



DURSLEY TABERNACLE URC  
Registered Charity Number 1181354

# REPORT TO THE ANNUAL GENERAL MEETING

Annual Report for 2024



## CONTENTS

Minister's Report	3
TabYouth	5
TabToo	6
FoodHub	7
Tab Family Cafe	10
Pastoral	11
Property & Administration	12
Safeguarding	14
Worship Group	15
Constitution, Structure & Governance	16
Finance	17
<i>Appendix A</i> Finance	21
<i>Appendix B</i> Independent Examiner	26



### 2024 TRUSTEES:

REV SIMON HELME  
 DENNIS ALLEN  
 JONATHAN EVERETT  
 ROD IRVINE  
 EMMA IRVINE  
 LIZ SWANWICK  
 SHONA DARLEY  
 HEIDI HORN  
 JOAN SYMES  
 JENNY SNAPE  
 MARTINE CARTER

MICHELE EVERETT (until.... )

MARGIE UNDERDOWN (until.... )



## Ministers Report

At the first Elders Meeting at the start of last year, January 2024, I asked the church elders what their hopes were for the year ahead. What would make their hearts swell with joy? (We had been praying through Isaiah 60 and verse 5 says 'your heart will throb and swell with joy'). The Elders discussed and shared the following:

- Looking after and growing our youth.
- Integrating the new Indian families into our church family.
- If we knew the sanctuary roof was not going to fall in.
- We should see ourselves as a multi-cultural church and how we meet the needs of our multicultural local community.
- Having a Tab Open day when we swing open the doors to welcome everyone.
- It is now seven years since the same sex marriage debate. As an Eldership we may wish the church to revisit this subject again this year for a decision by the membership.
- Music from the young people is inspiring.
- The Foodhub work is amazing but it would make our heart swell with joy if it was not needed.
- Need to find people to step into leadership for the future of the church and to take the church forward.
- Church family meal - say once a quarter - hosted by different groups - to provide fellowship and a fundraising opportunity.
- Some days of led bible study.
- Not having a financial deficit would give us joy. The reality of current life is that lots of people are living with a deficit.
- Having a church full of people excited about God.

Some people can be very sceptical about wish lists. They will never happen. Let me just say that all of this list got done.

### Here's how they were fulfilled:

Our youth group has been flourishing, thanks in no small part to the appointment of **Michael Purton** as our youth worker and the ongoing work of the Illuminate Project, run in conjunction with **The Door**. It is encouraging to see our youth becoming more committed to the Lord and his church. **Theresa Barrett** has done an incredible job in growing the children's work and having a group of excited children who love to come to church. **Bobbie Spears** stood down after many years' service as Safeguarding Lead to be replaced by **Helen Bailey**. We thank them for their important service.

Our church is multi-cultural and inter-generational. There is a real community feel and open sharing, especially in worship. Sunday mornings anything can and usually does happen. We had an open day in the autumn and we are a lot more confident in sharing who we are and encouraging others to come and be part of it.

One of the reasons for that is that we made a decision, backed by an emphatic 88% of the voting membership, to allow same sex marriages in the church. To many this was an overdue statement of inclusivity and gives us the confidence to say that all are truly welcome in this place.

We worked hard biblically to understand this from a scriptural basis. Our bible understanding was also enhanced this year with a Walk Through the New Testament and a Bible Day with **Alison Gray** from **Westminster College Cambridge**. A Christian Doctrine course allowed a number of people to go deeper in their understanding of their faith.

Our worship is also developing. The worship group expands and attracts more members and the youth band is also growing and inspiring. Simon our organist continues to play beautifully. More people are developing the gift for leading worship and preaching. Different styles of worship are offered. **The Beer and Carols** at Christmas was well appreciated by the town.

In the last year monthly Sunday lunches are now being enjoyed by around fifty people at a time. Wonderful fellowship is being had around the table.

**The Food Hub** continues to grow and its ministry valued. We won the **URC Community Project of the Year award** in 2024, a great honour and recognition of a great work.

The roof hasn't fallen in and thanks to the diligent work of Carolyn our Site Administrator and Jonathon our property elder, important repairs and maintenance have been carried out, especially to the lights and the roof.



At our last AGM we had a deficit of £4k in our funds and a predicted £15K deficit for 2024. In the end we have a £3k surplus. We can give thanks to God for the provision for our needs.

Do we have a church full of people excited in their faith and looking for what God has in store for us next? Well only you can answer that individually. I know that speaking for myself I am overjoyed to be the minister of this church. It makes my heart swell with joy and I give thanks to God for all it is and does in the name of Christ.

Inevitably there has been some sad times this last year. We have lost a few precious church members: **Allan Brookes**, **Carol Bye**, **Eileen Denning**, **Anne Noden** and **Shirley Welsh** (and a friend of the church **Pat McCormick**). We give thanks for their partnership in the gospel and leave them in God's safe keeping.

The eldership team are committed and enthusiastic and a great support for me. I thank them for their efforts. **Rod Irvine** as Church Secretary and **Dennis Allen** as Church Treasurer deserve special mention for their highly responsible roles but all the eldership is a great team. Many others in this church play an active role in making this church what it is. Thank you for all your hard work. I hope we can look back on the last year and feel our heart throb and swell with joy.

Thanks be to God!

Yours in Christ

Simon Helme



## Tab Youth Report

Tab Youth has 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 35 who want to explore Christianity.

### 11 to 18-year-old group:



In the first half of the year, we spent Sunday mornings creating a video about the scientific and historical evidence for God, Jesus and the Resurrection, and why that strengthens our faith. The group worked together to script, film, present, and edit the different scenes of the video, which was shown in the main church service and published on the Tab Facebook page and YouTube. [WATCH IT HERE!](#)



In the latter half of the year, the group has been exploring each book of the New Testament through the Bible Project's animated video series and group discussion. The group is currently creating a short Instagram video to promote the Youth Alpha course we plan to begin after Easter, with the aim of attracting more young people to Alpha and faith.

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.



