

# IFORD UNITED REFORMED CHURCH (TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH)

England & Wales - Charity number 234230

## Details

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Other names	IFORD CONGREGATIONAL CHURCH (TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH)
Status	Registered
Legal form	Other
Registered	1965-12-03
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	38 Barton Lane Barton on Sea New Milton BH25 7PN
Phone	07895 183 431
Email	<a href="mailto:Ian.M.Adams@hotmail.co.uk">Ian.M.Adams@hotmail.co.uk</a>
Website	<a href="http://iford.urc.org.uk">http://iford.urc.org.uk</a>

## Activities

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**Objects:** ADVANCEMENT OF CHRISTIAN RELIGION

**Activities:** To foster in the congregation concern for witness and service to the community evangelism at home and abroad, Christian education, Ecumenical action, local inter-church relations and the wider responsibilities of the whole church.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

- Bournemouth

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£134,430	£55,211	-	-
2023-12-31	£50,039	£42,116	-	-
2022-12-31	£67,037	£38,157	-	-
2021-12-31	£40,009	£38,976	-	-
2020-12-31	£30,458	£32,508	-	-

## Trustees

Name	Role	Appointed
Attie Jansen		2014-01-01
BRENDA AVRIL MCCARRON		
DOMONIQUE BROWN		2013-01-01
Eluned Pickup Mrs		2022-04-01
Marjorie Richards		2018-05-01
Olwen Lesley Adams		2013-10-03
SARAH JANE BARRETT		
SEAN COLIN BROWN		
STEPHEN GEORGE PICKUP		

## Linked charities

- MANSE FOR THE MINISTER (234230-1)
- WORKING FUNDS (234230-2)

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# Accounts

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IFORD UNITED REFORMED CHURCH

Ropley Road, Bournemouth, BH7 6RU

Tel: 01202 420443

**Report and Financial Statements**  
**Year ended 31 December 2024**

**Charity No: 234230**

**Prepared by Ian M Adams**

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## Report of the Trustees

The Elders present their report and financial statements for the year ended 31 December 2024. This report meets the requirements of the law and the guidance provided on receipt and payments accounts in paragraphs 350 to 356 of **Accounting and Reporting by Charities, the Statement of Recommended Practice** for charity accounts published in 2005 (SORP 2005).

## Legal and Administrative Information

### Registered Office

IFORD United Reformed Church, Ropley Road, Bournemouth BH7 6RU

### Independent Examiner

J A Morgan, Flat 3 Nea Court, Lymington Road, Highcliffe, Dorset BH23 4JZ

### Bankers

- CCLA Investment Management Ltd, 80 Cheapside, London, EC2V 6DZ
- NatWest Bournemouth Castlepoint Centre, The Castlepoint Centre, Castle Lane West, Bournemouth, BH8 9UP

### Governing Document

The Church rules were adopted at a Church Meeting held on 31 October 1977 and revised at the Church Meeting on 03 March 2010.

### Objects of the Charity

To foster in the congregation concern for witness and service to the community evangelism at home and abroad, Christian education, Ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

## Trustees and Governance

### Elders (Trustees)

O L Adams  
D Brown  
S G Pickup  
S Barrett  
E Pickup

S C Brown  
K Greaves  
M Richards  
A Jansen  
M Jansen

## **Officers**

S C Brown, Church Contact  
I M Adams, Treasurer

## **Selection Method of the Council of Elders (Trustees)**

All resident members of the Church are eligible to make nominations for the Eldership from a list of those eligible, displayed on the Church noticeboard for a period of four weeks, prior to the Annual General Meeting. Those nominated must be asked if they will accept ordination and nominations must be signed by two Church Members and placed in a sealed box. The elections shall be by ballot and each candidate must receive at least 50% of the votes of those present and voting. Under normal circumstances Elders shall be elected at the Annual General Meeting but any vacancy occurring at any time may be filled at any Church Meeting during the year. Elders shall serve for a period of three years from the date of election and are eligible for re-election at the end of that term.

## **Activities and Achievements**

Maintaining public worship and pastoral care in the community to achieve the objectives of service and fostering Christian objectives in the community.

## **Policies**

### **Reserves**

Reserves consist of all retained income available to the Charity and exclude any designated funds that might exist in support of specific projects. These reserves of the Church are considered to be sufficient for the short term. However, due to the fact that all the Charity activities are mainly funded from weekly and monthly grants and donations from the Congregation, it is considered prudent that the Charity should build reserves that are sufficient to support, between at least six months to two years planned activities.

Designated funds are set up to provide for all major maintenance costs of the Church and Manse buildings.

### **Investments Selection**

The policy is to adopt a low risk investment strategy based on maximum income and within this strategy; the Elders set a 2% income target return on investment.

### **Review of Major Risks**

The Elders have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Church and are satisfied that procedures are in place to mitigate our exposure to the major risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Grant-making Policy**

The Elders maintain a policy and allocate funds to support good causes both locally, nationally and internationally.

## Signature and Declaration

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Full Name** \_\_\_\_\_ **Position** \_\_\_\_\_

# Report of the Independent Examiner

## Receipts and Payments Accounts

Report to the Trustees of: IFORD United Reformed Church  
On Accounts for the year ended: 31 December 2024  
Set out on pages 7, 8 & 9 of this report.

### Respective Responsibilities of Trustees and Examiner

The Charity Trustees are responsible for the presentation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charity Act 1993 (The Act) and that an Independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 43(3)(a) of the Act);
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- State whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

### Independent Examiner's Statement

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

- Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 41 of the 1993 Act and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Acthave not been met; or
- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed** \_\_\_\_\_ **Date** \_\_\_\_\_

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

# Receipts and Payments Accounts <sup>1</sup>

## General Accounts - Receipts

2023		2024 BUDGET	2024 ACTUAL
	<b>FREE WILL OFFERING <sup>2</sup></b>		
2,824	Collection	3,500	3,319
8,505	Direct Deposit	8,500	8,055
5,333	Envelopes	5,500	5,296
154	Communion Fund	200	123
350	Gift Day	400	310
0	Tax Refund	3,500	0
	<b>FUNDRAISING<sup>3</sup></b>		
5,614	Quarterly Fayres	5,500	5,865
318	Harvest	500	227
167	Vision Fundraising	100	239
	<b>INVESTMENT ACCOUNT</b>		
1,170	Investment Account <sup>4</sup>	1,000	1,427
1,626	Wessex Trust <sup>5</sup>	1,700	1,353
	<b>LETTINGS</b>		
17,718	Lettings	18,000	20,726
	<b>OTHER INCOME</b>		
-	Claims – Church <sup>6</sup>	2,000	-
6,231	Donations <sup>8</sup>	89,000	87,354
30	Messenger	100	16
-	Miscellaneous	100	-
	<b>DONATIONS FOR CHARITIES</b>		
-	Collections & Events <sup>9</sup>	500	120

