |                       | 2,514                 | 2,514                        | 5,028                        |
| <b>Total receipts</b>               |      | <b>68,169</b>           | <b>2,360</b>          | <b>89,805</b>         | <b>160,334</b>               | <b>171,445</b>               |
| <b>PAYMENTS</b>                     |      |                         |                       |                       |                              |                              |
| Wider Ministry                      | 8    | 33,448                  |                       | 3,590                 | 37,038                       | 37,656                       |
| Ministry/Group expenses             | 9    | 19,863                  | 49                    | 65,995                | 85,908                       | 86,889                       |
| Church running costs                | 10   | 15,254                  | 22,326                | 3,744                 | 41,324                       | 26,285                       |
| Exceptional Expenses                | 11   | 1,033                   |                       | 34,358                | 35,392                       | 4,101                        |
| <b>Total payments</b>               |      | <b>69,599</b>           | <b>22,376</b>         | <b>107,687</b>        | <b>199,662</b>               | <b>154,930</b>               |
| <b>NET RECEIPTS / (PAYMENTS)</b>    |      | <b>-1,430</b>           | <b>-20,016</b>        | <b>-17,882</b>        | <b>-39,328</b>               | <b>16,515</b>                |
| <b>TRANSFERS between funds</b>      |      | <b>5,000</b>            | <b>-5,782</b>         | <b>782</b>            | <b>0</b>                     |                              |
| <b>NET DRAWDOWN-Synod Trust</b>     | 14d  |                         |                       |                       |                              | 17,362                       |
| <b>UNREALISED CAPITAL GAIN/LOSS</b> |      |                         | 10,176                |                       | 10,176                       | -233                         |
| <b>FUNDS b/fwd 1 January</b>        |      | <b>2,955</b>            | <b>68,659</b>         | <b>67,706</b>         | <b>139,319</b>               | <b>105,676</b>               |
| <b>FUNDS c/fwd 31 December</b>      |      | <b>6,525</b>            | <b>53,037</b>         | <b>50,606</b>         | <b>110,168</b>               | <b>139,319</b>               |

## STATEMENT OF ASSETS AND LIABILITIES

## Assets

## Monetary Assets

|                 |       |     |        |        |        |
|-----------------|-------|-----|--------|--------|--------|
| Bank account    | 2,268 | 968 | 9,903  | 13,139 | 17,467 |
| Savings Account | 4,257 | 913 | 11,601 | 16,771 | 51,767 |
| Flower Account  |       |     | 2      | 2      | 5      |

## Investment Assets

|                    |  |        |        |        |        |
|--------------------|--|--------|--------|--------|--------|
| Investment COIF    |  | 49,270 | 16,540 | 65,810 | 57,520 |
| Investment Jupiter |  | 1,886  | 12,560 | 14,446 | 12,560 |

|               |           |              |               |               |                |                |
|---------------|-----------|--------------|---------------|---------------|----------------|----------------|
| <b>Totals</b> | <b>12</b> | <b>6,525</b> | <b>53,037</b> | <b>50,606</b> | <b>110,168</b> | <b>139,319</b> |
|---------------|-----------|--------------|---------------|---------------|----------------|----------------|

## Other assets

Gift Aid recoverable

## Assets used for church purposes

|                 |    |                            |
|-----------------|----|----------------------------|
| Buildings       | 13 | Church buildings and manse |
| Church contents |    | Furnishings and equipment  |

## Liabilities

|              |  |  |     |     |       |
|--------------|--|--|-----|-----|-------|
| Key deposits |  |  | 235 | 235 | 5,233 |
|--------------|--|--|-----|-----|-------|

APPROVED by the Church Members on 3/4/22 and signed on their behalf  
 by Joyce Nicolson (name) Joyce Nicolson (signature)

The notes on pages 2 to 5 form part of this financial statement

Philip D Read  
 PHILIP D. READ



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES

## 1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

## 2 FUND ACCOUNTING

**Unrestricted Funds** may be used by the church for any of its ordinary purposes.

|                                     | Balance<br>b/fwd | Receipts<br>in year | Payments<br>in year | Transfers<br>for year | Balance<br>c/fwd |
|-------------------------------------|------------------|---------------------|---------------------|-----------------------|------------------|
| <b>Totals for unrestricted fund</b> | 2,955            | 68,169              | -69,599             | 5,000                 | 6,525            |

