



DURSLEY TABERNACLE URC

Registered Charity Number 1181354

REPORT TO THE ANNUAL GENERAL MEETING

Annual Report for 2023



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2023 TRUSTEES:

REV SIMON HELME
 DENNIS ALLEN
 MICHELE EVERETTE
 ROD IRVINE
 EMMA IRVINE
 LIZ SWANWICK
 SHONA DARLEY
 HEIDI HORN
 JOAN SYMES
 JENNY SNAPE
 MARTINE CARTER
 MARGIE UNDERDOWN
 DAVID NUTBROWN-HUGHES*
 ANDY SPEARS*

*until March 2023



Finance element of this report will be circulated separately to this report

Ministers Report

Back in 2022 we put together a Vision document for 2025 as a response to the global pandemic and future plans for URC ministerial deployment. It was designed to help us as church take stock of the impact of coronavirus on our church family and express our perspective and sense of where God is calling us. It was an attempt to establish principles of a way forward in this dramatically different landscape.

Our conclusion was to prioritise four key areas: nurturing disciples and leaders, serving the community, evangelism and being a church that actively engages younger people. All of this would be underpinned by prayer and nurtured by inspiring worship and reflect a positive, hope filled culture and a willingness to step out in faith. Coming out of Covid we were hoping to rediscover our energy and purpose, after some people had left the church and we were facing an uncertain future.

Now in 2024, with a year still to go for our Vision Document, it is a good time to assess whether we are on track and have rediscovered our energy and purpose. Like any school report you may want to be reserved in your assessment: 'has done well - could do better' kind of comments!

Here's a few observations and I welcome your feedback.

This last year has seen us become a multi-cultural church which has been enriching and exciting, bringing energy and numbers into our congregation. We have had a number of Indian families join us due to the employment of Indian nurses at the local care home. We have been inspired by their faith and positivity. Added to them has been a couple of Filipino families and a Mexican. This is a church of all nations! Most Sundays you need to arrive reasonably early to ensure you get a seat downstairs. It's a nice problem to have.

Consequently, our work with children and young people has also prospered. Most Sundays it feels like a third of the church disappears halfway through the service to go to Tab Too and Tab Youth. We thank Theresa, Bobbie and their team for the fun and faith filled work they do. Michael Purton became our Youth worker at the turn of the year and is proving to be a great asset for our work with young people. A Youth Worship Band has encouraged us all with their heart felt expression of worship. Our cooperation with other churches and the Door in putting on the Illuminate project and Fusion Youth Café is also seeing growth and outreach to young people in our area.

We have tried to encourage people to be part of small groups where they can be nurtured, find friendships, and spur one another on in their discipleship. Those groups ebb and flow as life and its demands can often pull us away from Christian fellowship. But I know many value the mid-week opportunity of meeting up with others to chat and pray and study scripture and find God in their midst. This year we had a special one-day event Walking Through the Old Testament which many found useful in understanding the Bible's big picture. We hope there will be more events in the coming year to grow us in our faith and biblical knowledge. Our prayer team underwent training in the last year and now offers ministry every Sunday which helps people know the touch of God in their situations. We had a pilgrimage to Iona in the summer which was deeply appreciated by those who went and fed the soul.

Sharing the gospel in today's society is a real challenge, with many having closed minds or a feeling that the Christian church has had its day. Being prepared to give a reason for the hope we have (1 Peter 3.15) but always doing this with gentleness and respect, is our aim and my hope as a minister is to equip you to be able to do that.

Serving others is a way that many who were guarded and uninterested in the Christian faith come to reassess their opinions and even praise God for the light that shines before them through our good deeds (Matthew 5.16). Our Food Hub and Communitia have grown and expanded their reach in this last year and along with other acts of service such as the Family Café, Connect At, Meeples (the games evening) has made the local community appreciate the church and all it does for the local area. That always gives us an opening to say why we do what we do and in whose name we do it.

We have been fortunate to have a committed team of elders who have served the church and dealt with the week to week running and governance issues. I particularly want to thank Michele Everett as she retires from being Church Secretary. Michele has been unstinting in her devotion and service to this church and before to our church at Sharpness. Thank you, Michele.

These have all been positive developments in our church life and all in line with our Vision 2025. Nevertheless, there are things we could do better. Our finances have plateaued for a number of years and as costs increase and our mission develops, we are challenged about our ability to sustain growth. We pray for God's provision for what we do as a church. We continue to be grateful for the work Dennis and Terry do in managing our accounts.

Our property continues to be both a blessing and a burden. This last year saw the completion of the access to the Upper Hall and a redesign of the church garden. It was the completion of a twenty-year project to upgrade our facilities and prompted a celebration! However, there is an ongoing task of maintaining our property and problems with church lighting and church ceiling, not to mention reception room door and the Vibe are costly demands. We are indebted to Carolyn as our site administrator and hope the property and maintenance team can expand to help keep our facilities attractive and operative.

The national denomination also has a call on our finances. As one of the largest URCs in the country this is only right and proper. We have been the beneficiary of Synod support down through the years as well as paying our share. There is a tension between giving to the national church and also trying to sustain and grow your local church and we are in that spot at the moment. As a URC minister my time is also spent serving the churches at Rodborough and the Quarry, both of whom have had significant years in trying to renew their sense of purpose and mission.

We give thanks to God for the way this church has grown and developed in the last year, and we remain hopeful for the future. Has done well.... Could do better!

It is in that hope we have in Christ that we commend to God's care those we have lost this last year: John Harris, David Pritchard, and Allan Brookes. All have served this church generously and faithfully.

May God keep and preserve us in the peace and joy of Christ that we too may one day hear those words, 'well done, good and faithful servants' (Matthew 25.14-30).

Yours in Christ

Simon

Tab Youth Report

Michael Purton became Youth Worker at the start of January. We have a dual aim of helping our current group of 11 to 18-year-olds develop their faith, and reaching out to people aged 18 to 30 who want to explore Christianity.

11 to 18-year-old group: Since the start of this year, on a Sunday morning we have been creating a video about the scientific and historical evidence for God, Jesus and the Resurrection, and why that strengthens our faith. The group has worked together to script, film, present, and edit the different scenes of the video. We hope to show the video in the main church service when it's ready, and possibly also share it on social media.



There are 12 young people who consistently attend on Sunday mornings, and 4 who are there occasionally. We have a wonderful group of young people who engage in the sessions, and there have been a number of new members so far this year.