<b>50,040</b>	<b>TOTAL GENERAL FUND RECEIPTS</b>	<b>134,430</b>
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## General Accounts – Payments

2023		2024 BUDGET	2024 ACTUAL
	<b>MINISTRY &amp; MISSION</b>		
0	Children's Ministry	150	-
10,929	Ministry & Mission Fund <sup>10</sup>	10,000	10,000
2,580	Organist	3,000	2,960
450	Pulpit Supply	500	390
	<b>CHURCH &amp; GROUNDS MAINTENANCE</b>		
7,643	Building GM Mainten <sup>11/12</sup>	20,000	18,676
520	Gardening	750	980
286	Piano / Organ Tuning	500	252
	<b>CHURCH EXPENSES</b>		
740	Advertising	1,000	688
344	Catering	1,000	759
547	Copyright	550	587
471	Health & Safety	600	509
227	Household & Cleaning	450	305
5,365	Insurance	6,000	5,660
1,087	Miscellaneous <sup>14</sup>	1,500	942
680	Printing & Stationery	1,250	683
	<b>CHURCH UTILITIES</b>		
1,980	Electricity	2,750	3,116
3,771	Gas	4,750	4,396
1,089	Refuse Removal	1,250	1,123
760	Telephone	800	577
818	Water	1,000	1,052
	<b>OTHER PAYMENTS</b>		
500	Charity Donations <sup>15</sup>	750	1,360
1,328	New Equipment	1,500	196
<b>42,115</b>	<b>TOTAL GENERAL FUND PAYMENTS</b>		<b>55,211</b>

## Statement of Assets and Liabilities at Year End

### Assets as at 31 December 2024

<b>Fixed Assets<sup>16</sup></b>		
Church Buildings	2,366,661	
Contents of Church	197,024	
Organ	20,523	
Manse Building	395,000	
		2,979,208
 <b>Funds held by the URC Wessex Trust<sup>17</sup></b>		
Charibond Income (1756 Units)	2,267	
COIF Investment Income Units (2179.43 Units)	18,367	
		20,634
Current Account: NatWest	157,461	
Savings Account: NatWest		
Reserve	1	
Savings Account: COIF		
Invest Fund	29,289	
Sundry Debits and Credits		
Cash in Hand	8	
		186,759
		<b>186,759</b>

### Liabilities – 31 December 2024

None	0	
		<b>3,186,601</b>

## Signature and Approval

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Full Name \_\_\_\_\_

I present the Accounts for your approval.

## **Notes on the Financial Statements – 31 December 2024**

### **1 Legal Status of Receipts and Payments Accounts**

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in 2005 and applicable accounting standards.

### **2 Free Will Offering**

The main source of income for the Church is through regular donation from members and visitors in the form of weekly offerings. The free will offering is subdivided in five categories:

- Collection – for loose change in the collection plates (no gift aid – as all donors are anonymous).
- Direct Deposit – amounts given to the church at regular intervals through standing orders.
- Envelopes – amounts given to the church at regular intervals through assigned numbered envelopes available to members and adherents.
- Gift Day – special gift day donations received from members on the church anniversary.
- Tax Reclaims – amount claimed from donations made through Gift Aid.

### **3 Fundraising**

Fundraising events were held throughout the year to raise funds to cover the deficit in the church accounts, the maintenance on buildings and expenses to comply with health and safety regulations.

### **4 Investment Account Interest**

This category shows the accumulated interest on the:

- COIF Charities Deposit
- NatWest Reserved 14 day notice account

### **5 Wessex Trust Investment Income**

Interest is paid directly into the Church accounts by the Wessex Trust. (See 17 below).

### **6 Church Claims**

Church repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Church buildings and grounds.

### **7 Manse Claims**

Manse repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Manse.

## 8 Donations

This category holds other monies given to the Church on an ad hoc basis and includes:-

Late P Ackerman	£87,060
Anonymous	£1,000
Anonymous	£250

## 9 Collections and Events

Donations received and earmarked for other charities are captured under this category. For Charity payments see note 15.

BOURNEMOUTH FOOD BANK	£250
UNICEF APPEAL	£120

## 10 Ministry and Mission

The aim is that donations recorded under income received Free Will Offering – see 2 above will cover the contribution by Iford URC to the Ministry and Mission Fund.

## 11 Church Building Maintenance

Significant expenses towards building maintenance included:

Boiler Installation	£7,270
Hand Dryers Supply and Installation	£1,110

## 12 General Maintenance

Expenses over £75 included:

Car Park Refurbishment	£920
Hot Water Boiler Repair	£565

## 13 Manse Garden and Maintenance

The Church can claim up to £500 per year for General Maintenance of the Manse.

	£0
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## 14 Miscellaneous Expenses

Expenses over £50 included:

Christmas Candle Replacements	£630
Collection Envelopes	£81
Communion Wine	£65

## 15 Charity Donations

The following charities were among those who benefited during this financial year from donations taken from the Church funds and from funds raised with special collections and donations – see note 9:

Amelia's Rainbow	£250
UNICEF APPEAL	£240

## 16 Fixed Assets

The value indicated corresponds with the insured amount for the Church building, Contents and Organ. The value shown for the Manse is similar to property in the same area, similar size and age.

## 17 Funds held by the United Reformed Church Wessex Trust

The two funds are invested by the Wessex Trust. Interest earned on these funds is paid directly into the Church accounts (See 4 above).

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# Accounts

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IFORD UNITED REFORMED CHURCH

Ropley Road, Bournemouth, BH7 6RU

Tel: 01202 420443

## **Report and Financial Statements**

**Year ended 31 December 2023**

**Charity No: 234230**

**Prepared by Ian M Adams**

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## Report of the Trustees

The Elders present their report and financial statements for the year ended 31 December 2020. This report meets the requirements of the law and the guidance provided on receipt and payments accounts in paragraphs 350 to 356 of **Accounting and Reporting by Charities, the Statement of Recommended Practice** for charity accounts published in 2005 (SORP 2005).

## Legal and Administrative Information

### Registered Office

IFORD United Reformed Church, Ropley Road, Bournemouth BH7 6RU

### Independent Examiner

J A Morgan, Meadow Court, Lane End, Wareham, BH20 7NP

### Bankers

- CCLA Investment Management Ltd, 80 Cheapside, London, EC2V 6DZ
- NatWest Bournemouth Castlepoint Centre, The Castlepoint Centre, Castle Lane West, Bournemouth, BH8 9UP
- Alliance Leicester, Girobank plc, Bootle, Merseyside, GIR 0AA

### Governing Document

The Church rules were adopted at a Church Meeting held on 31 October 1977 and revised at the Church Meeting on 03 March 2010.

