

*Ottery St Mary*  
*United Reformed*  
*Church*  
*Annual Reports*  
  
2018



## SECRETARY'S REPORT

*Consider it pure joy, my brothers, whenever you face trials of many kinds, because you know that the testing of your faith develops perseverance. Perseverance must finish its work so that you may be mature and complete, not lacking anything. If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. James 1 : 2-5*

Another year has passed and we are all another year older but are we any wiser? Have we learnt from our mistakes? Have we grown nearer to God and into a deeper relationship with Him? We are fortunate in this country to have the privilege and freedom to worship our Lord and Saviour without fear of reprisal. Not only can we come openly to Church each Sunday but we can also meet with fellow Christians in weekly bible study and prayer. These opportunities can all bring us into a deeper relationship with God and with one another as we support and encourage each other in the trials and tribulations and the joys we face in our daily lives.

As a Church Fellowship we were pleased to welcome 2 new babies, Lucy and Rosie, to our Church family as well as the grandchildren who give us all such joy. We were also pleased to welcome Michaela and Colin into our Church family when the Salvation Army closed. We have again supported members of the Church family through times of ill health and bereavement with practical help, hospital transport, shopping etc and also in much appreciated prayer support. Sadly, John and Carol Sharp left our Church Fellowship but we continue to uphold them in prayer and are pleased to see John worshipping with us from time to time.

Morning worship has continued with different series and once again we welcomed trainee preachers from Belmont. It is good to be able to encourage them in their training as we are encouraged by God's word which they bring to us. We are certainly blessed by the preachers each week, by the worship, the prayers and God's word to us. Our gratitude goes to Philip for keeping the pulpit well supplied. Thanks to Iain, most months we have also had an evening of Praise and Prayer, a more informal service to which everyone can contribute.

The young people continue to encourage us with their enthusiasm just as the Youth team continue to encourage them. Funday Mondays were arranged during the holidays with the help of Graham Harry and members of our Youth team and this then led to a week long Holiday Club in the summer. FiSH (Fun in someone's house) offers another opportunity for the young people to share fellowship and to study the Bible.

Opportunities to witness to the town found us once again involved in serving drinks and tasters at the Food and Families' Festival and hot drinks at the Carnival and Tar Barrels. The Community Market is another opportunity for outreach and we must thank Penny and her team who keep this much appreciated resource going. The Church once again played host following the Walk of Witness on Good Friday. Representation at Churches Together meetings continues and together we run the Foodbank locally. Again we are

grateful to all the volunteers who give their time and to all those who contribute the necessary foodstuffs.

Church meetings have been held bi-monthly and we have aimed to have a fellowship lunch / activity in the alternate months. These have include a summer barbecue, bring and share lunches and casserole lunches and are all well supported. Men's breakfasts are held every other month with a guest speaker. There are currently 2 Housegroups running giving a further opportunity for sharing, for studying God's word and for praying. A third Fellowship group comes together when health allows. In addition 2 prayer triplets meet regularly.

Our 3 Elders have met regularly to conduct the business of the Church, to pray for the Church fellowship and to seek God's will for the future. We are grateful to our non-serving Elders, who have met with us on several occasions, for their input to the Pastoral Profile and The Person Specification. An advert has now gone out for a Part-time Leader.

As always the church would not be such a welcoming place of worship without all of your help with various tasks, those who preach, the readers, those who lead us in prayer, the musicians, the youth team, the technical team, the ushers, those who make coffee, the flower arrangers, those who look after the heating and the buildings, those who keep the gardens tidy, Judith for keeping us up to date with the newsletter and Ivan with his work on the website and all of you who share fellowship with us.

May you draw closer to God and know His blessings in 2019.

*Lorna Mackie*

## **YOUTH REPORT**

### **10+ Group**

There are 5 children in this group between the ages of 11 and 14. We have explored a range of themes during the year, including some searching questions about faith and the Christian life. Our future plans include considering how to ensure smooth transition into the main church as often as possible, as children are quickly growing into young adults.

### **7+ Group**

There are three 9-year olds in this group. The time and work put into the preparation of this group is more than rewarded by the group's response. The group are enthusiastic and keen to learn more from the Bible. This year we have now changed notes to use "On The Way" for 9-11 and have found them to be brilliant at bringing in more depth of knowledge and understanding. The group seem to enjoy the challenge of this. We are very fortunate to welcome Michaela and Sue to the team of leaders.