18 to 30-year-olds outreach: We started an Alpha course in the middle of January, for people aged 18 to 30, and there are 9 people who have been taking part. To promote the course in advance, we advertised on social media and also messaged people who had previously attended the Tab as children, or currently attend. We meet each Sunday at 7.30pm at the Old Spot pub before heading across the road to Gray and Liz Strutt's house (thank you for being such great hosts!), where we watch that week's Alpha episode and discuss the themes. A group of 9 of us are going to Viney Hill outdoor centre in the Forest of Dean on April 20-21 for the Holy Spirit weekend, where we'll spend time together in nature, watch 5 episodes on the Holy Spirit, and hopefully have some fun.

Running the Alpha course has been excellent so far, as we've reconnected some young people with Christianity and the church, and helped others to cement their existing faith.

We're likely to finish the course in May, and are currently planning how to keep the group together and help them to continue their faith journey.

TabToo Report

The primary children's club at Dursley Tabernacle (TabToo) has had a wonderful year.

I took over from Bobbie Spears at the start of the year, but I have continued to enjoy Bobbie's support, plus that of the other helpers throughout.



Our numbers have been boosted by several new families, plus healthy attendance from our regulars this year, making the club a vibrant and lively place for them to attend each Sunday morning. It is amazing how well our children have bonded with each other - we have seen friendships develop, and nurturing connections grow - with older children taking younger ones under their wing. This is

very encouraging with our children spanning a wide range of ages, nationalities and abilities. We really feel extremely blessed by God to have them all!



We believe the routine welcome and sharing circle at TabToo is key to making all the children feel included and listened to. We also ensure they have fun every session with activities ranging from outdoor games to craft and cooking. There is always a message from God, usually from a Bible passage which we chat about and let the children explore how they can apply this to their lives. We are continually impressed and surprised by their wisdom and it is an absolute pleasure to be leading them.



A highlight of the year was the children's led nativity service - an original script and lots of talented youngsters acting, reading and making music made it an extremely enjoyable watch. It was a great way to share TabToo with the whole congregation!

A big thanks to all the team - Bobbie and Andy Spears, Stephen Ruddell, Claire Reynard, Hannah Jelf and Debbie Helme.

Theresa Barrett

Food Hub Report

2023 has been another mammoth year for our Community Food Hub team and we are thankful for the ongoing prayers and support of the Church family, which have encouraged us throughout the year.

Through the dedication of our volunteers, local supermarkets and individual donations we continue to support around 80 families regularly through food deliveries. We have a team of over 45 committed volunteers, who help at least once a week. This team is made up of church members and friends, local Christians from other denominations, non-church going members of the community, students from Rednock school, Duke of Edinburgh Award volunteers, members of the local Lions Club and most encouragingly, some of our service users who have benefitted from our offer and want to give back. The volunteering experience has provided some with the chance to build up skills and confidence to equip them for employment. We are committed to offering an open-door policy, where our service users feel welcomed, safe and not judged because of the situation that they find themselves in.



We regularly welcome in excess of 20 people to each Hub session who represent an individual, a couple or a family who we provide immediate access to fresh and long-life food, hygiene and household products. They are all offered hot drinks, donated bakery goods and are encouraged to stay and chat. In emergencies we are able to offer food vouchers, cash from our Welfare fund, some limited signposting and pastoral care. One of our service users commented that it feels like a welcoming club and it's where their friends are. Another told us it's the only place they go, where they get a chance to have a conversation, all week. Some come because they "need" support in the form of food or money. For others, it's important, because it gives them a sense of value and of belonging - what a great opportunity for us as a Church, to demonstrate God's love!



The cart continues to serve as a striking advert for the Hub on our social media streams whilst tackling another of our aims which is to reduce food waste, meeting one of our objectives as an Eco Church. There is rarely any waste. Our connections with local supermarkets have been expanded and developed over the course of 2023, so that it is now stocked every day, with fresh bakery and vegetable produce, which is available to anybody who passes by.

The local Trussell Trust Food Bank and various carers and health visitors refer people to us for further assistance and where appropriate, we also refer our users to The Trussell Trust Food bank for urgent short-term help.

Links have been built further afield too as we have become part of a wider network of hubs and pantries across the Stroud District. This is proving helpful to us as we can share knowledge, and potentially share training and produce with others doing similar projects in the district.

Over the course of the year the hub has secured funding from Sainsburys, Lidl, Dursley Town Council, the Co-op, Renishaw and Gloucestershire Community Fund, as well as individual donations. This has allowed us to increase our long life food offering and hygiene products significantly, which has been hugely appreciated by our service users. And one of our key volunteers supplied and fitted industrial shelving into what is now our storeroom upstairs, enabling us to safely store our stock.

At the end of 2023, further funding was awarded to us by the National Lottery and Gloucestershire County Council Thriving Communities Fund, which has allowed us to recruit a Food Hub Co-ordinator, Naomi Skelton to start in January 2024.



Looking ahead in 2024 - Items for ongoing prayer!

With the employment of our new Food Hub Co-ordinator, we are able to look ahead and begin to plan for the next year. Alongside maintaining and building on our current offer, Naomi will be working on developing our links with schools, health visitors and other local organisations to further aid us in identifying those most in need. She is committed to sharing the positive impact of the Food Hub on the church and local community and looks forward to circulating regular news bulletins in the near future so watch this space.

We want to further develop and train up our volunteers to equip them for their roles. We also want to develop meaningful relationships with our service users and help in moving them away from dependence on food hubs by developing our holistic offer to deal with the root causes of poverty and in so doing help their social wellbeing. Through **Christians Against Poverty**, we will

be training three members of our team to become money coaches and plan to work with **CAP** to deliver budget management courses. We want to develop our links with the **Citizens Advice Bureau** and council housing officers who can give the correct advice on what help is available. We want to further develop our newly formed partnership with the **Parent and Carers Alliance**, who offer support and advocacy work for those with disabilities or those who have additional needs.

Going forwards, we want to ensure we are able to effectively signpost people, where needed, by inviting organisations to visit or run events alongside Hub opening hours to speak to service users and potentially train volunteers in different areas. Ultimately, we want to see these people lifted out of poverty and dependency to a place of self-dependency and self-confidence where they can reach their potential.

The Food Hub can sometimes feel like a sad, frustrating place to be. But there have also been many moments that have been full of joy and gratitude and many of us have felt very privileged to share these moments. Passers-by often pop in to say thank you and to tell us how much they appreciate the cart, the help, the volunteers and "***all that the Church does***".

Please continue to pray for all the volunteers and for our service users, as well as for all the staff of our local stores, who do so much to help this project. Pray also for wisdom for those of us making decisions, that we might discern the best ways to support those in need, whilst demonstrating the love of Jesus Christ to those who don't yet know Him.