### 18 to 35-year-olds outreach:

We have run two Alpha courses and the Romans course during the year, with a total of 19 people taking part. The first Alpha group met each Sunday at 7.30pm at the Old Spot pub before heading across the road to Gray and Liz Strutt's house to watch that week's Alpha episode and discuss the themes. A group of 9 from that first Alpha course went to **Viney Hill** outdoor centre in the Forest of Dean in April 2024 for the Holy Spirit weekend, with

many members having powerful experiences of God.

The Romans course took place over the summer with many of the Alpha group taking part. We met on Monday evenings at the home of Ross and Hattie Francis, who have become part of the Tab congregation this year.

A second Alpha course is currently taking place at Ross and Hattie's home. A group of 8 went to **Viney Hill** in March 2025 for the Holy Spirit weekend, with some members having powerful experiences of God.

Running the Alpha and Romans course has been excellent so far, as we've reached new people who have never been part of a church, reconnected others with Christianity and the church, and helped others to cement their existing faith. We're likely to finish the course in April, and are currently planning how to keep the group together and help them to continue their faith journey.

## TabToo Report

The Dursley Tabernacle children's club **TabToo** has had a lively and productive year in 2024. Several new families from the previous year have settled in really well and become regulars. We have had a couple of very young children moving up from the creche facility to our group and



they have adapted beautifully, growing in confidence and taking part. Parents tell us that their children are looking forward to **TabToo** every week which is a joy to hear, we are so blessed to have them.

Our highlights have included being fully part of 2 services - **The Nativity** of course, plus the **Sunday School Anniversary Service** where 3 young people were baptised into Christ and our church family. This service included a **TabToo** procession of the **Ark of the Covenant**

- the children had great fun crafting this from a

large box and gold paint. These services continue to let the children develop and use their gifts for God's glory as they perform, play or sing for the congregation.



In our regular weekly children's sessions we continue to teach the children about God following the same plan as main church so they can talk about the themes with their families. We are creative with our sessions using craft, games, cooking and our beautiful outside space when the weather is nice. Older children frequently help the youngest creating a real family feel in TabToo. There are some strong friendships developing and all the children of different ages and backgrounds know how to respect each other and have fun together.

Our biggest challenge in TabToo at the moment is finding volunteers to support us on Sunday mornings. We will continue to pray that God will raise up those members to help us and will be asking parents of regular children to support us.

A big thanks to all the team in 2024 - **Bobbie and Andy Spears, Mikka Butcher, Claire Reynard, Hannah Jelf, Carole Allen, Kate King, Karen Hall and Debbie Helme.**

**Theresa Barrett**



## Food Hub Report

The Food Hub has raised the profile of our church in our community and we are widely regarded as an outwardly caring church by local people, organisations and businesses wanting to contribute.

### Highlights of 2024

#### Food Hub Coordinator

2024 was a huge year in the life of the Food Hub. In January our new Food Hub Coordinator, **Naomi Skelton**, came into post, employed for 10 hours a week. From November, she increased her hours to 16 per week. Successful grant funding from the National Lottery and Gloucestershire Thriving Communities currently fund this role. Amongst other successful funding applications completed in 2024, grant money from Dursley Town Council will continue to secure Naomi's role well into 2026.

#### Hub Cafe

May saw one of the highlights of the year as we launched our Thursday Hub Café. Service user volunteers have been trained to run the café supported by nominated volunteers and/or the Food Hub Coordinator. It has provided the opportunity for those benefitting from the Food Hub to learn new skills, increase in confidence, be given responsibilities and the chance to give back and serve others. The café has been open every Thursday during Food Hub opening hours and has gone from strength to strength. As well as encouraging a community of service users to meet, the café has served as a brilliant place to host additional services; the local Stroud District Council Housing Officer, representatives from the Citizens Advice Bureau and the Neighbourhood Warden have all been able to offer their expertise and advice to service users during these sessions, making signposting quick and straightforward on many occasions.

### URC Community Projects Award 2024 - Winners!!

In July, Heidi and Naomi were delighted to be invited to the URC General Assembly to receive the URC Community Projects Award 2024 on behalf of all the volunteers who work week in and



week out to make the Food Hub such a vital service in the community of Dursley and Cam. We were incredibly proud to have the opportunity to share the project in action, talk about the impact the Food Hub has on our local community, and to have the dedication of our volunteer team recognised by the church family at national level. We continue to thank the team for their contributions, all of which are making a transformational difference to the lives of people in our community.

### Events

During the year, we partnered with the **Parent & Carer Alliance CIC (P&CA)**, who offer support and advocacy work for those with disabilities or those with additional needs. We held two summer events and a Christmas event with grant support from **Gloucester Community Foundation - Poverty Hurts**. Service users were welcomed into a café style hub and were able to meet with the **P&CA, Citizens Advice Bureau, Stroud District Council Housing Officer, Christians**