**Designated Funds** represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

| Fund name & purpose:               | Balance<br>b/fwd £ | Receipts<br>in year £ | Payments<br>in year £ | Transfers<br>for year £ | Balance<br>c/fwd £ |
|------------------------------------|--------------------|-----------------------|-----------------------|-------------------------|--------------------|
| Benevolent Fund                    | 140                | 217                   | -49                   |                         | 308                |
| Maintenance Fund                   | 9,238              |                       | -22,326               | 24,000                  | 10,911             |
| Minister's Car Replacement         | 10,000             |                       |                       |                         | 10,000             |
| Reserve Fund                       | 31,919             | 2,142                 | 0                     | -12,420                 | 21,641             |
| Drawdown Fund                      | 17,362             | 0                     | 0                     | -17,362                 | 0                  |
| <b>Totals for designated funds</b> | <b>68,659</b>      | <b>2,360</b>          | <b>-22,376</b>        | <b>-5,782</b>           | <b>42,861</b>      |

**Restricted Funds** represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

| Fund name & purpose:               | Balance<br>b/fwd £ | Receipts<br>in year £ | Payments<br>in year £ | Transfers<br>in year £ | Balance<br>c/fwd £ |
|------------------------------------|--------------------|-----------------------|-----------------------|------------------------|--------------------|
| Building Fund                      | 9,939              | 863                   |                       |                        | 10,802             |
| Chatter and Tots                   | 366                | 143                   |                       |                        | 509                |
| Community Development              | 345                | 0                     |                       |                        | 345                |
| Earmarked Fund                     | 1                  | 7,260                 | -2,080                |                        | 5,180              |
| Fabric / Equipment Fund            | 33,042             | 6,977                 | -35,245               | 7,662                  | 12,437             |
| Special Collections                | 2,025              | 1,627                 | -3,630                |                        | 22                 |
| Liabilities                        | 5,233              | 2,559                 | -15                   | -7,541                 | 235                |
| Mission and CYF(Family) Funds      | 15,697             | 70,077                | -65,362               | 661                    | 21,074             |
| WHBC Community Grant               | 1,052              | 0                     | -1,052                |                        | 0                  |
| Flower Fund                        | 5                  | 300                   | -303                  |                        | 2                  |
| <b>Totals for restricted funds</b> | <b>67,706</b>      | <b>89,806</b>         | <b>-107,687</b>       | <b>783</b>             | <b>50,606</b>      |
| <b>Totals for all funds</b>        | <b>139,319</b>     | <b>160,334</b>        | <b>-199,662</b>       | <b>0</b>               | <b>99,992</b>      |