Tab Family Cafe

- Tab Family Cafe continues to thrive on Wednesday mornings
- Cafe opens from 10am -1pm
- Folk from the local community are served fresh coffee, fresh cakes and a smile
- We regularly see numbers exceeding 40-60 (including children)
- A regular team of dedicated volunteers help to staff the morning, with people arranging furniture, preparing food, serving, clearing, washing-up, and resetting the Sanctuary for worship
- Volunteers are available to listen to worries, support folk going through difficult times, or to celebrate new arrivals :) We all relish cuddles with new born Cafe babies!
- We regularly support vulnerable folk amongst our volunteer base
- We have established strong links with Rednock School, working with year 12 students who regularly volunteer in cafe, gaining relevant work skills and confidence to help equip them for life after school. We also support visits from the Health and social care/child care students who come and so short sessions with the children at cafe.
- Inspiring slides and Christian music are played during the morning - sometimes creating conversation starter-points
- The screens are utilised as an effective method of advertising events at the Tab
- We aim to keep our prices as affordable as possible
- Surplus funds that are raised are banked into the Tab account
- Between 1st January - 31st December 2023, the Cafe turned over £3701
- After expenses of £1307 there was £2393 surplus



Tab Cafe Summary

(1st Jan 2023 - 31st Dec 2023)

Turnover

£3701



Expenses

£1307



Surplus

£2393



Contribution to Church Funds

£2393

Thank you to all the volunteers who support the Cafe - it really couldn't happen without you.

The Cafe team would also like to thank those who attend cafe & are so supportive of the Tab



Pastoral Report

Within the church, everyone looks after each other, there are a team of elders both serving and non serving who are particularly concerned with pastoral care . We have a pastoral elders WhatsApp group which can respond quickly to prayer requests. We do our best to welcome new friends and we have been so fortunate to now have friends in our church of several different nationalities. We thank God for their presence and contribution to the church.

We visit members and friends of the church who are elderly and unable to attend the church, who are in Care / Nursing Homes , those who may have a cause for concern or a celebration and those who may have requested a visit. We often take flowers and gifts.

However pastoral care at the Tab operates beyond those who attend or did attend the Tab. The church is open to provide food, a listening ear and a cup of coffee during the Hub sessions, where members of our community can be signposted to outside agencies if necessary.

Communitea provides an opportunity for older folks of Dursley to get together and support each other. Similarly Family cafe focusses on the younger population. In addition our housegroups provide support and care for each other.

Property Report

Reports for AGM's are always challenging, they focus on what has happened rather than looking forward and dealing with the present. As I write this, I am reminded of two parts of Matthew's gospel, which the property team constantly hold in tension.

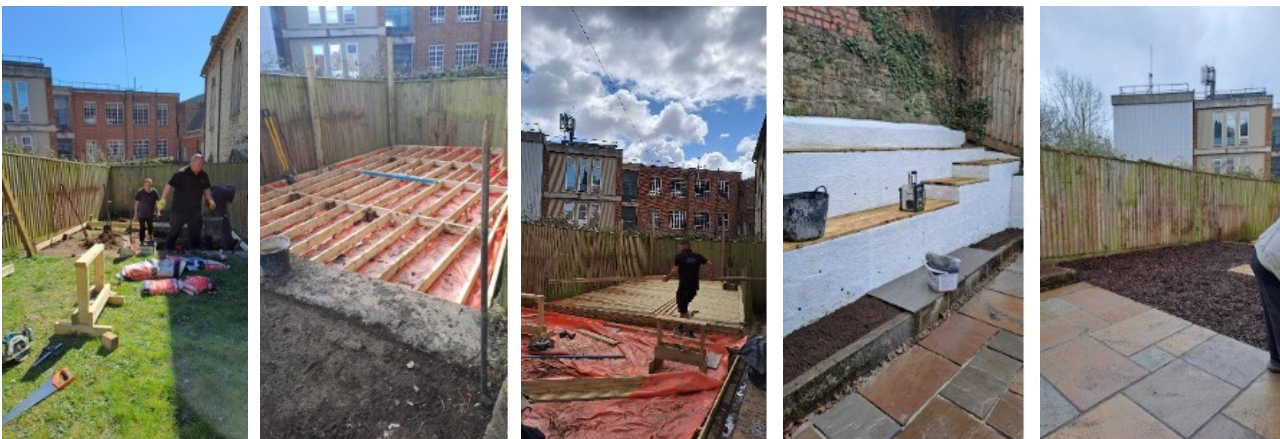


Matthew 6 vv 28 -34 Jesus talks about not worrying about how things will be provided because if we ask and seek God he will provide. Further on in *Matthew 25 vv 14-30* we find Jesus' teaching on the parable of the talents and a call to look after what we are given.

The picture here shows 95% of our site and we have been given much. To avoid being mundane and dull I am going to break the report into 3 areas.

- Achievements and things to give thanks for in 2023
- Behind the scenes...things you don't see
- Challenges going forward

Achievements in 2023



Over Easter the Vibe garden got a long awaited makeover. Our thanks goes to Emma Irvine for assisting with the design and facilitating the conversations with the contractor. A big thank you to the support from the Town Council as well to get this completed. The space works much better now for the youth and is much easier to maintain.



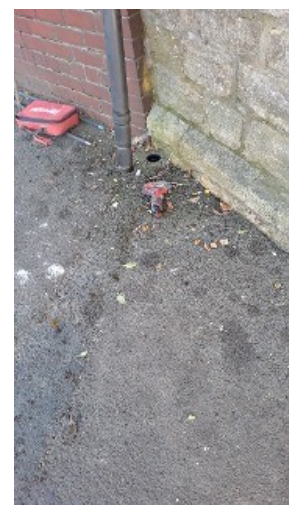
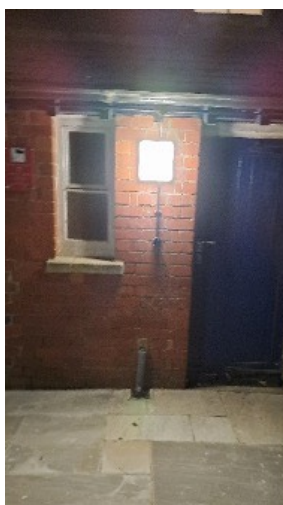


In May we began the refit of the porch area to accommodate the food hub stock. A big thank you goes to Jon and Michele Everett in their assistance with achieving this. We were blessed with the wood and works being completely donated.