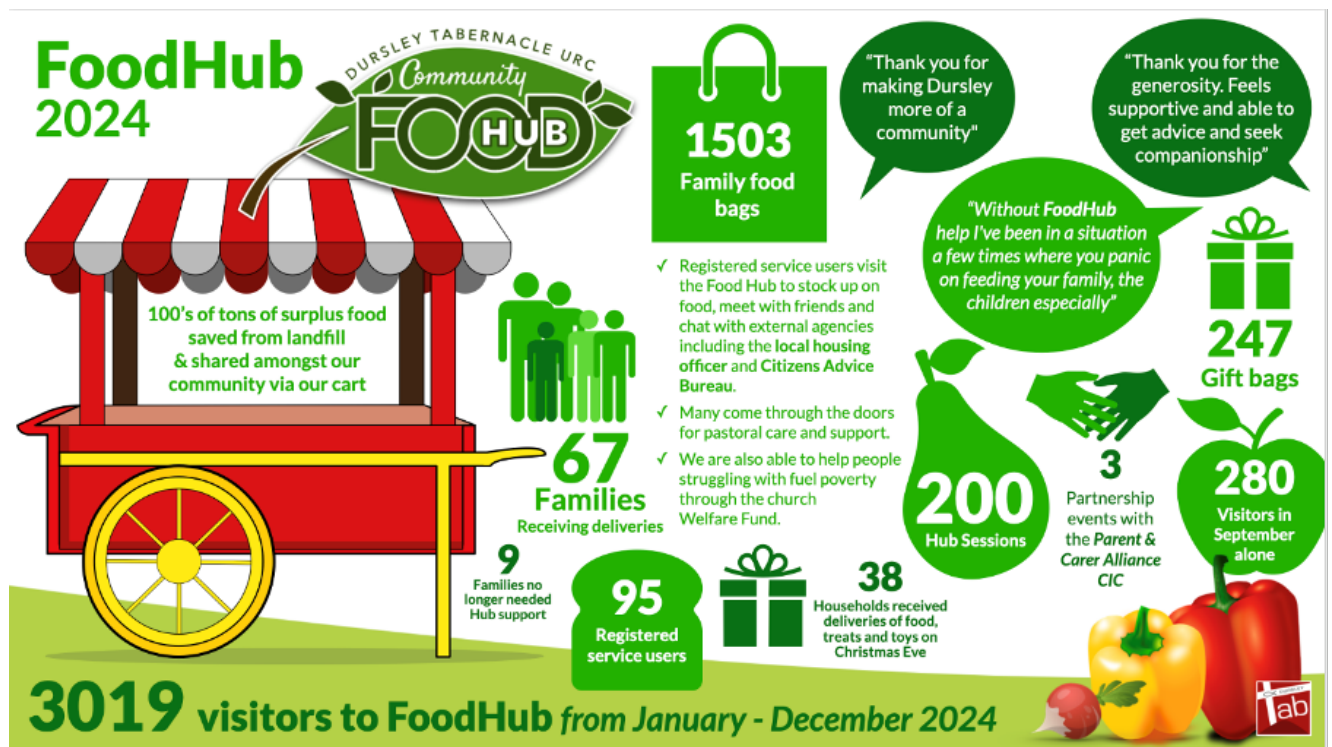
**Against Poverty** money coach and local **Neighbourhood Warden**. As well as being able to take away food and hygiene products from the food Hub, guests were also able to take toys for their children which was met with huge appreciation. Feedback obtained from each event was highly positive and we plan to do a repeat of these events in 2025.

### The red and yellow cart



During the summer, the cart received a fantastic renovation from 3 volunteers. It is now far better protected from the elements, with adaptations to the main structure, several coats of paint and repositioned to aid safe access. It has been finished to a highly professional standard with fabulous graphics and publicity, including a QR code for the purposes of allowing easy donations from passers by and service users alike. Thanks go to Ron, Andrew, Mark and Emma for this work.

### Our impact on the communities of Dursley and Cam today



Through the dedication of our volunteers, local supermarkets and individual donations, we supported 67 families regularly through food deliveries. We continue to have strong relationships with our local supermarkets. The cart is stocked with fresh bakery and vegetable produce every day and is available to anyone who passes by. This meets our objective as an Eco Church to tackle the rise in food waste. There is rarely any wastage which meets our environmental responsibilities.

The local **Trussell Trust Food Bank** refers people to us for further assistance and we in extreme cases refer our users to them for urgent short-term help.



On Christmas Eve, we were able to provide 38 households with food parcels (3 shopping bags for each) plus a bag of household specific gifts and treats.

### Looking ahead in 2025

We continue to be driven by the vision of seeing our service users lifted out of poverty and dependency to a place of self-dependency and self-confidence where they can reach their potential.

After successfully training 3 members of the team in 2024 to become money coaches through Christians Against Poverty (CAP), we have finally started our first course which has been received very positively. We hope that more courses will follow swiftly in order that we really start to help people move away from dependence on food hubs by offering service users with the means to lift them out of poverty through practical and emotional support. With our CAP offer available alongside our strong relationships with the Housing Officer, Neighbourhood Warden and Citizens Advice Bureau rep, we feel in a position to signpost effectively to those most in need in our community. We are in conversation with Age UK and hope to have them at hub sessions in the near future.

We are now in the process of expanding and training our newly formed **Hub Care Team**, a group of praying volunteers who attend sessions with the specific role of coming alongside service users through conversations and prayer if requested. There is a desire from some of our service users to explore faith and Simon will be welcoming some of those people to an **Alpha Course** during hub opening hours. We are very exciting by how God is moving through the work of the Food Hub and we pray for all those with questions in this area.

### Prayer requests

We are grateful for the continued prayers of the Church. Please pray that we continue to be a place of sanctuary for those seeking help from our Food Hub. We ask you to pray for all the volunteers involved, for the CAP outreach work and for the Care Team, that through our ever developing offer we would continue to reach those most in need in our community and in so doing see lives transformed and breakthroughs achieved.

## 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. The students volunteered with us until July and were then successful in getting jobs
- 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 and wider community
- 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 2024, the Cafe turned over £3878
- After expenses of £1250 there was £2628 surplus



### Tab Cafe Summary

(1st Jan 2024 - 31st Dec 2024)

Turnover

**£3878**



Expenses

**£1250**



Surplus

**£2628**



*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

Love and prayer is central to the pastoral care within the Tab. We try to love as Jesus loves us. A couple of the members of the Prayer Team are available each Sunday at the back of the church to pray or talk with people about concerns or situations. All prayers are confidential. If you prefer you can complete a prayer slip,

We pray together in Tuesday mornings prayer meeting and bring situations to God. However your name will only be mentioned if you have given permission. We do not keep records of those we have prayed for. Everyone is welcome at this meeting its lovely to see recently more people have attended. Prayer and pastoral care is also an important part of Elders meetings, house groups or activity groups, however if you would like prayer at anytime please do contact Simon or one of the pastoral elders we will always be available to pray with you at church or in you own home.

We visit those who are housebound and in care homes several times a year often taking flowers and gifts, and join Simon to take communion to these members/friends. Please bring to our attention anyone who may need a visit, chat and prayer. During Simon's sabbatical please do contact the elders if you or someone you know needs anything whether prayer or practical or just a chat, everyone will be allocated a specific elder but we are all here to serve.