### Objects of the Charity

To foster in the congregation concern for witness and service to the community evangelism at home and abroad, Christian education, Ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

## Trustees and Governance

### Elders (Trustees)

O L Adams  
D Brown  
S G Pickup  
S Barrett  
E Pickup

S C Brown  
B A McCarron  
M Richards  
A Jansen  
M Jansen

## **Officers**

B McCarron, Secretary

I M Adams, Treasurer

## **Selection Method of the Council of Elders (Trustees)**

All resident members of the Church are eligible to make nominations for the Eldership from a list of those eligible, displayed on the Church noticeboard for a period of four weeks, prior to the Annual General Meeting. Those nominated must be asked if they will accept ordination and nominations must be signed by two Church Members and placed in a sealed box. The elections shall be by ballot and each candidate must receive at least 50% of the votes of those present and voting. Under normal circumstances Elders shall be elected at the Annual General Meeting but any vacancy occurring at any time may be filled at any Church Meeting during the year. Elders shall serve for a period of three years from the date of election and are eligible for re-election at the end of that term.

## **Activities and Achievements**

Maintaining public worship and pastoral care in the community to achieve the objectives of service and fostering Christian objectives in the community.

## **Policies**

### **Reserves**

Reserves consist of all retained income available to the Charity and exclude any designated funds that might exist in support of specific projects. These reserves of the Church are considered to be sufficient for the short term. However, due to the fact that all the Charity activities are mainly funded from weekly and monthly grants and donations from the Congregation, it is considered prudent that the Charity should build reserves that are sufficient to support, between at least six months to two years planned activities.

Designated funds are set up to provide for all major maintenance costs of the Church and Manse buildings.

### **Investments Selection**

The policy is to adopt a low risk investment strategy based on maximum income and within this strategy; the Elders set a 2% income target return on investment.

### **Review of Major Risks**

The Elders have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Church and are satisfied that procedures are in place to mitigate our exposure to the major risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Grant-making Policy**

The Elders maintain a policy and allocate funds to support good causes both locally, nationally and internationally.

## Signature and Declaration

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Full Name** \_\_\_\_\_ **Position** \_\_\_\_\_

# Report of the Independent Examiner

## Receipts and Payments Accounts

Report to the Trustees of: IFORD United Reformed Church  
On Accounts for the year ended: 31 December 2023  
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### Respective Responsibilities of Trustees and Examiner

The Charity Trustees are responsible for the presentation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charity Act 1993 (The Act) and that an Independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 43(3)(a) of the Act);
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- State whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

### Independent Examiner's Statement

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

- Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 41 of the 1993 Act and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Acthave not been met; or
- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed** \_\_\_\_\_ **Date** \_\_\_\_\_

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

# Receipts and Payments Accounts <sup>1</sup>

## General Accounts - Receipts

2022		2023 BUDGET	2023 ACTUAL
	<b>FREE WILL OFFERING <sup>2</sup></b>		
2,158	Collection	4,500	2,824
9,392	Direct Deposit	8,300	8,505
4,408	Envelopes	4,600	5,333
218	Communion Fund	100	154
320	Gift Day	400	350
3,679	Tax Refund	4,000	0
	<b>FUNDRAISING<sup>3</sup></b>		
0	Coffee Mornings	-	-
3,460	Quarterly Fayres	4,500	5,614
165	Harvest	150	318
36	Vision Fundraising	250	167
	<b>INVESTMENT ACCOUNT</b>		
258	Investment Account <sup>4</sup>	150	1,170
952	Wessex Trust <sup>5</sup>	2,000	1,626
	<b>LETTINGS</b>		
16,614	Lettings	16,500	17,717
	<b>OTHER INCOME</b>		
17,607	Claims – Church <sup>6</sup>	2,000	-
7,445	Donations <sup>8</sup>	2,000	6,231
195	Messenger	100	30
-	Miscellaneous	100	-
	<b>DONATIONS FOR CHARITIES</b>		
130	Collections & Events <sup>9</sup>	1,000	-

<b>67,037</b>	<b>TOTAL GENERAL FUND RECEIPTS</b>	<b>50,039</b>
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## General Accounts – Payments

2022		2023 BUDGET	2023 ACTUAL
	<b>MINISTRY &amp; MISSION</b>		
0	Children's Ministry	150	-
13,716	Ministry & Mission Fund <sup>10</sup>	10,900	10,929
2,475	Organist	2,400	2,580
720	Pulpit Supply	750	450
	<b>CHURCH &amp; GROUNDS MAINTENANCE</b>		
4,577	Building GM Mainten <sup>11/12</sup>	10,000	7,643
640	Gardening	750	520
288	Piano / Organ Tuning	500	286
	<b>CHURCH EXPENSES</b>		
387	Advertising	1,000	740
215	Catering	500	344
514	Copyright	550	547
382	Health & Safety	750	471
344	Household & Cleaning	500	227
4,740	Insurance	6,000	5,365
648	Miscellaneous <sup>14</sup>	1,500	1,087
739	Printing & Stationery	1,500	680
	<b>CHURCH UTILITIES</b>		
1,723	Electricity	2,250	1,980
2,441	Gas	4,500	3,771
972	Refuse Removal	1,000	1,089
706	Telephone	750	760
758	Water	750	818
	<b>OTHER PAYMENTS</b>		
1,135	Charity Donations <sup>15</sup>	750	500
37	New Equipment	1,500	1,328
<b>38,157</b>	<b>TOTAL GENERAL FUND PAYMENTS</b>		<b>42,115</b>

## Statement of Assets and Liabilities at Year End

### Assets as at 31 December 2023

<b>Fixed Assets<sup>16</sup></b>		
Church Buildings	2,366,661	
Contents of Church	197,024	
Organ	20,523	
Manse Building	395,000	
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<b>Funds held by the URC Wessex Trust<sup>17</sup></b>		
Charibond Income (1756 Units)	2,267	
COIF Investment Income Units (2179.43 Units)	18,367	
		20,634
Current Account: NatWest	79,671	
Savings Account: NatWest		
Reserve	1	
Savings Account: COIF		
Invest Fund	27,861	
Sundry Debits and Credits		
Cash in Hand	8	
		<b>107,541</b>

### Liabilities – 31 December 2023

None	0	
		<b>3,107,383</b>

## Signature and Approval

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Full Name \_\_\_\_\_

I present the Accounts for your approval.

## **Notes on the Financial Statements – 31 December 2023**

### **1 Legal Status of Receipts and Payments Accounts**

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in 2005 and applicable accounting standards.

### **2 Free Will Offering**

The main source of income for the Church is through regular donation from members and visitors in the form of weekly offerings. The free will offering is subdivided in five categories:

- Collection – for loose change in the collection plates (no gift aid – as all donors are anonymous).
- Direct Deposit – amounts given to the church at regular intervals through standing orders.
- Envelopes – amounts given to the church at regular intervals through assigned numbered envelopes available to members and adherents.
- Gift Day – special gift day donations received from members on the church anniversary.
- Tax Reclaims – amount claimed from donations made through Gift Aid.