The old creche space was finished off with a new lick of paint, this area provides space for coats, buggies etc for those using the upper hall and also more storage for food hub.

We continued the re-organisation and clearing of spaces around the buildings and were grateful to have the new ramp for moving some items. They have wherever possible been moved on to good homes and new purposes.

Behind the scenes...things you don't see



Challenges going forward



This is just a snapshot of a few areas that are challenges. There are significant challenges for our buildings, especially the sanctuary and the work required to appropriately maintain the structure. This will require patience and flexibility as getting the right people in the right space all takes time.

A site as big and varied as ours always requires jobs and maintenance and as ever a big thanks to the army of volunteers and our paid contractors who work behind the scenes on site it is hugely appreciated. I will not name them because I am bound to miss someone but a big thank you to those that mow, those that garden and clear rubbish and the property team who regularly come to my aid. We always need more help, there is a need for someone to be regularly clearing the drains of debris, leaves etc and always a need for weeding and maintain the areas around the drive and entrance to the church.

Much of my role as site administrator has been and continues to be dominated by building projects, maintenance, fixing things and constantly tidying up. There are lots of background admin tasks and record keeping that has to be done to ensure we are fulfilling our obligations as a public space in a safe way.

How you can help:

Always looking for help with jobs, grass mowers maintenance around site. Tip runs etc

Anyone got a passion for history, archiving, organising we have a room full of papers, photographs etc which need putting in some sort of order.

Safeguarding

In the last year the Tab has made significant progress in our commitment to make the Tab a safe space for everyone.

Safe Recruitment

We continue with the roll out of Safe Recruitment in all the groups working with children, young people and vulnerable adults. (All workers, paid or unpaid, should have a role description, code of conduct, complete an application form with references, undertake a DBS check and relevant Safeguarding training.

This is time consuming and sometimes tedious work and we appreciate the hard work of everyone involved.

Awareness that Safeguarding is taken seriously by the church leaders and is everyone's responsibility.

In order to develop this understanding the elders created a mini Safeguarding booklet which was shared with everyone in the congregation. This states clearly the churches' commitment to Safeguarding and advises how to respond to any Safeguarding concerns. This was an important step in raising awareness of the Tab's commitment to Safeguarding and we hope will help everyone at the Tab recognise the importance Safeguarding and their responsibility in this area..

Safeguarding training

The synod continues to expand it's training offer in relation to Safeguarding and information on these courses is continuously being shared with the relevant people. As a result increasing numbers of Tab folk have participated in a variety of Safeguarding training.

Going forward the Safeguarding co-ordinators plan to strengthen the good practice already in place by working with the relevant group leaders to ensure all the required Safeguarding processes are in place, DBS checks are up to date and individuals are accessing the right Safeguarding training for their role in the Tab.

We also hope to reduce duplication of paperwork where possible.

In the past society failed to protect children and young people and vulnerable adults from abuse in a wide number of settings including churches. As a society we also failed to recognise the on going impact of abuse on individuals. Safeguarding requires time and commitment from all involved but is worth it if we can prevent future harm.

Thank you to everyone who has helped us with the making the Tab a safe space over the last year. Please do not hesitate to talk to us if you have any questions or concerns in the year ahead.

Bobbie Spears and Martine Carter
Safeguarding co-ordinators

Worship Group

2023 has been an exciting year for the worship group at the Tab. We recognised the amazing potential and enthusiasm of our talented young people, and offered them a chance to choose, play and lead some worship songs. They rose to the challenge and now have a group of 14-30 year olds, who meet regularly to play music together, share news and help plan how they might be involved in leading some of the worship during Sunday services.



We thank God for their willingness to be involved in this way. It has been AWESOME to see them grow as individuals, to hear them speak about their faith, their reasons for choosing particular songs, and their understanding of the words of those songs and to have them lead us all in prayer. Wow!

Many of the young people are also involved in our "main worship group". We met

together once a month throughout 2023 and intend to increase that to every 2 weeks in 2024. It has been an exciting time as our group has grown. We recognised how much the musicians valued the time we were spending together and the importance of allowing time for reading the Bible together, chatting about our faith and experiences of God.



We also wanted to spend time just enjoying the music and worshipping together, rather than it being solely about

"practice". It seemed that these gatherings might be something other members of the Tab might like to share in too, so we opened the invite to anyone, whether musical or not, to join us. And we have been delighted that others have joined us.

This has truly been a blessing to us - feel free to come and join us on one or many of these Friday evening gatherings in 2024 - we would love to grow the group even more!

Appendix

Dursley Tabernacle URC Constitution

Dursley Tabernacle United Reformed Church ('the Church') is a local association for the public worship of God, Christian witness and service in accordance with the principles and usages of the United Reformed Church ('the URC'). Admission to the full responsibilities and privileges of membership confers membership simultaneously in the Church and in the URC. The Church supports the wider councils of the URC through giving and participation and may share in activity with other faith communities on an ecumenical basis.

As a local church of the URC, the Church is governed by the Scheme of Union of the URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches. The constitution of Dursley Tabernacle supplements the provisions of these as they affect the Church. In the event of any conflict between those provisions and this constitution, those provisions prevail.

Structure and Governance

Ministers

A Local Church may, at any one time, have one or more ministers in pastoral charge; these are called to the Ministry of Word and Sacrament.

Church Related Community Workers

A Local Church may at any one time have one or more Church Related Community Workers. They are called to a ministry of caring, challenging and praying for the community.

Elders

The church meeting shall adopt such methods of electing Elders as it shall from time to time see fit and determine how long elected Elders shall serve and whether or not there must be an interval between the completion of a period of service and election for a subsequent period.

The Church Meeting/the Elders shall make such rules and policies relating to the calling and conduct of Elders Meetings as they shall from time to time think fit.

If you wish to read the full constitution document, please email rod_irvine@hotmail.com for a copy

Dursley Tabernacle URC Finance Report 2023

Charity Registration Number 1181354

Charity's Registered Address:

3 Parsonage Street, Dursley, Gloucestershire GL11 4BW

1 Explanatory Introduction

This is the annual finance report for Dursley Tabernacle URC for the financial year running from 1st January 2023 to 31st December 2023.

This report has been prepared in accordance with the Charity Commission's Receipts and Payments Accounts Pack (CC16). Our accounts are administered on a "Receipts and Payments" basis and the analysis of income and expenditure reflects the classification of our activities and their associated costs. The Church does not sell goods or services for commercial profit, but does generate income from personal offerings and donations, hiring rooms, investments, and fundraising events.