### **0-6 Group**

This group is made up of 4 children, ages 3 to 6. Most of the children, apart from the littlest member, have all started school and therefore are capable of much more focused activities. They enjoy the planned craft activities, and bible stories told and explained in an interactive and multisensory style. Duplo and Lego have been a really positive tool for teaching some bible stories also. Plans to try different material are going to be experimented with and as from Easter there will be a restructuring of the groups to allow children to feel progression as they are all growing and developing fast. This will also then allow for the babies to join upstairs as they get older and more mobile.

### **FiSH (Fun in Someone's House)**

We continue to meet monthly with four church children and three of their friends. We have been working through some big questions through Christianity Explored Youth Edition, in amongst the usual fun and food and chaos! Trips out have included bowling, Clip'n'Climb, and River Dart Country Park. This year we will continue to challenge the group with the gospel of grace.

### **Overall points for prayer:**

- Thanksgiving for the continued attendance of our children and young people at church;
- Thanksgiving for 2 new additions to the church family
- Prayer for the older ones transition into church
- Leaders and children to adapt and grow as we change the structure of groups and material in 2019

- Please pray for wisdom for the leaders, so that they are equipped to nurture each child on their journey of discovery about God, at the same time as managing the needs of the whole group they are in.

*The Youth Team*

## **WEDNESDAY EVENING HOUSE GROUP**

It is a joy to meet together in friendship, in comfort and a relaxed atmosphere to study and learn about God with fellow, like minded Christians, and I urge anyone who may be hesitating to take the step to try a House Group. There is plenty of opportunity in our Christian Family.

In the last year some of our studies have included -

1 & 2 Peter and Jude  
The Sermon on the Mount  
New Testament Characters

We are currently near the end of New Testament Characters which are weekly studies of some of the lesser people mentioned, not always by name, and what we can learn from them and their faith.

We are a small group at present, 9-12 people each session. We welcome all who wish to attend and are happy to accommodate those who cannot manage every session.

*David Briden*

## **THURSDAY EVENING BIBLE STUDY**

In the Thursday homegroup this year we concluded our sampling of Christianity Explored and felt this would be a good course to offer to those outside the Church when the time is right. We also worked through 2 study books which focused on the lives of Barnabas and Nehemiah. Both taught us a lot about how the church could and should be in our time. This term we are looking at Esther and are very happy to welcome new members to our sessions, which take place every other Thursday.

*Iain Randall*

## MISSION GROUP

The mission group consists of Judith Webber, Tim Beard, Anne Brinton and John Nash.

This year it had two formal meetings in August and December 2018.

The group meets to ensure that information on the mission activities supported by the church are supplied to the church throughout the year.

The group has decided that information on activities will be presented in the church newsletter where appropriate. Also three times a year on designated days agreed with the worship group, more information will be brought into the church service with more than one oral presentation and with the service designated as a mission oriented service. The first of these is proposed in early July.

In terms of the missionary giving, it was decided that as the Cleverleys were no longer working for Revelation Life in Uganda, giving to Revelation Life by the church would finish.

Roger and Elizabeth Cozens will have returned from Nepal, and so regular giving for their Nepalese activity would also stop.

Thus:-

### **Summary of Overseas Mission activities to be supported in 2019**

Ethiopia EKC Self-help Project	Committed for another 2 years before revision
Open Doors	Persecuted Christians/ refugees
Thai Pocket Testament League	Evangelism/ Teaching/ Poor relief
Kunhar Christian Hospital, Pakistan	Support building of new infrastructure in remote area
El Shaddai Children's Home, Chennai	Running costs of orphanage

### **UK activities to be supported in 2019**

The O6 Project  
Mike Strange

*John Nash*

## **FABRIC REPORT**

### **Church**

Maintenance and repairs to the fabric of the Church and Hall continued during the year, arranged as necessary.

The rewiring and replacement of the Sanctuary lighting is being investigated together with the possible redecoration and refurbishment options for the Church and Hall. Details will be presented to Church Members for their further consideration in due course.

### **Manse**

The property has continued to be let.

Following the departure of tenants in June, the property was redecorated and new floor coverings laid. Particular thanks go to Sue Howell for sorting out the curtains.

New tenants moved into the property in October.

Maintenance and repairs are arranged as necessary.