### **3 Fundraising**

Fundraising events were held throughout the year to raise funds to cover the deficit in the church accounts, the maintenance on buildings and expenses to comply with health and safety regulations.

### **4 Investment Account Interest**

This category shows the accumulated interest on the:

- COIF Charities Deposit
- NatWest Reserved 14 day notice account

### **5 Wessex Trust Investment Income**

Interest is paid directly into the Church accounts by the Wessex Trust. (See 17 below).

### **6 Church Claims**

Church repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Church buildings and grounds.

### **7 Manse Claims**

Manse repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Manse.

## 8 Donations

This category holds other monies given to the Church on an ad hoc basis and includes:-

Late L Hesketh	£500
NatWest Bank	£250
Anonymous	£200

## 9 Collections and Events

Donations received and earmarked for other charities are captured under this category. For Charity payments see note 15.

Bournemouth Food Bank	£46

## 10 Ministry and Mission

The aim is that donations recorded under income received Free Will Offering – see 2 above will cover the contribution by Iford URC to the Ministry and Mission Fund.

## 11 Church Building Maintenance

Significant expenses towards building maintenance included:

Roof Repair	£2,880
Roof Repair	£480

## 12 General Maintenance

Expenses over £75 included:

Hand Rail Installation	£618
Heater Repair	£390

## 13 Manse Garden and Maintenance

The Church can claim up to £500 per year for General Maintenance of the Manse.

	£0
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## 14 Miscellaneous Expenses

Expenses over £50 included:

Christmas Candle Replacement	£278
Offertory Collection Bag	£65

## 15 Charity Donations

The following charities were among those who benefited during this financial year from donations taken from the Church funds and from funds raised with special collections and donations – see note 9:

Communion Fund Donation	£300
Communion Fund Donation	£200

## 16 Fixed Assets

The value indicated corresponds with the insured amount for the Church building, Contents and Organ. The value shown for the Manse is similar to property in the same area, similar size and age.

## 17 Funds held by the United Reformed Church Wessex Trust

The two funds are invested by the Wessex Trust. Interest earned on these funds is paid directly into the Church accounts (See 4 above).

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# Accounts

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IFORD UNITED REFORMED CHURCH

Ropley Road, Bournemouth, BH7 6RU

Tel: 01202 420443

**Report and Financial Statements**  
**Year ended 31 December 2022**

**Charity No: 234230**

**Prepared by Ian M Adams**

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## Report of the Trustees

The Elders present their report and financial statements for the year ended 31 December 2020. This report meets the requirements of the law and the guidance provided on receipt and payments accounts in paragraphs 350 to 356 of **Accounting and Reporting by Charities, the Statement of Recommended Practice** for charity accounts published in 2005 (SORP 2005).

## Legal and Administrative Information

### Registered Office

IFORD United Reformed Church, Ropley Road, Bournemouth BH7 6RU

### Independent Examiner

J A Morgan, Meadow Court, Lane End, Wareham, BH20 7NP

### Bankers

- CCLA Investment Management Ltd, 80 Cheapside, London, EC2V 6DZ
- NatWest Bournemouth Castlepoint Centre, The Castlepoint Centre, Castle Lane West, Bournemouth, BH8 9UP
- Alliance Leicester, Girobank plc, Bootle, Merseyside, GIR 0AA

### Governing Document

The Church rules were adopted at a Church Meeting held on 31 October 1977 and revised at the Church Meeting on 03 March 2010.

### Objects of the Charity

To foster in the congregation concern for witness and service to the community evangelism at home and abroad, Christian education, Ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

## Trustees and Governance

### Elders (Trustees)

O L Adams  
D Brown  
S G Pickup  
S Barrett  
E Pickup

S C Brown  
B A McCarron  
M Richards  
A Jansen

## **Officers**

B McCarron, Secretary

I M Adams, Treasurer

## **Selection Method of the Council of Elders (Trustees)**

All resident members of the Church are eligible to make nominations for the Eldership from a list of those eligible, displayed on the Church noticeboard for a period of four weeks, prior to the Annual General Meeting. Those nominated must be asked if they will accept ordination and nominations must be signed by two Church Members and placed in a sealed box. The elections shall be by ballot and each candidate must receive at least 50% of the votes of those present and voting. Under normal circumstances Elders shall be elected at the Annual General Meeting but any vacancy occurring at any time may be filled at any Church Meeting during the year. Elders shall serve for a period of three years from the date of election and are eligible for re-election at the end of that term.

## **Activities and Achievements**

Maintaining public worship and pastoral care in the community to achieve the objectives of service and fostering Christian objectives in the community.

## **Policies**

### **Reserves**

Reserves consist of all retained income available to the Charity and exclude any designated funds that might exist in support of specific projects. These reserves of the Church are considered to be sufficient for the short term. However, due to the fact that all the Charity activities are mainly funded from weekly and monthly grants and donations from the Congregation, it is considered prudent that the Charity should build reserves that are sufficient to support, between at least six months to two years planned activities.

Designated funds are set up to provide for all major maintenance costs of the Church and Manse buildings.

### **Investments Selection**

The policy is to adopt a low risk investment strategy based on maximum income and within this strategy; the Elders set a 2% income target return on investment.

### **Review of Major Risks**

The Elders have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Church and are satisfied that procedures are in place to mitigate our exposure to the major risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Grant-making Policy**

The Elders maintain a policy and allocate funds to support good causes both locally, nationally and internationally.

## Signature and Declaration

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Full Name** \_\_\_\_\_ **Position** \_\_\_\_\_

## Report of the Independent Examiner

### Receipts and Payments Accounts

Report to the Trustees of: IFORD United Reformed Church  
On Accounts for the year ended: 31 December 2022  
Set out on pages 7, 8 & 9 of this report.