The various types of funds are analysed in accordance with the provisions of the Charities (Accounts and Reports) Regulations 2008, but re-valuation of the Church and other properties are not included, since these are inalienable and historic property.

The monetary values in this summary section are presented to the nearest pound. A full Statement of Financial Activities is given in Appendix A which, along with its notes, presents the income and expenditure for both the General Account and the Reserves, Designated and Restricted Funds. The Independent Examiners Report is provided in Appendix B.

2 General Account

The General Account is that part of our financial activity concerned with the normal day to day running of our church. It includes all the things we do to keep running and does not include activities associated with special projects such as property development, church retreats or special funds for particular purposes.

The General Account total operating receipts for the year was £101,532. The General Account total operating expenditure for the year was £105,485, which leaves an operating deficit for the year of -£3,953. This shortfall has been made up from General Reserves.

3 Reserves and Restricted Funds

"Reserves" refers to that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. This definition includes "Designated Funds", which have been set aside for a particular purpose, but which may be re-allocated to Unrestricted Reserves if required. However, it excludes "Restricted Funds", which may only be spent on the specified purpose for which the money was received.

This definition excludes the Cater Fund which is categorised as a "Capital Endowment" since it is not freely available to spend at all and, under the terms of the trust deed, can only be used to provide an income for "the maintenance of Dursley Tabernacle Church building and for Christian Worship therein". This is invested in the COIF Charities Ethical Investment Fund - Income Units, which in 2023 returned an income of £4,375.

3.1 Reserves policy

This is a summary of our Reserves Policy. We are required to hold reserves for the following reasons:

1. To enable the church to continue its normal activities in accordance with its charitable aims in the event of adverse financial circumstances. For example, when faced with significant unforeseen expenditure or significant loss of expected income.
2. To prevent cash flow problems by enabling us to maintain our current account at the required level to meet our financial commitments. This is particularly important when large projects are being undertaken and invoices need to be paid before all grants and donations have been received.
3. To hold funds for specific purposes. For example, a building project, major repairs or employment of a member of staff.

Restricted Funds: These are funded by donations and/or grants received for specific purposes and are not considered as part of our Reserves. There is no upper limit on the level of such funds.

Designated Funds: These are reserves allocated for specific purposes in addition to the Unrestricted Funds and shall be held at a level suitable for each specific project. Although there is no upper limit to the total value of such funds, the purpose of each fund needs to be justified and be in accordance with the charitable aims of the church. Designated funds are allocated or re-allocated as decided by the Trustees (Elders) and ratified by the Church Meeting.

Unrestricted Funds (General Reserves): The Church will aim to hold Unrestricted Funds at a level equivalent to between one third and two thirds of normal annual operating expenditure (4 to 8 months), as determined from the latest published financial accounts. The level of General Reserves at the end of 2023 is £39,091, which is 41% of our 2022 operating expenditure (£94,355) and therefore within this range.

The following table lists every fund held by the church at the end of 2023 together with its purpose. The balance in each fund can be seen on the notes to the accounts in Appendix A.

Fund	Purpose of Fund
Restricted Funds	
Building Fund (Phase2 Capital)	Funds allocated to the development of the old Parsonage and the Church Upper Hall and Kitchen
Organ Fund	In memoriam donations received for the church organ
Youth Work	Funds allocated for youth work. Mainly spent on employing a Youth Worker.
Retreats etc.	Money received to pay for church retreats/weekends away
Welfare	A Minister's welfare fund to be used for emergency support of needy members or church attendees.
Music Group	To provide equipment and music for the Worship Group
Peace & Hope	Money raised to support the work of the Peace & Hope Trust
DAYS	Funds held on behalf of Dursley Area Youth Sinfonia. This is an orchestra which plays and practices at our church. They exercise control over the management of these funds.
CommuniTEA	A joint churches initiative in partnership with local GP surgeries to offer a social gathering for the elderly and vulnerable in our community, especially those with dementia and their carers.
Fusion Café	Funds previously held on behalf of Dursley Youth Volunteering Scheme but now allocated to Fusion Café.
TAB Tots	A parent and toddler group run in conjunction with the Community Organisation GL11 to offer a support service to young families.
Warm Spaces	To provide a warm community space during times of financial hardship and high energy costs.
Food Hub Lottery	Lottery Funds received to support the Community Food Hub Coordinator
Community Food Hub	Funds received to support the Community Food Hub
Designated Funds	
Family Café Charities	A charitable fund created from part of the Family Café surplus. To be donated to charitable causes of their choosing.

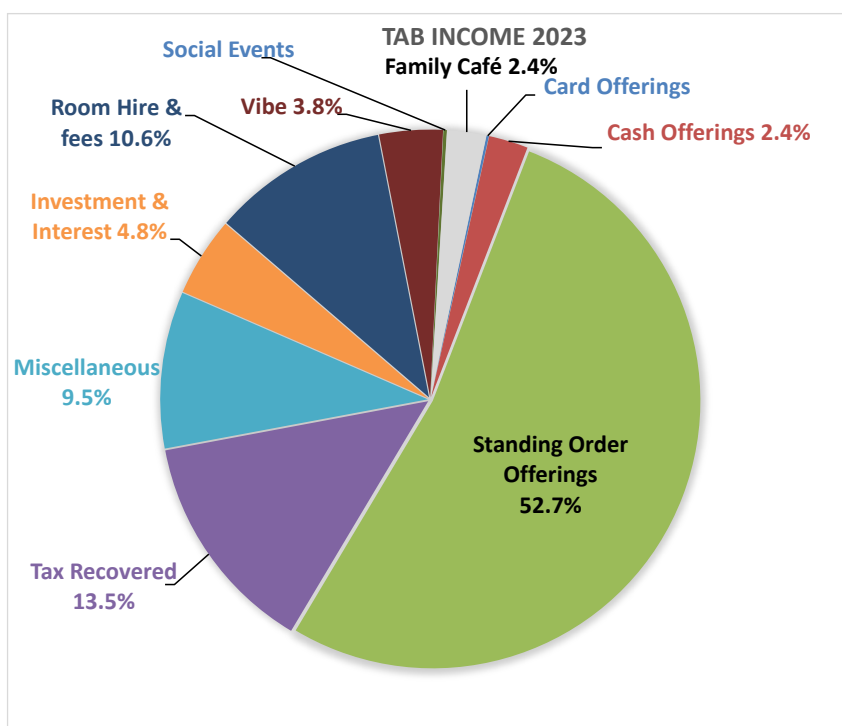
Fund	Purpose of Fund
Building Repair Fund	A fund originally established to “index-link” the Cater Trust. Now allocated to emergency building repairs.
ECO Fund	Established for the purposes of implementing our eco-church policy.
In Memoriam	Money received by legacies or donations in memoriam, to be used at the discretion of the Elders.
Unrestricted Reserves	
General Reserves	Funds held to support the general operation of the church.
Capital Endowment	
Cater Trust	A restricted endowment to be invested to provide income. It has been invested ethically with COIF. The trustees are the Minister, Secretary and Treasurer.