*George Moon*

## **MEN'S BREAKFAST**

Our regulars come mainly from Ottery or West Hill but Dave from Dunkeswell is one of our most loyal attenders. Average attendance has been 18, sometimes including lads with dads. At our January event we learnt a lot about youth culture from O6 leader Graham Harry. Luc Vandamme is the regional organiser for Missionary Aviation Fellowship. In March he gave us an excellent presentation on the work done around the world for Jesus Christ. Reg Cade serves as a volunteer chaplain to Exeter city centre. He told us in May of his conversion and life as a golf pro before assuming this role in retirement. Ex-Honiton GP David Seamark spoke in July about his training in London and the challenges for a Christian in medicine. Our youngest speaker this year was Joe Whittaker a "retired" atheist and E Devon social worker! He told us with enthusiasm of his journey from atheism to faith in Christ. Finally we heard from Janet Eardley of Torch Trust's work with people suffering sight loss. The Trust helps via phone befrienders, runs holidays and can provide the Bible recorded on a small playback machine.

We are all grateful to landlord Vince and Jan for a good breakfast, to George for help taking cash and to those who turn out rain or shine.

*Philip Scoble*



## **COMMUNITY MARKET**

The Market celebrated its 10<sup>th</sup> anniversary in April 2018. We had musicians at the market and a beautifully decorated cake made by the WI and enjoyed by both customers and stallholders.

2018 has run much as the previous year, quieter during the summer and busier towards Christmas. The number of tables varies each month but most months we have a new stallholder. Although we don't have the same numbers that we had a few years ago, we still have a supportive core of customers and stallholders who very much enjoy the Market not only for buying and selling but also very much as a social event.

Good publicity is important and Ali has again designed our leaflets and posters. Over 4200 leaflets were delivered to households in Ottery, West Hill and surrounding areas. Martin continues to write an excellent piece each month in the Ottery Gazette about the Market focussing on a different stallholder each month. He also contacts the local papers. One of the stallholders does a Market Facebook page which is very helpful.

It was decided that the Market will continue in 2019. The surplus for 2018 is £327.14.

Thank you to all those who help in any way.

We pray that we can make good contacts with local people.

*Penny Hounslow*

## **FOODBANK**

The Ottery St Mary URC agreed to become our "Umbrella" organisation so giving us a clear legal status and, incidentally, freeing us from paying separate insurance premiums.

In 2018 for the first time in our history the cash donations have exceeded our expenditure. In 2015 we were given a very generous grant from EDDC which enabled us to cover the cost of Greengrocery vouchers and Gas/Electricity top ups. Despite many cash donations throughout the years this balance has been falling and we were approaching the point of cutting our services to clients. Happily now we shall not need to consider this action for at least another 12 months.

We are grateful for £2388 in cash donations this year. Particular thanks to our loyal donors who give by Bankers Order each month, a local family who raised a large amount through a Christmas Toy event, a gentleman who passed on to us his winter fuel allowance, the Ottery St Mary URC, Otter Vale Rotary, The Food & Family's Festival and many others. This money is used to provide for the Greengrocery vouchers, the fuel top-ups and to purchase foodstuffs when we are particularly short of specific items.

In 2018 we issued 183 food parcels which have provided 3123 meals for 347 people. We have also given £440.00 in Gas/Electricity subsidies and £1280.00 in Greengrocery vouchers. Since the Foodbank began we have been able to help more than 1900 people.

Special thanks to all our volunteers who turn up so consistently and without whose help we could not function. A big welcome also to the new volunteers who will help us to provide a consistent service to those in need.

We are grateful for all the food which is given so generously by the people of Ottery, West Hill and Feniton and many of the surrounding villages. We are also grateful to Roberts shop in the Square which, in addition to the churches, has one of our collection boxes for food and of course to Otter Produce who help us with the greengrocery voucher scheme.

*David Briden*

**Ottery St Mary**

**URC Charity**

Registered Charity Number: 1165093

**Financial Report**

**2018**



# OTTERY ST MARY UNITED REFORMED CHURCH CHARITY

## Financial Report for the year ended 31 December 2018

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

### Administrative information

The Ottery St Mary United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of the South West Synod of the Church.

Ottery St Mary United Reformed Church is situated at Jesu Street, Ottery St Mary. The correspondence address is 47 Raleigh Road, Ottery St Mary, EX11 1TG.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 5<sup>th</sup> February 2018 to the date this report was approved are:

Mrs A Brinton	Elder
Mrs L Mackie	Elder and Secretary
Dr J Nash	Elder

The church treasurer was Mrs Barbara Beamer.

The Church building and the manse at 27 Butts Road, Ottery St Mary, EX11 1EL are vested in The Trustees, The United Reformed Church (South Western Synod) Incorporated as trustees and held for the benefit of Ottery St Mary United Reformed Church in accordance with the trusts applicable to URC properties.