**Unrealised Capital Gain/Loss (Reserves)**

**10,176**

**Total C/F Inc Gain**

**110,168**



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES - continued

## RECEIPTS

|                                     | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|-------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>3 TITHES AND OFFERINGS</b>       |                         |                       |                       |                              |                              |
| Cash and Cheque Giving              | 3,147                   |                       | 226                   | 3,373                        | 3,773                        |
| Direct Giving                       | 22,633                  |                       |                       | 22,633                       | 21,143                       |
| Envelopes                           | 3,629                   |                       |                       | 3,629                        | 5,340                        |
| Gift Aid                            | 5,449                   |                       | 1,617                 | 7,066                        | 7,131                        |
| Special collections                 |                         |                       | 1,616                 | 1,616                        | 2,056                        |
| Youth Mission, Build Pledge         |                         |                       | 9,198                 | 9,198                        | 8,933                        |
| <b>Total Tithes and Offerings</b>   | <b>34,858</b>           |                       | <b>12,657</b>         | <b>47,515</b>                | <b>48,377</b>                |
| <b>4 GIFTS and LEGACIES</b>         |                         |                       |                       |                              |                              |
| Gifts inc carpet                    | 1,255                   | 217                   | 6,894                 | 8,366                        | 6,956                        |
| Legacies                            |                         |                       |                       |                              | 0                            |
| <b>Total Gifts and Legacies</b>     | <b>1,255</b>            | <b>217</b>            | <b>6,894</b>          | <b>8,366</b>                 | <b>6,956</b>                 |
| <b>5 FUND RAISING, GRANTS</b>       |                         |                       |                       |                              |                              |
| Events inc Coffee                   |                         |                       | 2,580                 | 2,580                        | 1,678                        |
| Synod Grants (note 14e)             |                         |                       | 53,000                | 53,000                       | 50,757                       |
| URC Equipment Grant                 |                         |                       | 2,000                 | 2,000                        | 0                            |
| WHBC Community Grant                |                         |                       |                       |                              | 2,000                        |
| <b>Total Fundraising and Grants</b> |                         |                       | <b>57,580</b>         | <b>57,580</b>                | <b>54,435</b>                |
| <b>6 PROPERTY INCOME</b>            |                         |                       |                       |                              |                              |
| Hall Hire                           | 13,340                  |                       | 0                     | 13,340                       | 9,866                        |
| Car Park                            | 4,595                   |                       | 1,522                 | 6,117                        | 5,899                        |
| Key and car park deposits           |                         |                       | 595                   | 595                          | 610                          |
| Funeral and weddings                | 100                     |                       |                       | 100                          | 75                           |
| Manse Rental (note 14f)             | 9,600                   |                       |                       | 9,600                        | 9,600                        |
| <b>Total Property income</b>        | <b>27,635</b>           |                       | <b>2,117</b>          | <b>29,752</b>                | <b>26,050</b>                |
| <b>7 OTHER INCOME</b>               |                         |                       |                       |                              |                              |
| Synod, Harpenden, IFG group         |                         |                       | 683                   | 683                          | 12,077                       |
| Refunds                             |                         |                       |                       |                              | 50                           |
| JRS HMRC Furlough                   | 4,417                   |                       | 6,715                 | 11,132                       | 13,639                       |
| Flowers (note 14g)                  |                         |                       | 300                   | 300                          | 424                          |
| <b>Total Other income</b>           | <b>4,417</b>            |                       | <b>7,698</b>          | <b>12,115</b>                | <b>26,190</b>                |



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued  
PAYMENTS

|                                      | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|--------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>8 WIDER MINISTRY</b>              |                         |                       |                       |                              |                              |
| Donations                            | 0                       |                       | 3,590                 | 3,590                        | 3,842                        |
| Ministry and Mission                 | 33,448                  |                       | 0                     | 33,448                       | 33,814                       |
| <b>Total Wider ministry costs</b>    | <b>33,448</b>           | <b>0</b>              | <b>3,590</b>          | <b>37,038</b>                | <b>37,656</b>                |
| <b>9 MINISTRY GROUP EXPENSES</b>     |                         |                       |                       |                              |                              |
| Flowers                              | 100                     |                       | 303                   | 403                          | 437                          |
| Licenses                             | 1,336                   |                       |                       | 1,336                        | 637                          |
| Office support                       | 1,496                   |                       | 228                   | 1,724                        | 942                          |
| Printing                             | 1,184                   |                       | 240                   | 1,424                        | 1,176                        |
| Pulpit Supply                        | 120                     |                       |                       | 120                          | 250                          |
| Telephone                            | 269                     |                       | 260                   | 529                          | 654                          |
| Transport                            | 141                     |                       | 161                   | 302                          | 545                          |
| Worship support & Organists          | 1,019                   |                       | 221                   | 1,241                        | 2,129                        |
| Youth and Mission Work               | 112                     | 49                    | 447                   | 609                          | 828                          |
| Employee salaries, NI and Pensions   | 12,447                  |                       | 62,468                | 74,916                       | 78,519                       |
| Events inc Catering                  | 1,538                   |                       | 1,652                 | 3,190                        | 382                          |
| Miscellaneous                        | 100                     |                       | 15                    | 115                          | 392                          |
| <b>Total Ministry Group expenses</b> | <b>19,863</b>           | <b>49</b>             | <b>65,995</b>         | <b>85,908</b>                | <b>86,889</b>                |
| <b>10 CHURCH RUNNING COSTS</b>       |                         |                       |                       |                              |                              |
| Cleaning and supplies                | 3,608                   |                       |                       | 3,608                        | 4,244                        |
| Grounds                              | 1,843                   |                       | 288                   | 2,131                        | 2,250                        |
| Insurance                            | 3,368                   |                       |                       | 3,368                        | 2,701                        |
| Maintenance Church                   | 1,151                   | 13,548                | 1,651                 | 16,350                       | 5,219                        |
| Maintenance Manse                    |                         | 8,779                 |                       | 8,779                        | 3,611                        |
| Manse Utilities /Council Tax         | 3,642                   |                       |                       | 3,642                        | 2,690                        |
| Church Utilities                     | 1,641                   |                       | 1,806                 | 3,447                        | 5,569                        |
| <b>Total Church running costs</b>    | <b>15,254</b>           | <b>22,326</b>         | <b>3,744</b>          | <b>41,324</b>                | <b>26,285</b>                |
| <b>11 EXCEPTIONAL EXPENSES</b>       |                         |                       |                       |                              |                              |
| Build Planning                       |                         |                       | 11,411                | 11,411                       | 548                          |
| Equipment Purchase                   | 216                     |                       | 62                    | 278                          | 3,283                        |
| Projects (see Note 14h)              | 818                     |                       | 22,885                | 23,703                       | 270                          |
| <b>Total Exceptional Expenses</b>    | <b>1,033</b>            | <b>0</b>              | <b>34,358</b>         | <b>35,392</b>                | <b>4,101</b>                 |