It is noted that the Building Fund (Phase 2 Capital) finished 2022 with a large negative balance. This was reduced by the receipt of grants from West Midlands URC (£17,353) and Stroud District Council (£35k), as well as a Gift Aid claim and donations from The Giving Machine. The deficit at the end of 2023 (£17,104) has been cleared from General Reserves.

4 Analysis and Comments

4.1 Income

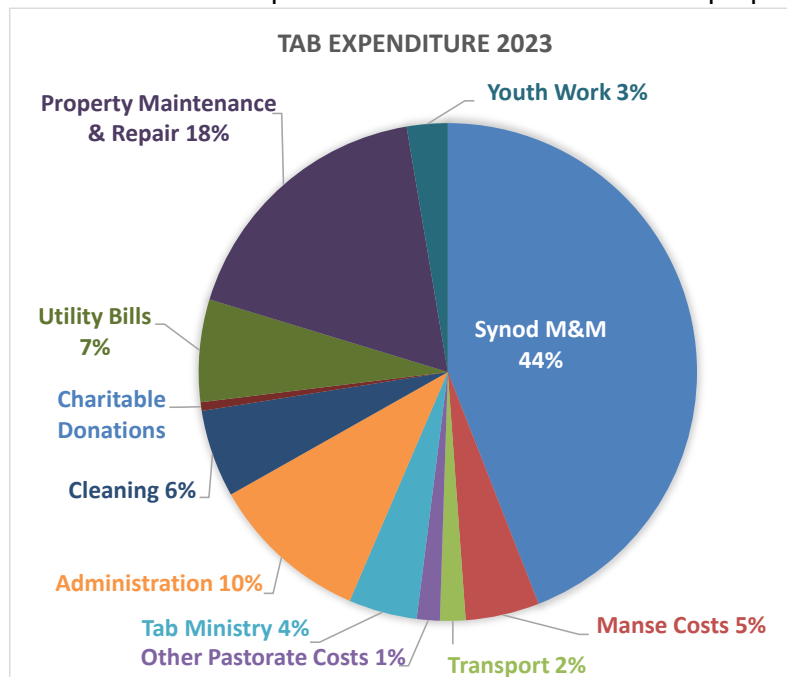
The relative contributions from all our income streams are shown in the pie chart below.



The most significant portion of our income comes from standing orders and offerings, with Gift Aid (tax recovered) making a significant and very welcome contribution. “Miscellaneous” is largely one-off donations and room hire has now recovered from the impact of the Covid-19 pandemic and makes a significant contribution to our income.

4.2 Expenditure

The pie chart below shows our expenditure for each cost area as a proportion of the total.

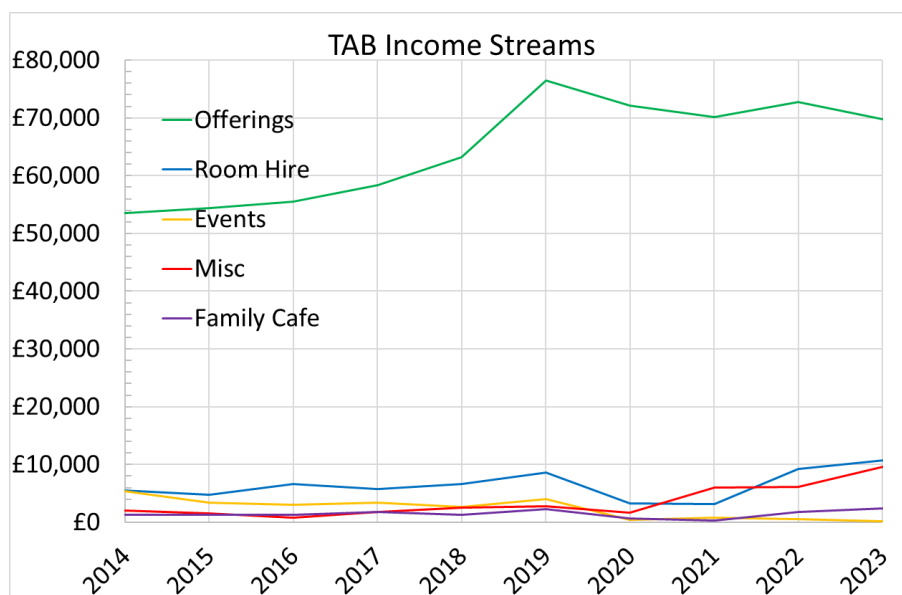


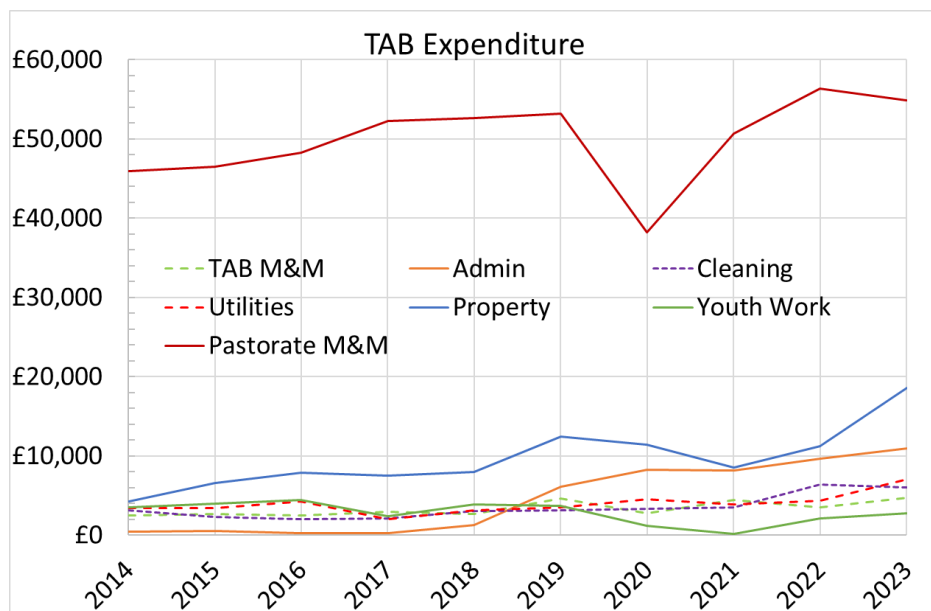
Our Synod M&M contribution is our largest cost (£48,936 in 2023, 44%). However, utility bills, cleaning, administration, and property repair and maintenance last year came to a total of £42,564 (40%). It is becoming very expensive to run our site.