Recently, a **Hub Care Team** was formed, so we can talk and pray with service users. We are hoping there will be a member of the team present at each hub session, please join us if you are able, but please keep, the Tab, the members and friends and the Hub in your prayers.

We all would like to thank Simon for his leadership, his love, care, support and prayers at the centre of the church and community.

## Communi-tea

Communi-tea continues to be popular with a good amount of people attending. Margy is sadly leaving us and **Pat Thornhill** is taking over.

Many thanks to a fabulous team that run this activity – tea makers, cake makers, minibus organiser and crew, craft and games organisers and the sound desk for various musical performers.

Together they make-up a very successful team which I think is greatly appreciated by those attending.

## Property Report

It's been a busy year looking after the premises occupied by the Tab. Many of the jobs tackled by the property team fall under the category of routine maintenance, both inside and outside of the buildings. These have included tackling the vegetation growing between the Tab and the **Courtyard Clinic**, various repairs to stonework in the **Garden of Rest** area, high level cleaning in the Community Rooms and Church main entrance as well as trying to keep various hot water



appliances in good order. Still some work to do in this last category.

There were numerous other little jobs, too numerous to mention but as you can see from the list above they don't all involve a great deal of technical knowledge or skill and anyone not already in the property team who thinks they would like to lend a hand should contact either me or Carolyn.

2024 also saw improvements to various areas of the Tab the most notable of these being the replacement of the old, failing lights with new LED lights in the church, Community Rooms and the Upper Hall.

It has been a long hard slog to achieve this and thanks must go to both **Dennis Allen** and **Carolyn Jones** who have worked so hard to make this happen and also to the **West Midlands Synod** who largely funded this upgrade.

Another improvement was the application of safety film to the inside windows on the ground floor of the Chapel in order to minimise the possibility of injury should the glass get smashed.

A significant amount of time was spent considering the best way to deal with our somewhat fragile ceiling.

Extensive work had been carried out to strengthen the ceiling in 2010 but a serious structural defect had been left unresolved, namely a rotten end of roof truss 2. Initially it was thought that the funds needed to remedy this would be prohibitive but after a few false starts and a lot of prayer a cost effective repair, and more importantly a suitably skilled builder was found, and the work carried out over a number of months. There is still more work to do in this area but the most important structural issues have been dealt with.

Another pressing issue has been the entrance door to the foyer. The original wooden structure of the door has proved unsatisfactory as it swells in the cold and damp of winter, making the door very difficult to open at times so it is great news that planning permission has been granted for a new aluminium framed double glazed door to be fitted and, hopefully after April, we should all look forward to years of trouble free entrance and exit to the foyer.





I'll end this report by extending my grateful thanks to the property team, namely **Carolyn Jones, Gordon Moyer, Andrew Taylor** and, as he leaves us to go and live in Wales, **David John**. As well as helping with many other property issues David has carried out all the legally required PAT testing on all the electrical equipment associated with the Tab and his contribution to the team will be greatly missed, we wish him and Ruth well as they settle in to their new home.

There are still numerous tasks and challenges ahead in order to keep

the Tab and its' associated buildings in good order and if we are to keep the Property expenditure within reason it will be necessary for church members to carry some of this burden.

Please feel free to contact either myself or Carolyn and let us know the tasks you might be interested in helping with.

Remember, as they say on Iona *"In work and in worship God is with us"*.

**Jonathon Everett**

## Safeguarding

We would like to thank **Bobbie Spears** for all the work she has done in the area of safeguarding at the Tab. From November 2024 **Helen Bailey** replaced Bobbie as Safeguarding Lead; Helen is highly experienced in this area and will continue with the high expectations of Safeguarding in the Tab. Martine will continue as Deputy and setting up and checking ID documents for DBS. The DBS is valid for 3 years but after that time another check must take place.

The current safeguarding policy is on the Tab website and we follow the guidance given in **Good Practice 6** which is issued by the URC and is also on the URC website.

**Do not hesitate to contact a Safeguarding officer or Elder if you have a concern. Safeguarding posters are display in the church and the church buildings with contact information.**

Volunteers should all complete **Foundation Safeguarding Training** which can be accessed online with the URC. However if you are working with children, young people or vulnerable adults you must have at least covered **Intermediate Safeguarding Training**, this is available on Zoom.

Volunteers should all complete an application form, this is consistent with Safer Recruitment. We are hoping to have systems in place so we can soon store all information securely and digitally.

Safeguarding is taken seriously by the Church leaders and is everyone's responsibility.

**Helen Bailey** and **Martine Carter**

*Safeguarding co-ordinators*

Safeguarding people is a core part of the URC's mission. We safeguard the integrity of creation, and we all walk the way together to ensure there is a sustained community of care where everyone – particularly the most vulnerable – find a place of love, pastoral care and support.

More information, advice and support on Safeguarding, good practice, safer recruitment, training etc is available from West Midlands Synod.

See also the Safeguarding pages on [www.urc.org.uk/safeguarding/](http://www.urc.org.uk/safeguarding/)





### SAFEGUARDING

A QUICK REFERENCE GUIDE FOR THOSE WORKING OR VOLUNTEERING AT DURSLEY TAB URC

**West Midlands Synod Safeguarding Adviser:**  
**Donna Gordon**  
0121 783 1177 ext: 1009  
07458 304 275

## Worship Group

2024 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.

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



together once a fortnight throughout 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 2025 - you'd be very welcome!

## 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.

Each member of the eldership team will also serve as trustee of Dursley Tabernacle. The Church Membership decides in Church meetings who will be ordained into the Eldership of Dursley Tabernacle URC.

*If you wish to read the full constitution document, please email [rod\\_irvine@hotmail.com](mailto:rod_irvine@hotmail.com) for a copy*



# Dursley Tabernacle Finance Report 2024

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 2024 to 31st December 2024.

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 is 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 or special funds for particular purposes.

The General Account total operating receipts for the year was £122,567. The General Account total operating expenditure for the year was £119,379, which leaves a surplus for the year of £3,191.