### Structure, governance and management

The activities of Ottery St Mary United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, in accordance with the normal practice of Ottery St Mary United Reformed Church.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the Minister in pastoral charge and up to nine members of the Ottery St Mary United Reformed Church nominated and elected by the members of Ottery St Mary United Reformed Church in Church Meeting. To be eligible for election, a person must have been worshipping in the

church regularly for over one year and either be a member or, indicate that they are prepared to seek membership and be accepted before being ordained as an Elder. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit to the number of consecutive periods of service. There was no Minister in pastoral charge during 2018.

The Elders' Meeting met 14 times during the year. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Mission, Youth Work, Premises, Finance and Worship. The Church Meeting met six times during the year (including the AGM).

### **Objectives and activities**

As a local congregation of the United Reformed Church, Ottery St Mary United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. The object of the Ottery St Mary United Reformed Church Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The Church's vision is to be a spiritually strong, loving, bible-based family church where

- as individuals we take a personal daily walk with God
- we meet to learn together and encourage each other in the Christian life
- we work together to reach out and communicate the good news of Jesus Christ both locally and beyond in a bold, enthusiastic and effective manner

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Achievements and performance**

Wednesday and Thursday evening housegroups meet weekly, giving opportunities for Bible study and prayer. There is also a Wednesday morning fellowship group. Men's breakfast has offered opportunities for fellowship and outreach. Monthly prayer meetings have taken place seeking the Lord's help and guidance for the future of the church.

Sunday morning meetings provide opportunities for worship and teaching. At the same time, children of all ages from toddlers to teenagers attend Sunday club. It

has been a blessing to see the continued involvement of a number of young families on Sundays.

FISH provided opportunities for 11 year olds upwards to meet together for fun, food and some Christian teaching. Monday Fundays ~ a children's holiday club ~ took place from time to time during the school holidays.

Mission remains close to our hearts and the Mission Group have kept us up to date with regular articles in the Newsletter.

The church has continued to manage the Ottery St Mary Community Market. This has produced a surplus of £327.14 this year. It was decided to continue to hold the market, which has given valuable opportunities for outreach and publication of events.

There have been a number of fellowship lunches, providing opportunities to get to know each other better. There was also a church barbecue in the summer.

We have continued our involvement with Churches Together in Ottery. Members of the church have continued to assist in the Ottery Food Bank, which is housed in the church hall. Ecumenical events organised included the Week of Prayer for Christian Unity, the Good Friday walk of witness and joint services. Members of the church were also involved in organising and helping to run the "Landlubbers Holiday Club"

During the year the church continued its membership of the Evangelical Alliance and of Partnership UK.

We served refreshments during the Food & Families Festival, the Carnival and Tar Barrels, providing opportunities for conversation and outreach to our local community and beyond, while raising a total of £339.67 for the Ottery Food Bank.

A number of different organisations use the church facilities, including Brownies, Table Tennis club, Kurling Club, Ottery Warblers, New Otterregians, the La La Choir and Ottery Choral Society.

A church refurbishment plan was prepared, and grants were applied for to assist with the refurbishment of the interior of the church. Continuing difficulties have been encountered in obtaining designs and a quote for the provision of new lighting, which have caused delays to the refurbishment.

During the year the tenants of the manse left. Work was needed to return the manse to a good condition so that it could be relet. New tenants were found relatively quickly. The manse continues to provide a steady stream of income.

We thank the Lord for his provision for us, both financially and spiritually. We put our trust in Him as we seek to know His will and to serve Him in Ottery St Mary.

## Financial Review

The church's finances are still in a healthy condition. There has been a further increase in cash donations, coupled with increases in both weekly envelopes and monthly standing orders. In March 2018 the church meeting agreed to reduce our Maintenance of Ministry contributions by 50% to reflect the fact that we only want to pay sufficient to cover the costs we incur to the denomination, and do not wish to support those churches who choose to conduct same sex marriages.

**Designated Funds:** The church has set aside £250.00 from the rental income it receives each month to be used towards repairs and maintenance at the manse. At 31 December the balance held (including interest) was £3,568.70. We pay £100 a year to the National Churches Trust, as a condition of the grant they provided to assist with the building work.

**Restricted Funds:** Restricted donations of £1,491.15 were received. These included gifts totalling £114.00 for the Holiday Club, and £162.73 towards the Building Fund and other donations as detailed in the Financial Statements.

**Unrestricted Funds:** After taking into account designated and restricted funds, there remains a balance of £51,840.27 in general funds (as compared with £35,007.84 in 2017). Ideally, the Elders' Meeting would wish to have in hand an amount equal to at least 6 months regular expenditure (approximately £12,000) on unrestricted funds as "free" reserves, to meet future shortfalls in income or unexpected expense. The balance of £51,840.27 at 31 December represents more than this, but is likely to be needed as further refurbishments to the church and hall are planned.