4.3 Trends

The two charts below show the trends in income and expenditure over the last ten years.

Our offerings (including Gift Aid) rose sharply prior to the pandemic, but then appears to have flattened as some members have moved away or passed on. Room hire and Family Café both suffered during the pandemic but have since recovered well, with Room Hire now doing better than ever. However, Social events now make very little contribution to income. Miscellaneous (one-off) donations have also done well in recent years, but cannot be relied upon as regular future income.





Our administration costs increased by 14% last year, and it's no surprise that our utility costs also rose significantly (+61%) as our fixed price energy contracts came to an end. However, the biggest proportional increase of all has been for property maintenance and repairs (up by 65%). This is not all due to inflation but is also due to significant costs associated with the Vibe and Garden of Rest and catching up on years of neglect.

The budget for 2024 has been drawn up and, for the first time in my tenure, is forecasting a significant deficit.

I wish to express my sincere gratitude to all our supporters and to the Finance Team – Terry Larkham and Theresa Barrett for all their hard work in 2023, and to Carolyn Jones for her long-suffering diligence in dealing with property and administrative matters. Finally, I would like to express my thanks to Clive Malcolm for once again undertaking the role of Independent Examiner.

God Bless,

Dennis Allen
Treasurer

APPENDIX A

DURSLEY TABERNACLE URC RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	Total funds	Last year (2022)
Receipts into General Fund							
Receipts from investments	1	4,865.34	-	-	-	4,865.34	4,375.52
Offerings & tax recovered	2	69,773.02	-	-	-	69,773.02	72,693.37
Lettings and sundry income	3	20,401.67	-	-	-	20,401.67	15,334.43
Other income	4	6,492.04	-	-	-	6,492.04	13,421.88
General Account Total		101,532.07	-	-	-	101,532.07	105,825.20
Receipts into Reserve Funds	16 & 17	-	4,268.61	84,927.17	-	89,195.78	45,085.03
Total receipts		101,532.07	4,268.61	84,927.17	-	190,727.85	150,910.23
Payments from General Fund							
Pastorate							
Ministry and Mission	5	54,854.10	-	-	-	54,854.10	56,323.83
Dursley Tabernacle							
Ministry and Mission	6	4,682.67	-	-	-	4,682.67	3,519.94
Youth work	7	2,794.64	-	-	-	2,794.64	2,085.48
Cleaning	8	6,000.01	-	-	-	6,000.01	6,435.27
Charitable donations	9	589.61	-	-	-	589.61	762.36
Utility costs	10	7,018.53	-	-	-	7,018.53	4,372.45
Other property costs	11	18,605.98	-	-	-	18,605.98	11,245.74
Administration	12	10,939.64	-	-	-	10,939.64	9,609.65
General Account Total		105,485.18	-	-	-	105,485.18	94,354.72
Payments from Reserve Funds	15	3,379.20	700.00	49,643.60	-	53,722.80	83,680.07
Total payments		108,864.38	700.00	49,643.60	-	159,207.98	178,034.79
Net of receipts/payments (General Account)		(3,953.11)	-	-	-	(3,953.11)	11,470.48
Net of receipts/payments (Reserves)		(3,379.20)	3,568.61	35,283.57	-	35,472.98	(38,595.04)
Transfers	15	(17,104.22)	-	17,104.22	-	-	-
Cash funds last year-end		63,527.27	15,324.26	(21,415.84)	-	57,435.69	84,560.25
Cash funds this year-end		39,090.74	18,892.87	30,971.95	-	88,955.56	57,435.69

DURSLEY TABERNACLE URC STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2022

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	Total funds	Last Year
Cash and deposits	13	39,090.74	18,892.87	30,971.95	-	88,955.56	57,435.69
Other monetary assets		-	-	-	-	-	-
Investment Assets							
COIF Ethical investment Fund Units, at cost	14	-	-	-	112,252.63	112,252.63	112,252.63
Assets retained for own use		-	-	-	-	-	-
Creditors		-	-	-	-	-	-
Total net assets		39,090.74	18,892.87	30,971.95	112,252.63	201,208.19	169,688.32

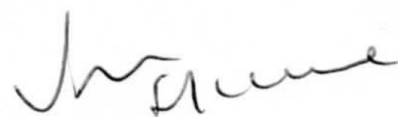
Signed on behalf of all trustees by

Dr Dennis Allen
Treasurer



Date: 21st April 2024

Rev Simon Helme
Minister



Date: 21st April 2024

APPENDIX A

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

	This year £	Last year £
<u>RECEIPTS</u>		
1 Receipts from investments		
Distributions from COIF Ethical Fund Units	4,374.48	4,338.92
Deposit account interest	490.86	36.60
	4,865.34	4,375.52
2 Offerings		
Offerings (collection box & card reader)	2,567.48	3,584.59
Standing orders and cheques	53,509.42	55,182.42
Tax recovered	13,696.12	13,926.36
	69,773.02	72,693.37
3 Lettings and sundry income		
Church fees	130.00	270.00
Miscellaneous income	9,610.34	5,854.68
Room hire	10,661.33	9,209.75
	20,401.67	15,334.43
4 Other income		
Town Council (Vibe)	3,887.74	11,129.34
Family Café surplus	2,393.94	1,724.00
Social events	210.36	568.54
	6,492.04	13,421.88
<u>PAYMENTS</u>		
5 Pastorate ministry and mission		
Dursley Group M & M	48,936.00	48,456.00
Transport	1,744.23	1,698.80
Manse Council Tax	2,755.96	2,640.77
Manse water rates	515.57	543.49
Telephone/Internet	712.61	814.38
Postage & stationery	311.37	121.29
Books & materials	409.43	329.91
Manse maintenance	-	4,342.91
Minister's Office expenses	1,924.57	580.26
Quarry contribution	(556.53)	(329.47)
Rodborough Contribution	(1,719.11)	(1,291.48)
Contribution to Area Ministry expenses & Pastoral Supervision	(180.00)	(1,583.03)
	54,854.10	56,323.83