### Respective Responsibilities of Trustees and Examiner

The Charity Trustees are responsible for the presentation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charity Act 1993 (The Act) and that an Independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 43(3)(a) of the Act);
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- State whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

### Independent Examiner's Statement

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

- Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 41 of the 1993 Act and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Acthave not been met; or
- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed** \_\_\_\_\_ **Date** \_\_\_\_\_

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

# Receipts and Payments Accounts <sup>1</sup>

## General Accounts - Receipts

2021		2022 BUDGET	2022 ACTUAL
	<b>FREE WILL OFFERING <sup>2</sup></b>		
1,983	Collection	2,600	2,158
10,522	Direct Deposit	9,750	9,392
2,946	Envelopes	3,350	4,408
61	Communion Fund	250	218
948	Gift Day	500	320
0	Tax Refund	4,250	3,679
	<b>FUNDRAISING<sup>3</sup></b>		
0	Coffee Mornings	250	-
326	Quarterly Fayres	3,000	3,460
107	Harvest	150	165
0	Vision Fundraising	1,000	36
	<b>INVESTMENT ACCOUNT</b>		
3	Investment Account <sup>4</sup>	20	258
1,329	Wessex Trust <sup>5</sup>	1,480	952
	<b>LETTINGS</b>		
13,688	Lettings	15,000	16,614
	<b>OTHER INCOME</b>		
5,000	Claims – Church <sup>6</sup>	2,000	17,607
3,040	Donations <sup>8</sup>	2,000	7,445
56	Messenger	200	195
-	Miscellaneous	100	-
	<b>DONATIONS FOR CHARITIES</b>		
-	Collections & Events <sup>9</sup>	1,000	130

<b>40,009</b>	<b>TOTAL GENERAL FUND RECEIPTS</b>	<b>67,037</b>
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## General Accounts – Payments

2021		2022 BUDGET	2022 ACTUAL
	<b>MINISTRY &amp; MISSION</b>		
0	Children's Ministry	150	-
11,142	Ministry & Mission Fund <sup>10</sup>	13,750	13,716
1,300	Organist	2,400	2,475
540	Pulpit Supply	1,000	720
	<b>CHURCH &amp; GROUNDS MAINTENANCE</b>		
11,370	Building GM Mainten <sup>11/12</sup>	10,000	4,577
900	Gardening	500	640
-	Piano / Organ Tuning	500	288
	<b>CHURCH EXPENSES</b>		
156	Advertising	500	387
0	Catering	250	215
456	Copyright	500	514
289	Health & Safety	500	382
100	Household & Cleaning	500	344
4,511	Insurance	5,000	4,740
784	Miscellaneous <sup>14</sup>	1,500	648
707	Printing & Stationery	1,000	739
	<b>CHURCH UTILITIES</b>		
1,245	Electricity	2,400	1,723
2,351	Gas	2,600	2,441
1,155	Refuse Removal	950	972
600	Telephone	750	706
682	Water	750	758
	<b>OTHER PAYMENTS</b>		
650	Charity Donations <sup>15</sup>	750	1,135
38	New Equipment	250	37

<b>38,976</b>		<b>TOTAL GENERAL FUND PAYMENTS</b>	<b>38,157</b>
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## Statement of Assets and Liabilities at Year End

### Assets as at 31 December 2022

<b>Fixed Assets<sup>16</sup></b>		
Church Buildings	2,366,661	
Contents of Church	197,024	
Organ	20,523	
Manse Building	395,000	
		2,979,208
<b>Funds held by the URC Wessex Trust<sup>17</sup></b>		
Charibond Income (1756 Units)	2,267	
COIF Investment Income Units (2179.43 Units)	18,367	
		20,634
Current Account: NatWest	72,917	
Savings Account: NatWest		
Reserve	1	
Savings Account: COIF		
Invest Fund	26,691	
Sundry Debits and Credits		
Cash in Hand	8	
		99,617

### Liabilities – 31 December 2022

None	0	
		3,099,459

## Signature and Approval

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Full Name \_\_\_\_\_

I present the Accounts for your approval.

## **Notes on the Financial Statements – 31 December 2022**

### **1 Legal Status of Receipts and Payments Accounts**

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in 2005 and applicable accounting standards.

### **2 Free Will Offering**

The main source of income for the Church is through regular donation from members and visitors in the form of weekly offerings. The free will offering is subdivided in five categories:

- Collection – for loose change in the collection plates (no gift aid – as all donors are anonymous).
- Direct Deposit – amounts given to the church at regular intervals through standing orders.
- Envelopes – amounts given to the church at regular intervals through assigned numbered envelopes available to members and adherents.
- Gift Day – special gift day donations received from members on the church anniversary.
- Tax Reclaims – amount claimed from donations made through Gift Aid.

### **3 Fundraising**

Fundraising events were held throughout the year to raise funds to cover the deficit in the church accounts, the maintenance on buildings and expenses to comply with health and safety regulations.

### **4 Investment Account Interest**

This category shows the accumulated interest on the:

- COIF Charities Deposit
- NatWest Reserved 14 day notice account

### **5 Wessex Trust Investment Income**

Interest is paid directly into the Church accounts by the Wessex Trust. (See 17 below).

### **6 Church Claims**

Church repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Church buildings and grounds.

### **7 Manse Claims**

Manse repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Manse.

## 8 Donations

This category holds other monies given to the Church on an ad hoc basis and includes:-

Late J Thackray	£2,500
Late E Platt	£2,000
Friendship Centre	£1,735
Late J Fleming	£1,000

## 9 Collections and Events

Donations received and earmarked for other charities are captured under this category. For Charity payments see note 15.

DEC Ukraine	£130

## 10 Ministry and Mission

The aim is that donations recorded under income received Free Will Offering – see 2 above will cover the contribution by Iford URC to the Ministry and Mission Fund.

## 11 Church Building Maintenance

Significant expenses towards building maintenance included:

Roof Repair	£1,200
Boiler Repair	£845

## 12 General Maintenance

Expenses over £75 included:

Side Door Replacement	£645
Rear Door Repairs	£425

## 13 Manse Garden and Maintenance

The Church can claim up to £500 per year for General Maintenance of the Manse.

	£0
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## 14 Miscellaneous Expenses

Expenses over £50 included:

Replacement Lock and Keys	£170
2023 Donation Envelopes	£96

## 15 Charity Donations

The following charities were among those who benefited during this financial year from donations taken from the Church funds and from funds raised with special collections and donations – see note 9:

Bournemouth Food Bank	£380
Hope for Food	£250

## 16 Fixed Assets

The value indicated corresponds with the insured amount for the Church building, Contents and Organ. The value shown for the Manse is similar to property in the same area, similar size and age.

## 17 Funds held by the United Reformed Church Wessex Trust

The two funds are invested by the Wessex Trust. Interest earned on these funds is paid directly into the Church accounts (See 4 above).

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# Accounts

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IFORD UNITED REFORMED CHURCH

Ropley Road, Bournemouth, BH7 6RU

Tel: 01202 420443

## **Report and Financial Statements**

**Year ended 31 December 2021**

**Charity No: 234230**

**Prepared by Ian M Adams**

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## Report of the Trustees

The Elders present their report and financial statements for the year ended 31 December 2020. This report meets the requirements of the law and the guidance provided on receipt and payments accounts in paragraphs 350 to 356 of **Accounting and Reporting by Charities, the Statement of Recommended Practice** for charity accounts published in 2005 (SORP 2005).