The annual financial report has been prepared on the basis of a Receipts and Payments Account together with relevant notes and will be subject to an Independent Examination in accordance with the Charities Act 2011.

## Declaration

Approved at a meeting of the church members on  
and signed on their behalf by

Mrs Lorna Mackie (Secretary)



**OTTERY ST MARY UNITED REFORMED CHURCH CHARITY**  
**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2018**

	<b>General Fund £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>2018 Total £</b>	<b>2017 Total £</b>
<b>RECEIPTS</b>					
<i>Incoming resources from donors</i>					
Cash donations	5,430.29			5,430.29	5,366.62
Weekly envelopes	5,298.40	1,196.00		6,494.40	6,173.80
Payments direct to bank	10,200.00	2,304.00		12,504.00	11,792.00
Tax refund	5,537.99			5,537.99	13,397.05
<i>Other voluntary incoming resources</i>					
Missionary & related objects			1,214.42	1,214.42	1,194.55
Legacies	450.00	50.00		500.00	3,000.00
Community Market	1,165.05			1,165.05	1,144.00
Building Fund					
Grants	3,574.80			3,574.80	-
Donations			162.73	162.73	5.40
Insurance claim					2,839.94
Sundry income	613.56	950.00	114.00	1,677.56	218.00
<i>Income from investments</i>					
Investment income	573.08	16.27		589.35	578.30
Use of hall	1,932.00			1,932.00	1,796.00
Rental income from manse	5,099.84	2,000.00		7,099.84	10,032.00
<b>Total receipts</b>	<b>39,875.01</b>	<b>6,516.27</b>	<b>1,491.15</b>	<b>47,882.43</b>	<b>57,537.66</b>
<b>PAYMENTS</b>					
<i>Church activities</i>					
Ministry & mission	7,207.50			7,207.50	11,124.00
Missionary & related objects		6,186.00	980.51	7,166.51	7,534.28
Ottery manse expenses	522.82	5,536.87		6,059.69	1,182.93
Community Market	837.91			837.91	798.63
Church running costs	9,265.49			9,265.49	8,737.80
Building work					-
Worship/activity	4,086.00		139.00	4,225.00	3,340.48
<i>Church management</i>					
Administration/ sundries	1,122.86			1,122.86	1,584.50
<b>Total payments</b>	<b>23,042.58</b>	<b>11,722.87</b>	<b>1,119.51</b>	<b>35,884.96</b>	<b>70,355.50</b>
<b>Net (Deficit)/Surplus</b>	<b>16,832.43</b>	<b>(5,206.60)</b>	<b>371.64</b>	<b>11,997.47</b>	<b>(12,817.84)</b>
Bank current and deposit accounts at 01.01.2018	35,007.84	56,771.49	1,777.29	93,556.62	106,374.46
Bank current and deposit accounts at 31.12.2018	<b>51,840.27</b>	<b>51,564.89</b>	<b>2,148.93</b>	<b>105,554.09</b>	<b>93,556.62</b>

**OTTERY ST MARY UNITED REFORMED CHURCH CHARITY  
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2018**

	Note	General Fund £	Endowment Funds £	Designated Funds £	Restricted Funds £	Totals 2018 £	Totals 2017 £
<b>ASSETS</b>	2						
<b>Investments</b>	3						
2022 M & G Charibond			2,469.47				2,551.56
360 M & G Charifund			5,126.51				5,909.11
2829.77 COIF Ethical Inv Fd			6,207.38				6,431.50
<b>Total Investments</b>		<u>-</u>	<u>13,803.36</u>	<u>-</u>	<u>-</u>		<u>14,892.17</u>
<b>Current Assets</b>	4						
Barclays current account	9	51,840.27		41,716.06	2,148.93	95,705.26	86,724.06
Business premium account	8,9			9,848.83		9,848.83	6,832.56
<b>Current Balance</b>		<u>51,840.27</u>	<u>-</u>	<u>51,564.89</u>	<u>2,148.93</u>	<u>105,554.09</u>	<u>93,556.62</u>

## OTTERY ST MARY UNITED REFORMED CHURCH CHARITY

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

#### 1. Accounting Policies

##### General

The accounts are prepared using the Receipts and Payments basis and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice.

##### Receipts and Payments

Receipts are the total amount received by the church in offerings and donations. Expenditure is accounted for when it is paid.

##### Fund accounting

Separate records are kept for funds which have been designated and funds with restricted use. The church's general fund may be used by the church at its discretion to further its stated charitable objectives.