APPENDIX A

DURSLEY TABERNACLE URC NOTES TO ACCOUNTS YEAR ENDED 31 DECEMBER 2023

	This year £	Last year £
6 Dursley Tabernacle ministry and mission		
Organist (including organ music)	1,291.00	1,236.00
Churches Together	-	40.00
IT	373.93	60.00
Happiness Lab	-	-
Catering (tea & coffee)	140.80	160.35
Ministry costs	1,404.16	636.62
Elders away days	-	-
Alpha	760.28	176.52
CCLI licence	395.54	706.17
Pulpit supply	66.50	100.00
Gifts	156.00	237.28
Training	-	-
Safeguarding	18.00	167.00
Puzzling Questions	76.46	
	4,682.67	3,519.94
7 Youth work		
Youth Worker	-	115.06
Church Children's Workers	2,425.99	1,872.64
Transfers from restricted reserve	-	-
Junior Church Expenses	332.55	97.78
Youth worker expenses	36.10	-
	2,794.64	2,085.48
8 Cleaning		
Contract cleaning	4,515.31	4,858.15
Cleaners	1,484.70	1,559.87
Equipment	-	17.25
	6,000.01	6,435.27
9 Charitable donations		
Donations to charitable causes	3,730.00	5,362.21
Donations received	(3,140.39)	(4,599.85)
	589.61	762.36

APPENDIX A

DURSLEY TABERNACLE URC
NOTES TO ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

	This year £	Last year £
10 Property utility costs		
Water - whole site	756.83	156.07
Electricity - Church	390.00	316.00
Electricity - Community Rooms	2,910.87	1,060.00
Electricity - Vibe	1,027.10	736.00
Gas - Church & Vibe	1,186.17	1,413.03
Gas - Community Rooms	747.56	691.35
	<u>7,018.53</u>	<u>4,372.45</u>
11 Other property costs		
General Maintenance	699.03	882.80
Consumables	683.60	930.11
Waste management	419.10	658.20
Garden of Rest	3,045.99	-
Insurance	6,025.87	5,112.91
Alarms & Security	414.00	871.20
Heating & Plumbing	1,091.73	328.99
Organ & piano maintenance	385.87	294.68
Building Maintenance	1,203.33	1,056.00
Vibe Maintenance	2,831.20	-
Others	1,806.26	1,110.85
	<u>18,605.98</u>	<u>11,245.74</u>
12 Administration		
Photocopier and stationery costs	391.93	199.85
Officers' expenses	(224.54)	66.84
Site administration	10,772.25	9,342.96
	<u>10,939.64</u>	<u>9,609.65</u>
13 Cash and deposits		
Current account	5,413.10	10,131.14
Deposit account	82,741.94	47,251.08
Cash in hand	800.52	53.47
	<u>88,955.56</u>	<u>57,435.69</u>
14 Investment assets		
COIF Ethical Investment Fund		
The Church holds 50,806.84 units in the above fund (2021 50806.84). These units are shown at cost. Their market value at 31 December 2023 was £152,929 (2022 £139,043).		

APPENDIX A

DURSLEY TABERNACLE URC NOTES TO ACCOUNTS YEAR ENDED 31 DECEMBER 2023

15 Funds

The net assets of the church are represented by the balances on the following funds:

	<i>Last Year</i>	Receipts	Payments	Transfers	This year
Restricted Funds (Note A)					
Phase II Capital Fund	(47,429.87)	52,636.80	(22,311.15)	17,104.22	-
Organ Fund	7,495.60	-	-	-	7,495.60
Youth Work	3,544.62	920.00	(2,200.00)	-	2,264.62
Church Retreats	27.46	5,913.60	(5,913.60)	-	27.46
Welfare Fund	8,092.01	5,894.88	(7,769.35)	-	6,217.54
Music Group	679.35	-	-	-	679.35
Peace & Hope Trust	626.86	-	-	-	626.86
DAYS	108.07	-	-	-	108.07
CommuniTEA	577.31	1,326.05	(1,046.46)	-	856.90
DYVS/Fusion Café	231.03	-	(231.03)	-	(0.00)
TAB Tots	3,213.00	-	(3,213.00)	-	-
Warm Spaces	1,418.72	41.40	(1,460.12)	-	0.00
Food Hub Lottery Fund	-	9,983.00	(210.00)	-	9,773.00
Community Food Hub	-	8,211.44	(5,288.89)	-	2,922.55
	<u>(21,415.84)</u>	<u>84,927.17</u>	<u>(49,643.60)</u>	<u>17,104.22</u>	<u>30,971.95</u>
Designated Funds (unrestricted, Note A)					
Flower Fund	-	-	-	-	-
Knitting Group	-	-	-	-	-
Family Café Charities	330.00	-	(200.00)	-	130.00
Building Repair Fund	12,995.60	-	-	-	12,995.60
ECO Fund	1,998.66	561.16	-	-	2,559.82
In Memoriam	-	3,707.45	(500.00)	-	3,207.45
	<u>15,324.26</u>	<u>4,268.61</u>	<u>(700.00)</u>	<u>-</u>	<u>18,892.87</u>
Unrestricted Reserves					
Donation to 3C Church			(750.00)		
AV Equipment			(2,629.20)		
Write off Phase II Capital Fund				(17,104.22)	
General Fund 2023 Deficit				(3,953.11)	
General Fund	<u>63,527.27</u>	<u>-</u>	<u>(3,379.20)</u>	<u>(21,057.33)</u>	<u>39,090.74</u>
Total Unrestricted Reserves	<u>78,851.53</u>	<u>4,268.61</u>	<u>(4,079.20)</u>	<u>(21,057.33)</u>	<u>57,983.61</u>
Capital endowment					
Cater Fund (cost)	<u>112,252.63</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>112,252.63</u>
Total reserves, funds & capital endowment	<u>169,688.32</u>	<u>89,195.78</u>	<u>(53,722.80)</u>	<u>(3,953.11)</u>	<u>201,208.19</u>

Note A

The Elders decided that the Phase II Capital and Welfare Funds are both restricted.

Consequently they appear under Restricted in 2023 rather than under Designated, as they did in 2022

**INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF
DURSLEY TABERNACLE UNITED REFORMED CHURCH
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023
(CHARITY NUMBER 1181354)**

Responsibilities and basis of report

I report to the Elders on my examination of the accounts of Dursley Tabernacle United Reformed Church for the year ended 31 December 2023.

As the charity trustees of the church, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the church's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5(b)) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

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

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



Clive Malcolm
Independent Examiner

21st April 2024

Broc Hill,
Theescombe
Amberley
GL5 5AZ