## 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 2024 returned an income of £4,456.

### 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.
3. To hold funds for specific purposes. For example, a building project, major repairs or employment of a member of staff.

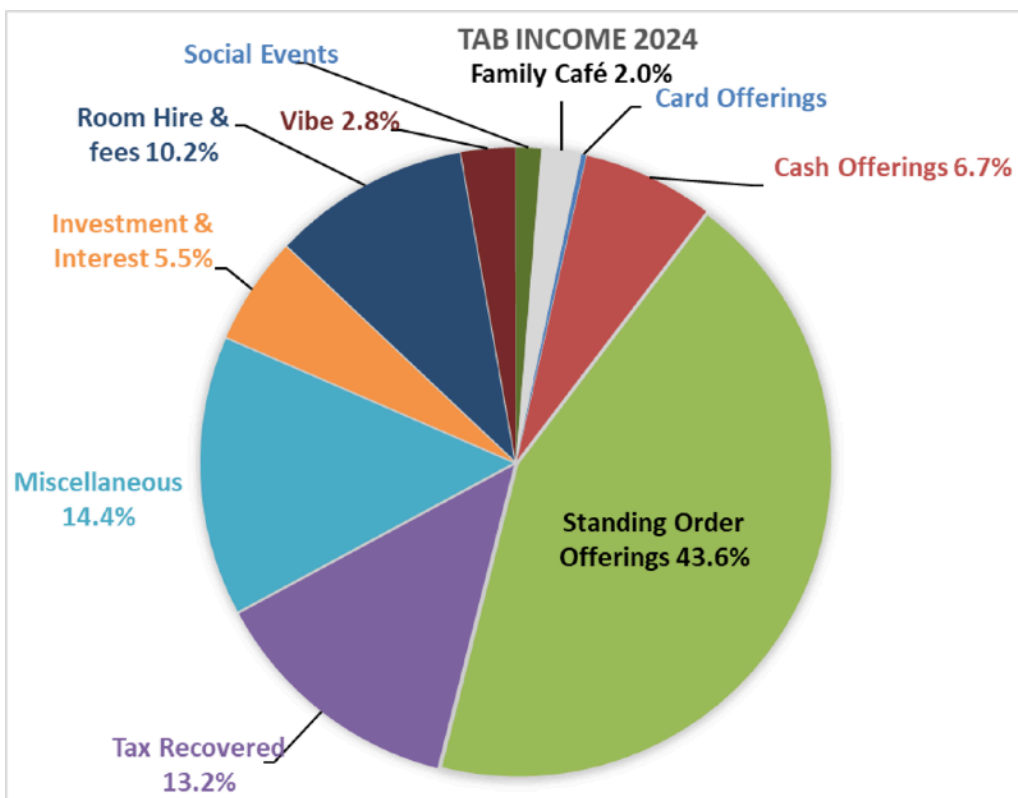
**Restricted Funds:** These are funded by donations and/or grants received for specific purposes and are not considered as part of our Reserves. There is no upper limit on the level of such funds.

**Designated Funds:** These are reserves allocated for specific purposes 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 2024 is £42,281, which is 40% of our 2023 operating expenditure (£105,485) and therefore within this range.

The following table lists every fund held by the church at the end of 2024 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
<b>Restricted Funds</b>	
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
Music Group	To provide equipment and music for the Worship Group
Peace & Hope	Money raised to support the work of the Peace & Hope Trust
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.
Community Welfare	A Minister's welfare fund to be used for emergency support of needy members or church attendees.
Food Hub Lottery	Lottery Funds received to support the Community Food Hub Coordinator
Community Food Hub	Funds received to support the Community Food Hub
<b>Designated Funds</b>	
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.
Family Café Charities	A charitable fund created from part of the Family Café surplus. To be donated to charitable causes of their choosing.
<b>Unrestricted Reserves</b>	
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.



## 4 Analysis and Comments

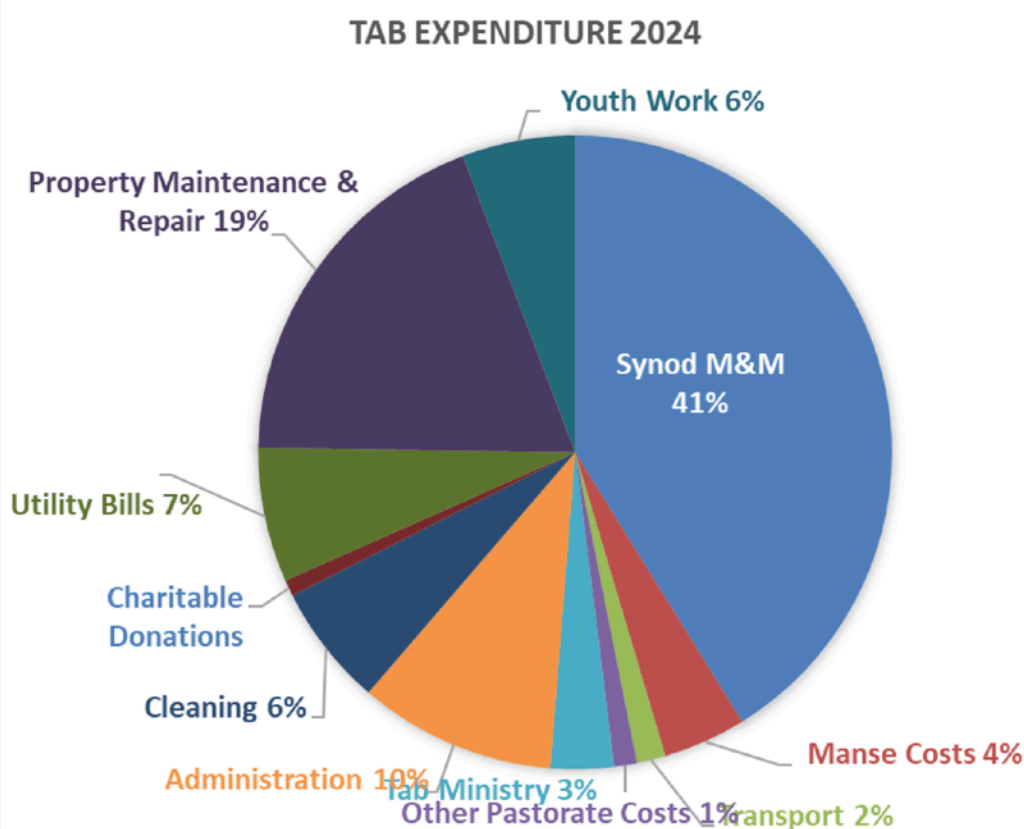
### 4.1 Income

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, which in 2024 have been very significant. Room hire also makes a very welcome contribution to our income.