#### 2. Statement of Assets and Liabilities

The following assets are not included in the Statement of Assets and Liabilities:

- ~ Land and buildings ~ the church building and manse
- ~ Furnishings, fixtures and fittings and office equipment

#### 3. Investments held by Provincial Synod on our behalf:

Investments are valued at market value at 31 December 2018, and are "permanent". The income only can be used for "general purposes".

#### 4. Bank Accounts

There are two bank accounts with Barclays Bank ~ a current account and a Business Premium Account. The Business Premium Account provides a small amount of interest, which is allocated to the Manse Repair Fund.

All cash received is initially paid into the Barclays current account, with a transfer being made each month of £250 to the Business Premium Account, earmarked for the Manse Repair Fund.

#### 5. Tax Refund

A Gift Aid tax refund amounting to £5,537.99 was claimed. This was significantly less than the refund claimed in 2017, which was for two tax years.

## 6. Community Market

<b>Receipts</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	<b>2018</b>	<b>2018</b>	<b>2017</b>	<b>2017</b>
Table fees		1,165.00		1,144.00
Less				
<b>Payments</b>				
Hire of hall	264.00		300.00	
Photocopying/printing	12.75		52.45	
Publicity	480.68		361.68	
Musicians	30.00		65.00	
Sundries	50.48	837.91	19.50	798.63
<b>Net profit</b>		<b>327.14</b>		<b>345.37</b>

## 7. Missionary and Related Objectives

	<b>B/fwd</b>	<b>Rec'd</b>	<b>Church</b>	<b>Total</b>	<b>Paid</b>	<b>C/fwd</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
The Beehive (Kay Ammon)		417.20		417.20	31.00	386.20
Christian Schools work			350.00	350.00	350.00	-
El Shadai			450.00	450.00	450.00	-
Farming Community Network		189.00		189.00	189.00	-
Inspire Magazine			50.00	50.00	50.00	-
Kunhar Christian Hospital			400.00	400.00	400.00	-
O6 Project	2,400.76	67.00	1,300.00	3,767.76	2,353.00	1,414.76
Open Doors			650.00	650.00	650.00	-
Ottery Food Bank		339.67		339.67	339.67	-
Revelation Life			575.00	575.00	575.00	-
St Petrock's	76.14			76.14	76.14	-
TEAR Fund		201.55	675.00	876.55	876.55	-
Thai Testament			550.00	550.00	550.00	-
UMN	76.15		200.00	276.15	276.15	-
	<b>2,553.05</b>	<b>1,214.42</b>	<b>5,200.00</b>	<b>8,967.47</b>	<b>7,166.51</b>	<b>1,800.96</b>

The payments shown as "Church" were agreed at the 2018 Church AGM and at subsequent church meetings.

## 8. Restricted Funds

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## 10. Notes

### Insurance Cover

Sum insured:-	Church (buildings)	£1,693,338	“
	(contents)	£ 62,189	
	Manse (building)	£ 239,784	
	Manse (contents)	£ 19,428	

### Ministry & Mission

The 2018 Assessment was calculated at £11,532 to give a monthly payment of £961.

The 2019 Assessment has been calculated at £12,336 to give a monthly payment of £1,028.

In accordance with a decision by the church meeting the monthly payment has been reduced to half the assessed rate.

For a more detailed explanation of Ministry and Mission payments, please see the Treasurer.

# Ottery St Mary

## URC Charity

Registered Charity Number: 1165093

# Financial Report

# 2018



# OTTERY ST MARY UNITED REFORMED CHURCH CHARITY

## Financial Report for the year ended 31 December 2018

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

### Administrative information

The Ottery St Mary United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of the South West Synod of the Church.

Ottery St Mary United Reformed Church is situated at Jesu Street, Ottery St Mary. The correspondence address is 47 Raleigh Road, Ottery St Mary, EX11 1TG.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 5<sup>th</sup> February 2018 to the date this report was approved are:

Mrs A Brinton	Elder
Mrs L Mackie	Elder and Secretary
Dr J Nash	Elder

The church treasurer was Mrs Barbara Beamer.

The Church building and the manse at 27 Butts Road, Ottery St Mary, EX11 1EL are vested in The Trustees, The United Reformed Church (South Western Synod) Incorporated as trustees and held for the benefit of Ottery St Mary United Reformed Church in accordance with the trusts applicable to URC properties.

