



Sutton Coldfield United Reformed Church

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Minister

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Secretary

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Treasurer

Mrs Sian Eaton
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1 October 2016

Secretary's Report 2015

In 2015 we have continued to develop our Church as a place of Christian worship and a hub for a wide range of Community activities. The Food Bank, Café Oasis and Advance Credit Union collection point have operated throughout the year. Moreover in September 2015, thanks to start-up funding from the national and regional United Reformed Church, we established a Parish Nurse service; based on our church premises but serving the whole community.

During the year we carried out a major refurbishment of the Church Centre by replacing old metal framed, single glazed windows with modern double glazed units. This considerably improved the energy efficiency in that part of the building and reduced maintenance costs. The cost of the work was generously supported by Sutton Coldfield Charitable Trust and the Joseph Scott Trust.

Church membership increased to 144 and numbers attending the main Church Services on Sundays and Tuesdays remained fairly constant at approx. 100 and 25 respectively.

During the year we hosted two special Church services on behalf of the West Midlands URC Synod – in July the retirement service for the Synod Moderator the Rev'd Roy Lowes and in September we hosted the Induction Service for his successor the Rev'd Steve Faber.

In October 2015 a group from the Church under the auspices of the Vine Trust spent two-weeks in Tanzania working on a project to build homes for people in poorer rural communities. Funds for this trip and the project had been raised by the Church during 2014 and 2015.

The Church continued to host a wide range of groups, activities and events on the premises including Scouts, Guides, etc.; The University of the Third Age and a range of concerts and meetings for community groups.

Governance

Elders' Meetings took place each month and a Church Meeting was held every two months. Moving the Church Meeting to a Sunday immediately after the morning service greatly improved attendance and participation. In addition meetings of the Church Life committee, Finance & Property committee, Café Oasis Management committee, Church Communications Group and Pastoral Group took place on a regular basis. As is our practice, all significant decisions were made after discussion at the relevant committee, the Elders' Meeting and where appropriate Church Meeting.

Plans

In 2016 the Church intends to continue to maintain and improve its buildings for the benefit of the congregation and the local community and to consider other ways in which it can develop its mission in Sutton Coldfield.

Alan Eaton, Church Secretary

Sharing the love of God through Worship and Friendship – All are welcome

Sutton Coldfield United Reformed Church Registered Charity No: 1131424

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2015

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2015 Total £	Last Year 2014 Total £
RECEIPTS						
Offerings		71,362			71,362	70,310
Fund raising and donations		5,462			5,462	2,764
Monies raised for outside causes	3	0	8,735		8,735	6,841
Gift Aid tax repayments		16,261			16,261	15,008
Legacies		0			0	1,000
Office income		1,754			1,754	1,434
Property - church/hall users	4	46,879			46,879	43,933
Bank interest & investment income	12	2,968			2,968	2,953
Café Oasis Income			43,629		43,629	43,283
Dramatic Society			920		920	
Parish Nurse Grants				8,000	8,000	
Food bank			10		10	634
Community Fund			192		192	281
Church Redevelopment Fund (CROSS)			23	35,000	35,023	1,170
Total receipts		144,687	53,509	43,000	241,196	189,611
PAYMENTS						
Ministry & Mission Fund		54,946			54,946	53,950
Ministerial costs		3,714			3,714	3,709
Church running costs	5	54,403			54,403	54,492
Church music		5,565			5,565	6,130
Communication costs	6	5,168			5,168	3,867
Support of outside causes	7	361	14,102		14,463	7,191
Maintenance of church buildings		9,585			9,585	9,848
Manse	8	5,278			5,278	3,377
Café Oasis			45,325		45,325	38,956
Dramatic Society			247		247	
Parish Nurse				4,289	4,289	
Food Bank			210		210	64
Community Fund			100		100	336
Church Redevelopment Fund (CROSS)			19,146	35,000	54,146	
Total payments		139,020	79,130	39,289	257,439	181,920
NET RECEIPTS / (PAYMENTS)		5,667	-25,621	3,711	-16,243	7,691
TRANSFERS between funds	2	3,274	-3,274		0	
CASH FUNDS b/fwd 1 January		40,536	83,743		124,279	116,587
CASH FUNDS c/fwd 31 December		49,477	54,848	3,711	108,036	124,278

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets

Bank current account		27,961	4,473	3,711	36,145	42,388
Deposit accounts		24,055	47,836		71,891	81,891
Total monetary assets	9	52,016	52,309	3,711	108,036	124,279

Other assets

Gift Aid recoverable		15,707			15,707	16,154
Other monies due to church		4,523			4,523	648
Investments at market value	11	58,246			58,246	57,518

Assets used for church purposes

Buildings under statutory trusts	10	Church buildings and manse				
Church contents	10	Furnishings and equipment				

Liabilities

Significant creditors		3,747			3,747	10,904
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APPROVED by the Trustees on 18.9.16 and signed on their behalf
 by O. M. WAGTON (name) *[Signature]* (signature)

The notes on pages 2 and 3 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2015

NOTES

1 ACCOUNTING POLICIES

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

This is the first year that a Receipts and Payments Account has been prepared, in accordance with advice from URC West Midlands Synod. Comparatives have been restated where necessary.