Of particular note is the increase in cash offerings since the collection bags were re-introduced as a regular part of our Sunday Services.

### 4.2 Expenditure

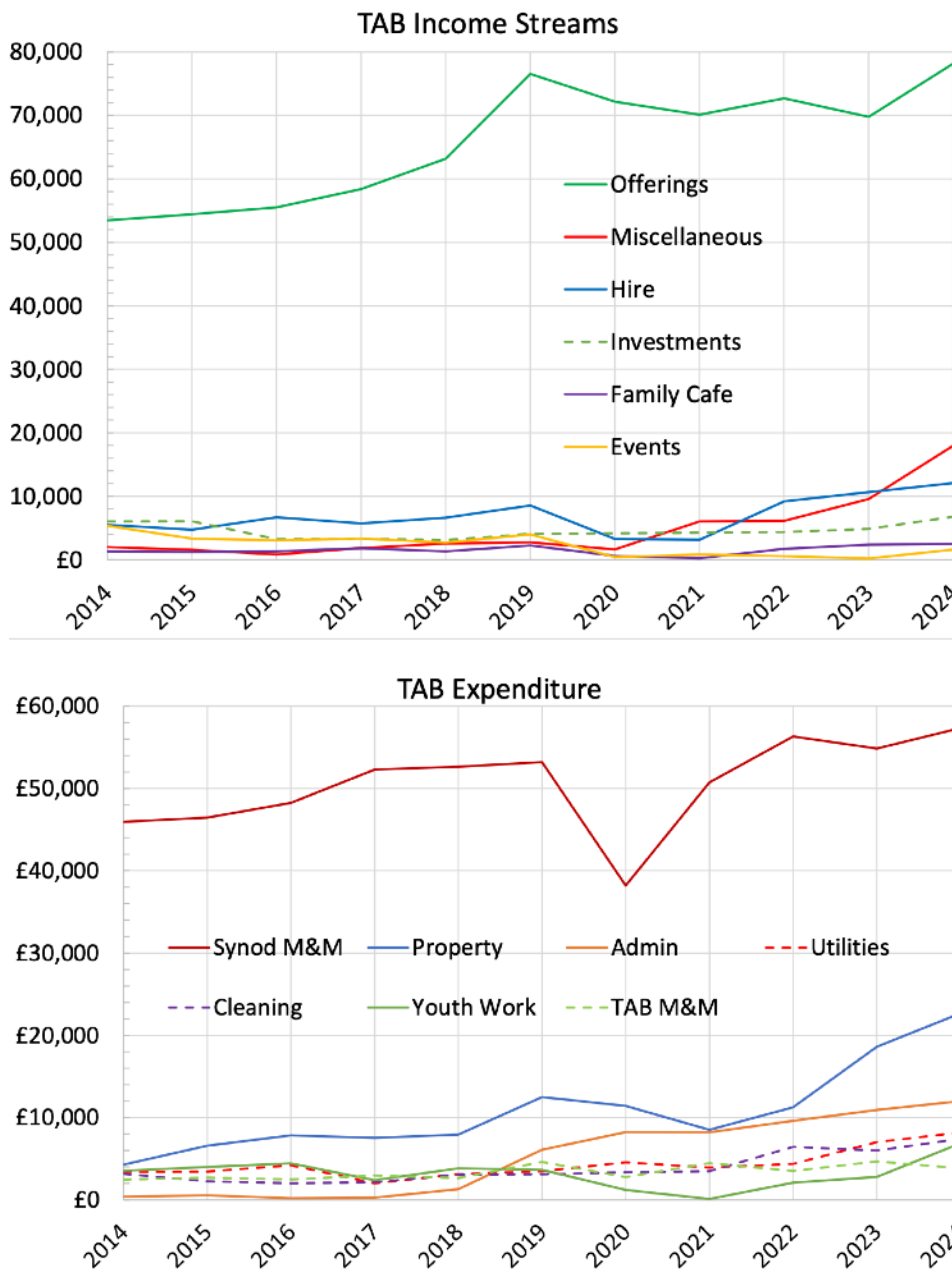
The pie chart below shows our expenditure for each cost area as a proportion of the total.



Our Synod M&M contribution is our largest single cost (£49,139 in 2024, 41%). However, utility bills, cleaning, administration, and property repair and maintenance last year came to a total of £50,313 (42%), and repair & maintenance alone came to £22,638 (19%). It continues to be very expensive to run our site.

### 4.3 Trends

The two charts below show the trends in income and expenditure over the last eleven years:



Our offerings (including Gift Aid) rose sharply prior to the pandemic, but then appeared to flatten as some members moved away or passed on.

2024 saw a significant increase. 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, especially in 2024, but these cannot be relied upon as regular future income.

Our administration costs increased by 10% last year, and it's no surprise that our utility costs also rose (+17%). Property maintenance and repairs were up by 22%, but youth work has increased significantly due to the extra hours being done by both our youth and children's workers.