## Legal and Administrative Information

### Registered Office

IFORD United Reformed Church, Ropley Road, Bournemouth BH7 6RU

### Independent Examiner

J A Morgan, Meadow Court, Lane End, Wareham, BH20 7NP

### Bankers

- CCLA Investment Management Ltd, 80 Cheapside, London, EC2V 6DZ
- NatWest Bournemouth Castlepoint Centre, The Castlepoint Centre, Castle Lane West, Bournemouth, BH8 9UP
- Alliance Leicester, Girobank plc, Bootle, Merseyside, GIR 0AA

### Governing Document

The Church rules were adopted at a Church Meeting held on 31 October 1977 and revised at the Church Meeting on 03 March 2010.

### Objects of the Charity

To foster in the congregation concern for witness and service to the community evangelism at home and abroad, Christian education, Ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

## Trustees and Governance

### Elders (Trustees)

O L Adams  
D Brown  
S G Pickup  
S Barrett  
J Wright

S C Brown  
B A McCarron  
M Richards  
A Jansen

## **Officers**

B McCarron, Secretary

I M Adams, Treasurer

## **Selection Method of the Council of Elders (Trustees)**

All resident members of the Church are eligible to make nominations for the Eldership from a list of those eligible, displayed on the Church noticeboard for a period of four weeks, prior to the Annual General Meeting. Those nominated must be asked if they will accept ordination and nominations must be signed by two Church Members and placed in a sealed box. The elections shall be by ballot and each candidate must receive at least 50% of the votes of those present and voting. Under normal circumstances Elders shall be elected at the Annual General Meeting but any vacancy occurring at any time may be filled at any Church Meeting during the year. Elders shall serve for a period of three years from the date of election and are eligible for re-election at the end of that term.

## **Activities and Achievements**

Maintaining public worship and pastoral care in the community to achieve the objectives of service and fostering Christian objectives in the community.

## **Policies**

### **Reserves**

Reserves consist of all retained income available to the Charity and exclude any designated funds that might exist in support of specific projects. These reserves of the Church are considered to be sufficient for the short term. However, due to the fact that all the Charity activities are mainly funded from weekly and monthly grants and donations from the Congregation, it is considered prudent that the Charity should build reserves that are sufficient to support, between at least six months to two years planned activities.

Designated funds are set up to provide for all major maintenance costs of the Church and Manse buildings.

### **Investments Selection**

The policy is to adopt a low risk investment strategy based on maximum income and within this strategy; the Elders set a 2% income target return on investment.

### **Review of Major Risks**

The Elders have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Church and are satisfied that procedures are in place to mitigate our exposure to the major risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Grant-making Policy**

The Elders maintain a policy and allocate funds to support good causes both locally, nationally and internationally.

## Signature and Declaration

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Full Name** \_\_\_\_\_ **Position** \_\_\_\_\_

## Report of the Independent Examiner

### Receipts and Payments Accounts

Report to the Trustees of: IFORD United Reformed Church  
On Accounts for the year ended: 31 December 2021  
Set out on pages 7, 8 & 9 of this report.

### Respective Responsibilities of Trustees and Examiner

The Charity Trustees are responsible for the presentation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charity Act 1993 (The Act) and that an Independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 43(3)(a) of the Act);
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- State whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

### Independent Examiner's Statement

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

- Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 41 of the 1993 Act and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Acthave not been met; or
- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed** \_\_\_\_\_ **Date** \_\_\_\_\_

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

# Receipts and Payments Accounts <sup>1</sup>

## General Accounts - Receipts

2020		2021 BUDGET	2021 ACTUAL
	<b>FREE WILL OFFERING <sup>2</sup></b>		
758	Collection	1,750	1,983
11,552	Direct Deposit	10,000	10,522
3,412	Envelopes	3,000	2,946
3	Communion Fund	50	61
50	Gift Day	750	948
4,787	Tax Refund	4,000	-
	<b>FUNDRAISING<sup>3</sup></b>		
89	Coffee Mornings	0	-
780	Quarterly Fayres	250	326
95	Harvest	150	107
0	Jumble Sales	-	-
141	Vision Fundraising	100	-
	<b>INVESTMENT ACCOUNT</b>		
69	Investment Account <sup>4</sup>	50	3
1,222	Wessex Trust <sup>5</sup>	1,500	1,329
	<b>LETTINGS</b>		
250	Friendship Centre	-	-
6,785	Lettings	12,500	13,688
	<b>OTHER INCOME</b>		
-	Claims – Church <sup>6</sup>	2,500	5,000
378	Donations <sup>8</sup>	2,500	3,040
88	Messenger	50	56
-	Miscellaneous	100	-
	<b>DONATIONS FOR CHARITIES</b>		
-	Collections & Events <sup>9</sup>	100	-

<b>30,459</b>	<b>TOTAL GENERAL FUND RECEIPTS</b>	<b>40,009</b>
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## General Accounts – Payments

2020		2021 BUDGET	2021 ACTUAL
	<b>MINISTRY &amp; MISSION</b>		
110	Children's Ministry	100	-
13,926	Ministry & Mission Fund <sup>10</sup>	11,200	11,142
800	Organist	1,250	1,300
330	Pulpit Supply	500	540
	<b>CHURCH &amp; GROUNDS MAINTENANCE</b>		
1,217	Building GM Mainten <sup>11/12</sup>	10,000	11,370
350	Gardening	750	900
-	Piano / Organ Tuning	150	-
	<b>CHURCH EXPENSES</b>		
99	Advertising	250	156
90	Catering	100	-
475	Copyright	450	456
1,409	Health & Safety	500	289
524	Household & Cleaning	200	100
4,294	Insurance	4,500	4,511
347	Miscellaneous <sup>14</sup>	500	784
561	Printing & Stationery	750	707
	<b>CHURCH UTILITIES</b>		
2,092	Electricity	1,300	1,245
2,947	Gas	2,500	2,351
680	Refuse Removal	1,200	1,155
529	Telephone	650	600
566	Water	700	682
	<b>OTHER PAYMENTS</b>		
625	Charity Donations <sup>15</sup>	750	650
540	New Equipment	250	38
<b>32,511</b>	<b>TOTAL GENERAL FUND PAYMENTS</b>		<b>38,976</b>

## Statement of Assets and Liabilities at Year End

### Assets as at 31 December 2021

<b>Fixed Assets<sup>16</sup></b>		
Church Buildings	2,366,661	
Contents of Church	197,024	
Organ	20,523	
Manse Building	395,000	
		2,979,208
 <b>Funds held by the URC Wessex Trust<sup>17</sup></b>		
Charibond Income (1756 Units)	2,267	
COIF Investment Income Units (2179.43 Units)	18,367	
		20,634
Current Account: NatWest	44,294	
Savings Account: NatWest		
Reserve	1	
Savings Account: COIF		
Invest Fund	26,434	
Sundry Debits and Credits	-	
Cash in Hand	8	
		<b>70,737</b>

### Liabilities – 31 December 2021

None	0	
		<b>3,070,579</b>

## Signature and Approval

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Full Name \_\_\_\_\_

I present the Accounts for your approval.