### Structure, governance and management

The activities of Ottery St Mary United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, in accordance with the normal practice of Ottery St Mary United Reformed Church.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the Minister in pastoral charge and up to nine members of the Ottery St Mary United Reformed Church nominated and elected by the members of Ottery St Mary United Reformed Church in Church Meeting. To be eligible for election, a person must have been worshipping in the



church regularly for over one year and either be a member or, indicate that they are prepared to seek membership and be accepted before being ordained as an Elder. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit to the number of consecutive periods of service. There was no Minister in pastoral charge during 2018.

The Elders' Meeting met 14 times during the year. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Mission, Youth Work, Premises, Finance and Worship. The Church Meeting met six times during the year (including the AGM).

### **Objectives and activities**

As a local congregation of the United Reformed Church, Ottery St Mary United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. The object of the Ottery St Mary United Reformed Church Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The Church's vision is to be a spiritually strong, loving, bible-based family church where

- as individuals we take a personal daily walk with God
- we meet to learn together and encourage each other in the Christian life
- we work together to reach out and communicate the good news of Jesus Christ both locally and beyond in a bold, enthusiastic and effective manner

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Achievements and performance**

Wednesday and Thursday evening housegroups meet weekly, giving opportunities for Bible study and prayer. There is also a Wednesday morning fellowship group. Men's breakfast has offered opportunities for fellowship and outreach. Monthly prayer meetings have taken place seeking the Lord's help and guidance for the future of the church.

Sunday morning meetings provide opportunities for worship and teaching. At the same time, children of all ages from toddlers to teenagers attend Sunday club. It

has been a blessing to see the continued involvement of a number of young families on Sundays.

FISH provided opportunities for 11 year olds upwards to meet together for fun, food and some Christian teaching. Monday Fundays ~ a children's holiday club ~ took place from time to time during the school holidays.

Mission remains close to our hearts and the Mission Group have kept us up to date with regular articles in the Newsletter.

The church has continued to manage the Ottery St Mary Community Market. This has produced a surplus of £327.14 this year. It was decided to continue to hold the market, which has given valuable opportunities for outreach and publication of events.

There have been a number of fellowship lunches, providing opportunities to get to know each other better. There was also a church barbecue in the summer.

We have continued our involvement with Churches Together in Ottery. Members of the church have continued to assist in the Ottery Food Bank, which is housed in the church hall. Ecumenical events organised included the Week of Prayer for Christian Unity, the Good Friday walk of witness and joint services. Members of the church were also involved in organising and helping to run the "Landlubbers Holiday Club"

During the year the church continued its membership of the Evangelical Alliance and of Partnership UK.

We served refreshments during the Food & Families Festival, the Carnival and Tar Barrels, providing opportunities for conversation and outreach to our local community and beyond, while raising a total of £339.67 for the Ottery Food Bank.

A number of different organisations use the church facilities, including Brownies, Table Tennis club, Kurling Club, Ottery Warblers, New Otterregians, the La La Choir and Ottery Choral Society.

A church refurbishment plan was prepared, and grants were applied for to assist with the refurbishment of the interior of the church. Continuing difficulties have been encountered in obtaining designs and a quote for the provision of new lighting, which have caused delays to the refurbishment.

During the year the tenants of the manse left. Work was needed to return the manse to a good condition so that it could be relet. New tenants were found relatively quickly. The manse continues to provide a steady stream of income.

We thank the Lord for his provision for us, both financially and spiritually. We put our trust in Him as we seek to know His will and to serve Him in Ottery St Mary.

## Financial Review

The church's finances are still in a healthy condition. There has been a further increase in cash donations, coupled with increases in both weekly envelopes and monthly standing orders. In March 2018 the church meeting agreed to reduce our Maintenance of Ministry contributions by 50% to reflect the fact that we only want to pay sufficient to cover the costs we incur to the denomination, and do not wish to support those churches who choose to conduct same sex marriages.

**Designated Funds:** The church has set aside £250.00 from the rental income it receives each month to be used towards repairs and maintenance at the manse. At 31 December the balance held (including interest) was £3,568.70. We pay £100 a year to the National Churches Trust, as a condition of the grant they provided to assist with the building work.

**Restricted Funds:** Restricted donations of £1,491.15 were received. These included gifts totalling £114.00 for the Holiday Club, and £162.73 towards the Building Fund and other donations as detailed in the Financial Statements.

**Unrestricted Funds:** After taking into account designated and restricted funds, there remains a balance of £51,840.27 in general funds (as compared with £35,007.84 in 2017). Ideally, the Elders' Meeting would wish to have in hand an amount equal to at least 6 months regular expenditure (approximately £12,000) on unrestricted funds as "free" reserves, to meet future shortfalls in income or unexpected expense. The balance of £51,840.27 at 31 December represents more than this, but is likely to be needed as further refurbishments to the church and hall are planned.