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 2024, 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 2024


	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	Total funds	Last year (2023)
<b>Receipts into General Fund</b>							
Receipts from investments	1	6,785.52	-	-	-	<b>6,785.52</b>	4,865.34
Offerings & tax recovered	2	78,179.86	-	-	-	<b>78,179.86</b>	69,773.02
Lettings and sundry income	3	30,088.08	-	-	-	<b>30,088.08</b>	20,401.67
Other income	4	7,516.53	-	212.50	-	<b>7,729.03</b>	6,492.04
<b>General Account Total</b>		<b>122,569.99</b>	<b>-</b>	<b>212.50</b>	<b>-</b>	<b>122,782.49</b>	101,532.07
Receipts into Reserve Funds	15	-	11,715.56	29,603.12	-	<b>41,318.68</b>	89,195.78
<b>Total receipts</b>		<b>122,569.99</b>	<b>11,715.56</b>	<b>30,028.12</b>	<b>-</b>	<b>164,101.17</b>	190,727.85
<b>Payments from General Fund</b>							
<b>Pastorate</b>							
Ministry and Mission	5	57,338.94	-	-	-	<b>57,338.94</b>	54,854.10
<b>Dursley Tabernacle</b>							
Ministry and Mission	6	3,840.31	-	-	-	<b>3,840.31</b>	4,682.67
Youth work	7	6,887.31	-	-	-	<b>6,887.31</b>	2,794.64
Cleaning	8	7,425.06	-	-	-	<b>7,425.06</b>	6,000.01
Charitable donations	9	999.36	-	-	-	<b>999.36</b>	589.61
Utility costs	10	8,192.18	-	-	-	<b>8,192.18</b>	7,018.53
Other property costs	11	22,683.17	2,345.36	-	-	<b>25,028.53</b>	18,605.98
Administration	12	12,012.85	-	-	-	<b>12,012.85</b>	10,939.64
<b>General Account Total</b>		<b>119,379.18</b>	<b>2,345.36</b>	<b>-</b>	<b>-</b>	<b>121,724.54</b>	105,485.18
Payments from Reserve Funds	15	-	2,475.36	22,260.25	-	<b>24,735.61</b>	53,722.80
<b>Total payments</b>		<b>119,379.18</b>	<b>4,820.72</b>	<b>22,260.25</b>	<b>-</b>	<b>146,460.15</b>	159,207.98
<b>Net of receipts/payments (General Account)</b>		3,190.81	-	-	-	3,190.81	(3,953.11)
<b>Net of receipts/payments (Reserves)</b>		-	9,240.20	7,342.87	-	16,583.07	35,472.98
Transfers	15	-	(212.50)	212.50	-	-	-
<b>Cash funds last year-end</b>		<b>39,090.74</b>	<b>18,892.87</b>	<b>30,971.95</b>	<b>-</b>	<b>88,955.56</b>	57,435.69
<b>Cash funds this year-end</b>		<b>42,281.55</b>	<b>27,920.57</b>	<b>38,527.32</b>	<b>-</b>	<b>108,729.44</b>	88,955.56

## DURSLEY TABERNACLE URC STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2024

	Notes	General fund (unrestricted)	Designated funds (unrestricted)	Restricted funds	Endowment funds	Total funds	Last Year
Cash and deposits	13	42,281.55	27,920.57	38,527.32	-	<b>108,729.44</b>	88,955.56
Other monetary assets		-	-	-	-	-	-
<b>Investment Assets</b>							
COIF Ethical investment Fund Units, at cost	14	-	-	-	112,252.63	<b>112,252.63</b>	112,252.63
Assets retained for own use		-	-	-	-	-	-
Creditors		-	-	-	-	-	-
<b>Total net assets</b>		<b>42,281.55</b>	<b>27,920.57</b>	<b>38,527.32</b>	<b>112,252.63</b>	<b>220,982.07</b>	201,208.19

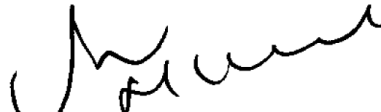
Signed on behalf of all trustees by

Dr Dennis Allen  
Treasurer



Date: 23rd March 2025

Rev Simon Helme  
Minister



Date: 23rd March 2025

## APPENDIX A

**DURSLEY TABERNACLE URC  
NOTES TO ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024**

	This year £	Last year £
<b><u>RECEIPTS</u></b>		
<b>1 Receipts from investments</b>		
Distributions from COIF Ethical Fund Units	4,455.76	4,374.48
Deposit account interest	2,329.76	490.86
	<u>6,785.52</u>	<u>4,865.34</u>
<b>2 Offerings</b>		
Offerings (collection box & card reader)	8,585.35	2,567.48
Standing orders and cheques	53,443.26	53,509.42
Tax recovered	16,151.25	13,696.12
	<u>78,179.86</u>	<u>69,773.02</u>
<b>3 Lettings and sundry income</b>		
Church fees	355.00	130.00
Donations & miscellaneous income	17,639.64	9,610.34
Room hire	12,093.44	10,661.33
	<u>30,088.08</u>	<u>20,401.67</u>
<b>4 Other income</b>		
Town Council (Vibe)	3,405.72	3,887.74
Family Café surplus	2,499.77	2,393.94
Social Events & Fundraising	1,611.04	210.36
Transfer from In-Memoriam to Youth Work	212.50	-
	<u>7,729.03</u>	<u>6,492.04</u>
<b><u>PAYMENTS</u></b>		
<b>5 Pastorate ministry and mission</b>		
Dursley Group M & M	51,384.00	48,936.00
Transport	1,762.62	1,744.23
Manse Council Tax	2,873.16	2,755.96
Manse water rates	604.11	515.57
Telephone/Internet	839.53	712.61
Postage & stationery	133.50	311.37
Books & materials	179.80	409.43
Manse maintenance	1,457.00	-
Minister's Office expenses	350.00	1,924.57
Quarry contribution	(363.39)	(556.53)
Rodborough Contribution	(1,881.39)	(1,719.11)
Contribution to Area Ministry expenses & Pastoral Supervision	-	(180.00)
	<u>57,338.94</u>	<u>54,854.10</u>