**12 ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. Investment Assets are also allocated across funds mainly Reserves and the Car Fund.



FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

**13 ASSETS USED FOR CHURCH PURPOSES**

The church building and the manse are vested in URC North Thames Synod Trust as trustees and are not church assets. They are held for the benefit of Welwyn Garden URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,719,978 and the manse for £514,071. The church contents are insured by the church for £122,850

**14 CHURCH SPECIFIC NOTES**

**14a CAPITAL GAINS AND INVESTMENT INCOME**

Investment income is allocated to the Reserve Fund

Unrealised Capital gains are recorded against the Reserve Fund held in the investment account.

**14b CHURCH ORGANISATIONS**

Some church organisations use the church main accounts for their monies - transfers can occur to the window and building fund as part of their gifting to the church. Includes Chatter & Tots

**14c GRANT OVERPAYMENT RECEIVED**

Thames North Synod overpaid grants in 2021. Overpayment resolved with Synod and moved to Church funds

**14d DRAWDOWN FROM SYNOD TRUST FUND**

To support cash flow in April 2020 an amount equal to previous years spend on Building Planning was drawn down from Thames North Synod. This was a sum of £25,362

Due to other unexpected incomes eg Job Retention Scheme a surplus of £8000 was returned to the Synod Trust Fund. This net drawdown amount has been used in 2021 to support Project work.

**14e SYNOD GRANTS**

Grants are received from the Synod for our Community and Family Work and for our Mission Developer

**14f MANSE RENTAL**

Our sister church (Harpenden) pays WGCURC their share of the Manse rental in accordance with Group Rules

**14g FLOWERS**

Donations are used to provide Flowers for Worship in Church.

**14h PROJECTS (including Windows Project)**

Projects include Electrical work, construction of Windows and carpet replacement

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2021 from the accounting records of the church.

Helen Kaye



(date) 7/2/2022

## INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2021, which are set out on pages 1 to 5

## Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

## Basis of Independent Examiner's report

I have carried out an examination of the accounting records kept by the church and the accounts presented with these records. The examination does not provide the evidence required in an audit and I therefore do not express an audit opinion on these financial statements.

## Independent Examiner's statement

Signed by the Independent Examiner:



date:

11/2/22

Name and address of the Independent Examiner:

JENNIE KING  
76 KIMPTON ROAD  
WHEATHAMPSTEAD  
HERTS AL4 8LX