2 FUND ACCOUNTING

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

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

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ Fund	26,030				26,030
Church Redevelopment Fund (CROSS)	39,357	23	-19,146		20,234
Choir Fund	775				775
Community Fund	196	192	-100		288
Food Bank	2,150	10	-210	-250	1,700
Parents & Toddlers	564				564
Faith Burning Brightly	538				538
Sands	51				51
Café Oasis	7,436	43,629	-45,325	-3,024	2,716
Dramatic Society	1,083	920	-247		1,756
Money raised for outside causes	5,563	8,735	-14,102		196
Totals for designated funds	83,743	53,509	-79,130	-3,274	54,848

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

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Redevelopment Grants		35,000	-35,000	0
Parish Nurse		8,000	-4,289	3,711
Totals for restricted funds	0	43,000	-39,289	3,711

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2015 Total £	Last Year 2014 Total £
Project 2015		6,080		6,080	4,352
Commitment for Life		1,113		1,113	1,181
Christian Aid		234		234	366
St Basils		540		540	561
Project 2016		63		63	
Homestart		76		76	306
Bishop Latimer Community Project		28		28	
Ronald MacDonald House		153		153	
Community for Migrant Reconciliation		106		106	
DEC Nepal Appeal		302		302	
Vicky Longfellow leaving present		40		40	
Project 13		0		0	75
Totals raised for outside causes	0	8,735	0	8,735	6,841

4 PROPERTY INCOME

Lettings income	46,879			46,879	43,933
Total property income	46,879	0	0	46,879	43,933

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2015

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2015 Total £	Last Year 2014 Total £
5 CHURCH RUNNING COSTS					
Gas and electricity	19,425			19,425	18,024
Insurance	4,971			4,971	4,984
Water rates	142			142	71
Cleaning	10,537			10,537	12,150
Technical support	359			359	150
Office Manager	18,551			18,551	17,817
Purchase of Church furniture	418			418	1,245
Church officer expenses					51
Total church running costs	54,403	0	0	54,403	54,492
6 COMMUNICATION COSTS					
Stationery	1,296			1,296	729
Printer & photocopier rental	475			475	836
Telephone & internet	495			495	401
Photocopy charges	2,302			2,302	1,431
Other Admin costs	122			122	471
Purchase of equipment	478			478	
Total programme activity costs	5,168	0	0	5,168	3,868
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life		2,120		2,120	1,402
Christian Aid		458		458	341
St Basils		540		540	561
Bishop Latimer Church		28		28	
Homestart		77		77	306
Community for Migrant Reconciliation		106		106	
DEC Nepal Appeal		301		301	
Vicky Longborne leaving present		40		40	
Vine Trust (Church Project 14-15)		10,432		10,432	
Church project 13					3,820
Donations from general fund					
Church Action on Poverty	36			36	36
Retiring URC officers	50			50	50
Birmingham Christmas Shelter	250			250	
Church Action Trust	25			25	25
Homestart				0	650
Total support of outside causes	361	14,102	0	14,463	7,191
8 MANSE					
Insurance	464			464	440
Rates	2,863			2,863	1,871
Repairs and Maintenance	823			823	
Water	726			726	592
Broadband	402			402	474
Total maintenance of manse	5,278	0	0	5,278	3,377

9 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

10 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse at 137 Birmingham Road, Sutton Coldfield are vested in URC West Midlands Synod Trust as Trustees and are not church assets. They are held for the benefit of Sutton Coldfield United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the Church for £5,588,791 and the manse for £487,619. The church contents are insured by the church for £274,223. The sum insured for the organ £661,012.

11 INVESTMENTS HELD FOR CHURCH PURPOSES

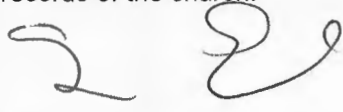
The value of the investments and deposits and the treatment are as follows

	Market value		Application of income
	31.12.2015	31.12.2014	
1305.66 COIF Charity Investment Fund	16,105	15,165	Paid to church, included above
2939 M & G Charifund Income	42,141	42,268	Paid to church, included above

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2015

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2015 from the accounting records of the church.



Sian Eaton

18. 9. 16, (date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of SUTTON COLDFIELD URC for the year ended 31 December 2015, which are set out on pages 1 to 3.

Respective responsibilities

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

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations 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 view given by the financial statements.

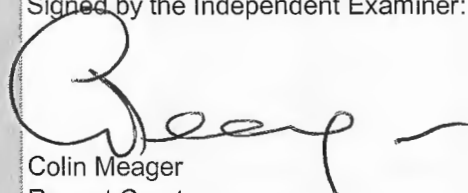
Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

28/8/16

date:



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