## APPENDIX A

**DURSLEY TABERNACLE URC**  
**NOTES TO ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**

	This year £	Last year £
<b>6 Dursley Tabernacle ministry and mission</b>		
Organist (including organ music)	1,292.00	1,291.00
IT	-	373.93
Catering (tea & coffee)	600.92	140.80
Ministry costs	592.03	1,404.16
Alpha	66.49	760.28
CCLI licence	962.37	395.54
Pulpit supply	98.00	66.50
Gifts	146.50	156.00
Safeguarding	82.00	18.00
Puzzling Questions	-	76.46
	<b>3,840.31</b>	<b>4,682.67</b>
<b>7 Youth work</b>		
Youth Worker	4,824.48	-
Church Children's Workers	2,032.33	2,425.99
Expenses	30.50	368.65
	<b>6,887.31</b>	<b>2,794.64</b>
<b>8 Cleaning</b>		
Contract cleaning	5,932.01	4,515.31
Cleaners	1,493.05	1,484.70
Equipment	-	-
	<b>7,425.06</b>	<b>6,000.01</b>
<b>9 Charitable donations</b>		
Donations to charitable causes	3,169.27	3,730.00
Donations received	(2,169.91)	(3,140.39)
	<b>999.36</b>	<b>589.61</b>

## APPENDIX A

**DURSLEY TABERNACLE URC**  
**NOTES TO ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**

	This year £	Last year £
<b>10 Utility costs</b>		
Water - whole site	840.15	756.83
Electricity - Church	3,164.66	390.00
Electricity - Community Rooms	572.89	2,910.87
Electricity - Vibe	1,030.42	1,027.10
Gas - Church & Vibe	1,683.90	1,186.17
Gas - Community Rooms	900.16	747.56
	<u>8,192.18</u>	<u>7,018.53</u>
<b>11 Other property costs</b>		
General Maintenance	426.34	699.03
Hygiene & Consumables	1,614.57	683.60
Waste management	1,409.77	419.10
Gardening and pest control	875.95	3,045.99
Insurance	4,831.08	6,025.87
Alarms & Security	1,970.40	414.00
Heating & Plumbing	580.65	1,091.73
Organ & piano maintenance	-	385.87
Building Maintenance	3,870.00	1,203.33
Vibe Maintenance	1,015.42	2,831.20
Surveys	5,459.40	
Others	629.59	1,806.26
	<u>22,683.17</u>	<u>18,605.98</u>
<b>12 Administration</b>		
Photocopier and stationery costs	71.82	391.93
Officers' expenses	540.02	(224.54)
Food Hub lottery grant	(500.00)	-
Site administration	11,901.01	10,772.25
	<u>12,012.85</u>	<u>10,939.64</u>
<b>13 Cash and deposits</b>		
Current account	37,851.73	5,413.10
Deposit accounts	90,071.70	82,741.94
Cash in hand	238.01	800.52
Funds held for The Quarry	(19,432.00)	-
	<u>108,729.44</u>	<u>88,955.56</u>
<b>14 Investment assets</b>		
COIF Ethical Investment Fund		
The Church holds 50,806.84 units in the above fund. These units are shown at cost. Their market value at 31 December 2024 was £157,125 (2023 £152,929).		



## APPENDIX A

**DURSLEY TABERNACLE URC**  
**NOTES TO ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**

### 15 Funds

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

	<i>Last Year</i>	Receipts	Payments	Transfers	<b>This year</b>
<b>Restricted Funds (Note A)</b>					
Organ Fund	7,495.60	-	-	-	<b>7,495.60</b>
Youth Work	2,264.62	835.00	(129.00)	212.50	<b>3,183.12</b>
Church Retreats	27.46	-	-	-	<b>27.46</b>
Music Group	679.35	-	-	-	<b>679.35</b>
Peace & Hope Trust	626.86	-	-	-	<b>626.86</b>
DAYS	108.07	-	(108.07)	-	-
CommuniTEA	856.90	1,165.84	(1,241.45)	-	<b>781.29</b>
Community Welfare	6,217.54	1,025.00	(2,560.01)	(10.00)	<b>4,672.53</b>
Stroud Food Bank	-	710.00	(710.00)	-	-
Food Hub Lottery Fund	9,773.00	-	(8,241.10)	-	<b>1,531.90</b>
Community Food Hub	2,922.55	25,867.28	(9,270.62)	10.00	<b>19,529.21</b>
	<u>30,971.95</u>	<u>29,603.12</u>	<u>(22,260.25)</u>	<u>212.50</u>	<b><u>38,527.32</u></b>
<b>Designated Funds (unrestricted, Note A)</b>					
Building Repair Fund	12,995.60	-	(2,345.36)	-	<b>10,650.24</b>
ECO Fund	2,559.82	636.56	-	-	<b>3,196.38</b>
In Memoriam	3,207.45	11,079.00	-	(212.50)	<b>14,073.95</b>
Family Café Charities	130.00	-	(130.00)	-	-
	<u>18,892.87</u>	<u>11,715.56</u>	<u>(2,475.36)</u>	<u>(212.50)</u>	<b><u>27,920.57</u></b>
<b>Unrestricted Reserves</b>					
General Fund	<u>39,090.74</u>	<u>-</u>	<u>-</u>	<u>3,190.81</u>	<b><u>42,281.55</u></b>
<b>Total Unrestricted Reserves</b>	<u>57,983.61</u>	<u>11,715.56</u>	<u>(2,475.36)</u>	<u>2,978.31</u>	<b><u>70,202.12</u></b>
<b>Capital endowment</b>					
Cater Fund (cost, see note 14)	<u>112,252.63</u>	<u>-</u>	<u>-</u>	<u>-</u>	<b><u>112,252.63</u></b>
<b>Total reserves, funds &amp; capital endowment</b>	<u>201,208.19</u>	<u>41,318.68</u>	<u>(24,735.61)</u>	<u>3,190.81</u>	<b><u>220,982.07</u></b>
<b>16 Dursley TAB also holds a fund on behalf of The Quarry URC. Details are give here.</b>					
Barnwood Trust Grant	<u>-</u>	<u>39,432.00</u>	<u>(20,000.00)</u>		<b><u>19,432.00</u></b>

APPENDIX B

**INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF  
DURSLEY TABERNACLE UNITED REFORMED CHURCH  
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024  
(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 2024.

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.

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

23 March 2025

Independent Examiner

Broc Hill,  
Theescombe  
Amberley  
GL5 5AZ