## **Notes on the Financial Statements – 31 December 2021**

### **1 Legal Status of Receipts and Payments Accounts**

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in 2005 and applicable accounting standards.

### **2 Free Will Offering**

The main source of income for the Church is through regular donation from members and visitors in the form of weekly offerings. The free will offering is subdivided in five categories:

- Collection – for loose change in the collection plates (no gift aid – as all donors are anonymous).
- Direct Deposit – amounts given to the church at regular intervals through standing orders.
- Envelopes – amounts given to the church at regular intervals through assigned numbered envelopes available to members and adherents.
- Gift Day – special gift day donations received from members on the church anniversary.
- Tax Reclaims – amount claimed from donations made through Gift Aid.

### **3 Fundraising**

Fundraising events were held throughout the year to raise funds to cover the deficit in the church accounts, the maintenance on buildings and expenses to comply with health and safety regulations.

### **4 Investment Account Interest**

This category shows the accumulated interest on the:

- COIF Charities Deposit
- NatWest Reserved 14 day notice account

### **5 Wessex Trust Investment Income**

Interest is paid directly into the Church accounts by the Wessex Trust. (See 17 below).

### **6 Church Claims**

Church repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Church buildings and grounds.

### **7 Manse Claims**

Manse repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Manse.

## 8 Donations

This category holds other monies given to the Church on an ad hoc basis and includes:-

Friendship Centre	£2,000
Dorothy Hutchinson	£50
Jean Fleming	£50
Anonymous Donation	£40

## 9 Collections and Events

Donations received and earmarked for other charities are captured under this category. For Charity payments see note 15.

Bournemouth Food Bank	£40
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## 10 Ministry and Mission

The aim is that donations recorded under income received Free Will Offering – see 2 above will cover the contribution by Iford URC to the Ministry and Mission Fund.

## 11 Church Building Maintenance

Significant expenses towards building maintenance included:

Electrical Certificate Renewal	£6,460
Roof Repair	£2,160

## 12 General Maintenance

Expenses over £75 included:

Weather Board Replacement	£250
Electrical Socket Replacement	£80

## 13 Manse Garden and Maintenance

The Church can claim up to £500 per year for General Maintenance of the Manse.

	£0
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## **14 Miscellaneous Expenses**

Expenses over £50 included:

Christmas Candles Replacement	£306
Replacement Keys	£57

## **15 Charity Donations**

The following charities were among those who benefited during this financial year from donations taken from the Church funds and from funds raised with special collections and donations – see note 9:

Bournemouth Food Bank	£400
Children in Need	£250

## **16 Fixed Assets**

The value indicated corresponds with the insured amount for the Church building, Contents and Organ. The value shown for the Manse is similar to property in the same area, similar size and age.

## **17 Funds held by the United Reformed Church Wessex Trust**

The two funds are invested by the Wessex Trust. Interest earned on these funds is paid directly into the Church accounts (See 4 above).

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# Accounts

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**IFORD UNITED REFORMED CHURCH**

Ropley Road, Bournemouth, BH7 6RU

Tel: 01202 420443

## **Report and Financial Statements**

**Year ended 31 December 2020**

**Charity No: 234230**

**Prepared by Ian M Adams**

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## Report of the Trustees

The Elders present their report and financial statements for the year ended 31 December 2020. This report meets the requirements of the law and the guidance provided on receipt and payments accounts in paragraphs 350 to 356 of **Accounting and Reporting by Charities, the Statement of Recommended Practice** for charity accounts published in 2005 (SORP 2005).

## Legal and Administrative Information

### Registered Office

IFORD United Reformed Church, Ropley Road, Bournemouth BH7 6RU

### Independent Examiner

J A Morgan, Meadow Court, Lane End, Wareham, BH20 7NP

### Bankers

- CCLA Investment Management Ltd, 80 Cheapside, London, EC2V 6DZ
- NatWest Bournemouth Castlepoint Centre, The Castlepoint Centre, Castle Lane West, Bournemouth, BH8 9UP
- Alliance Leicester, Girobank plc, Bootle, Merseyside, GIR 0AA

### Governing Document

The Church rules were adopted at a Church Meeting held on 31 October 1977 and revised at the Church Meeting on 03 March 2010.

### Objects of the Charity

To foster in the congregation concern for witness and service to the community evangelism at home and abroad, Christian education, Ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

## Trustees and Governance

### Elders (Trustees)

O L Adams  
D Brown  
S G Pickup  
S Barrett  
J Wright

S C Brown  
B A McCarron  
M Richards  
A Jansen

## **Officers**

B McCarron, Secretary

I M Adams, Treasurer

## **Selection Method of the Council of Elders (Trustees)**

All resident members of the Church are eligible to make nominations for the Eldership from a list of those eligible, displayed on the Church noticeboard for a period of four weeks, prior to the Annual General Meeting. Those nominated must be asked if they will accept ordination and nominations must be signed by two Church Members and placed in a sealed box. The elections shall be by ballot and each candidate must receive at least 50% of the votes of those present and voting. Under normal circumstances Elders shall be elected at the Annual General Meeting but any vacancy occurring at any time may be filled at any Church Meeting during the year. Elders shall serve for a period of three years from the date of election and are eligible for re-election at the end of that term.

## **Activities and Achievements**

Maintaining public worship and pastoral care in the community to achieve the objectives of service and fostering Christian objectives in the community.

## **Policies**

### **Reserves**

Reserves consist of all retained income available to the Charity and exclude any designated funds that might exist in support of specific projects. These reserves of the Church are considered to be sufficient for the short term. However, due to the fact that all the Charity activities are mainly funded from weekly and monthly grants and donations from the Congregation, it is considered prudent that the Charity should build reserves that are sufficient to support, between at least six months to two years planned activities.

Designated funds are set up to provide for all major maintenance costs of the Church and Manse buildings.

### **Investments Selection**

The policy is to adopt a low risk investment strategy based on maximum income and within this strategy; the Elders set a 2% income target return on investment.

### **Review of Major Risks**

The Elders have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Church and are satisfied that procedures are in place to mitigate our exposure to the major risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Grant-making Policy**

The Elders maintain a policy and allocate funds to support good causes both locally, nationally and internationally.

## Signature and Declaration

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Full Name** \_\_\_\_\_ **Position** \_\_\_\_\_

## Report of the Independent Examiner

### Receipts and Payments Accounts

Report to the Trustees of: IFORD United Reformed Church  
On Accounts for the year ended: 31 December 2020  
Set out on pages 7, 8 & 9 of this report.

### Respective Responsibilities of Trustees and Examiner

The Charity Trustees are responsible for the presentation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charity Act 1993 (The Act) and that an Independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 43(3)(a) of the Act);
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- State whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

### Independent Examiner's Statement

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

- Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 41 of the 1993 Act and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Acthave not been met; or
- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed** \_\_\_\_\_ **Date** \_\_\_\_\_

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

# Receipts and Payments Accounts <sup>1</sup>

## General Accounts - Receipts

2019		2020 BUDGET	2020 ACTUAL
	<b>FREE WILL OFFERING <sup>2</sup></b>		
1,234	Collection	700	758
11,152	Direct Deposit	11,500	11,552
5,379	Envelopes	4,000	3,413
23	Communion Fund	50	3
510	Gift Day	250	50
5,357	Tax Refund	5,000	4,786
	<b>FUNDRAISING<sup>3</sup></b>		
474	Coffee Mornings	300	88
3,486	Quarterly Fayres	1,000	780
-	Harvest	150	95
492	Jumble Sales	300	-
317	Vision Fundraising	500	141
	<b>INVESTMENT ACCOUNT</b>		
149	Investment Account <sup>4</sup>	150	69
902	Wessex Trust <sup>5</sup>	1,200	1,222
	<b>LETTINGS</b>		
1,000	Friendship Centre	500	250
15,517	Lettings	8,000	6,785
	<b>OTHER INCOME</b>		
2,620	Claims – Church <sup>6</sup>	1,500	-
177	Donations <sup>8</sup>	1,000	378
76	Messenger	100	88
-	Miscellaneous	500	-
	<b>DONATIONS FOR CHARITIES</b>		
362	Collections & Events <sup>9</sup>	300	-

<b>49,227</b>	<b>TOTAL GENERAL FUND RECEIPTS</b>	<b>30,458</b>
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## General Accounts – Payments

2019		2020 BUDGET	2020 ACTUAL
	<b>MINISTRY &amp; MISSION</b>		
115	Children's Ministry	200	110
13,569	Ministry & Mission Fund <sup>10</sup>	14,000	13,926
2,430	Organist	1,500	800
1,020	Pulpit Supply	650	330
	<b>CHURCH &amp; GROUNDS MAINTENANCE</b>		
3,465	Building GM Mainten <sup>11/12</sup>	8,000	1,217
635	Gardening	750	350
-	Piano / Organ Tuning	100	-
	<b>CHURCH EXPENSES</b>		
494	Advertising	750	99
229	Catering	300	90
407	Copyright	400	475
267	Health & Safety	1,000	1,409
413	Household & Cleaning	500	524
4,264	Insurance	4,500	4,294
959	Miscellaneous <sup>14</sup>	1,500	346
352	Printing & Stationery	600	561
	<b>CHURCH UTILITIES</b>		
1,480	Electricity	2,300	2,092
2,166	Gas	3,500	2,947
886	Refuse Removal	1,000	680
715	Telephone	700	528
774	Water	800	565
	<b>OTHER PAYMENTS</b>		
961	Charity Donations <sup>15</sup>	1,000	625
5,515	New Equipment	2,000	540

<b>41,116</b>		<b>TOTAL GENERAL FUND PAYMENTS</b>	<b>32,508</b>
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## Statement of Assets and Liabilities at Year End

### Assets as at 31 December 2020

<b>Fixed Assets<sup>16</sup></b>		
Church Buildings	2,366,661	
Contents of Church	197,024	
Organ	20,523	
Manse Building	395,000	
		2,979,208
 <b>Funds held by the URC Wessex Trust<sup>17</sup></b>		
Charibond Income (1756 Units)	2,267	
COIF Investment Income Units (2179.43 Units)	18,367	
		20,634
Current Account: NatWest	43,264	
Savings Account: NatWest		
Reserve	1	
Savings Account: COIF		
Invest Fund	26,430	
Sundry Debits and Credits	-	
Cash in Hand	8	
		<b>69,703</b>

### Liabilities – 31 December 2020

None	0	
		<b>3,069,545</b>

## Signature and Approval

I declare, in my capacity of Charity Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Full Name \_\_\_\_\_

I present the Accounts for your approval.

## **Notes on the Financial Statements – 31 December 2020**

### **1 Legal Status of Receipts and Payments Accounts**

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in 2005 and applicable accounting standards.

### **2 Free Will Offering**

The main source of income for the Church is through regular donation from members and visitors in the form of weekly offerings. The free will offering is subdivided in five categories:

- Collection – for loose change in the collection plates (no gift aid – as all donors are anonymous).
- Direct Deposit – amounts given to the church at regular intervals through standing orders.
- Envelopes – amounts given to the church at regular intervals through assigned numbered envelopes available to members and adherents.
- Gift Day – special gift day donations received from members on the church anniversary.
- Tax Reclaims – amount claimed from donations made through Gift Aid.

### **3 Fundraising**

Fundraising events were held throughout the year to raise funds to cover the deficit in the church accounts, the maintenance on buildings and expenses to comply with health and safety regulations.

### **4 Investment Account Interest**

This category shows the accumulated interest on the:

- COIF Charities Deposit
- NatWest Reserved 14 day notice account

### **5 Wessex Trust Investment Income**

Interest is paid directly into the Church accounts by the Wessex Trust. (See 17 below).

### **6 Church Claims**

Church repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Church buildings and grounds.

### **7 Manse Claims**

Manse repair claims consist of grants and insurance claims received towards repair and maintenance work required on the Manse.

## 8 Donations

This category holds other monies given to the Church on an ad hoc basis and includes:-

Friendship Centre	£100
Anonymous Donation	£80
John Thackray	£50
Anonymous Donation	£45

## 9 Collections and Events

Donations received and earmarked for other charities are captured under this category. For Charity payments see note 15.

Bournemouth Food Bank	£95
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## 10 Ministry and Mission

The aim is that donations recorded under income received Free Will Offering – see 2 above will cover the contribution by Iford URC to the Ministry and Mission Fund.

## 11 Church Building Maintenance

Significant expenses towards building maintenance included:

Central Heating Repairs	£423
Boiler Repair	£234

## 12 General Maintenance

Expenses over £75 included:

Fire Extinguisher Replacement and Service	£521
Deep Cleaning	£200

## 13 Manse Garden and Maintenance

The Church can claim up to £500 per year for General Maintenance of the Manse.

	£0
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## 14 Miscellaneous Expenses

Expenses over £50 included:

PPE Supplies - June	£264
PPE Supplies - Oct	£149

## 15 Charity Donations

The following charities were among those who benefited during this financial year from donations taken from the Church funds and from funds raised with special collections and donations – see note 9:

Bournemouth Food Bank	£250
Church Member	£250
Bournemouth Food Bank	£100
Save the Children	£25

## 16 Fixed Assets

The value indicated corresponds with the insured amount for the Church building, Contents and Organ. The value shown for the Manse is similar to property in the same area, similar size and age.

## 17 Funds held by the United Reformed Church Wessex Trust

The two funds are invested by the Wessex Trust. Interest earned on these funds is paid directly into the Church accounts (See 4 above).