The annual financial report has been prepared on the basis of a Receipts and Payments Account together with relevant notes and will be subject to an Independent Examination in accordance with the Charities Act 2011.

## Declaration

Approved at a meeting of the church members on  
and signed on their behalf by

Mrs Lorna Mackie (Secretary)

**OTTERY ST MARY UNITED REFORMED CHURCH CHARITY**  
**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2018**

	<b>General Fund £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>2018 Total £</b>	<b>2017 Total £</b>
<b>RECEIPTS</b>					
<i>Incoming resources from donors</i>					
Cash donations	5,430.29			5,430.29	5,366.62
Weekly envelopes	5,298.40	1,196.00		6,494.40	6,173.80
Payments direct to bank	10,200.00	2,304.00		12,504.00	11,792.00
Tax refund	5,537.99			5,537.99	13,397.05
<i>Other voluntary incoming resources</i>					
Missionary & related objects			1,214.42	1,214.42	1,194.55
Legacies	450.00	50.00		500.00	3,000.00
Community Market	1,165.05			1,165.05	1,144.00
Building Fund					
Grants	3,574.80			3,574.80	-
Donations			162.73	162.73	5.40
Insurance claim					2,839.94
Sundry income	613.56	950.00	114.00	1,677.56	218.00
<i>Income from investments</i>					
Investment income	573.08	16.27		589.35	578.30
Use of hall	1,932.00			1,932.00	1,796.00
Rental income from manse	5,099.84	2,000.00		7,099.84	10,032.00
<b>Total receipts</b>	<b>39,875.01</b>	<b>6,516.27</b>	<b>1,491.15</b>	<b>47,882.43</b>	<b>57,537.66</b>
<b>PAYMENTS</b>					
<i>Church activities</i>					
Ministry & mission	7,207.50			7,207.50	11,124.00
Missionary & related objects		6,186.00	980.51	7,166.51	7,534.28
Ottery manse expenses	522.82	5,536.87		6,059.69	1,182.93
Community Market	837.91			837.91	798.63
Church running costs	9,265.49			9,265.49	8,737.80
Building work					-
Worship/activity	4,086.00		139.00	4,225.00	3,340.48
<i>Church management</i>					
Administration/ sundries	1,122.86			1,122.86	1,584.50
<b>Total payments</b>	<b>23,042.58</b>	<b>11,722.87</b>	<b>1,119.51</b>	<b>35,884.96</b>	<b>70,355.50</b>
<b>Net (Deficit)/Surplus</b>	<b>16,832.43</b>	<b>(5,206.60)</b>	<b>371.64</b>	<b>11,997.47</b>	<b>(12,817.84)</b>
Bank current and deposit accounts at 01.01.2018	35,007.84	56,771.49	1,777.29	93,556.62	106,374.46
Bank current and deposit accounts at 31.12.2018	<b>51,840.27</b>	<b>51,564.89</b>	<b>2,148.93</b>	<b>105,554.09</b>	<b>93,556.62</b>

**OTTERY ST MARY UNITED REFORMED CHURCH CHARITY  
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2018**

	Note	General Fund £	Endowment Funds £	Designated Funds £	Restricted Funds £	Totals 2018 £	Totals 2017 £
<b>ASSETS</b>	2						
<b>Investments</b>	3						
2022 M & G Charibond			2,469.47				2,551.56
360 M & G Charifund			5,126.51				5,909.11
2829.77 COIF Ethical Inv Fd			6,207.38				6,431.50
<b>Total Investments</b>		<u>-</u>	<u>13,803.36</u>	<u>-</u>	<u>-</u>		<u>14,892.17</u>
<b>Current Assets</b>	4						
Barclays current account	9	51,840.27		41,716.06	2,148.93	95,705.26	86,724.06
Business premium account	8,9			9,848.83		9,848.83	6,832.56
<b>Current Balance</b>		<u>51,840.27</u>	<u>-</u>	<u>51,564.89</u>	<u>2,148.93</u>	<u>105,554.09</u>	<u>93,556.62</u>

## OTTERY ST MARY UNITED REFORMED CHURCH CHARITY

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

#### 1. Accounting Policies

##### General

The accounts are prepared using the Receipts and Payments basis and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice.

##### Receipts and Payments

Receipts are the total amount received by the church in offerings and donations. Expenditure is accounted for when it is paid.

##### Fund accounting

Separate records are kept for funds which have been designated and funds with restricted use. The church's general fund may be used by the church at its discretion to further its stated charitable objectives.

#### 2. Statement of Assets and Liabilities

The following assets are not included in the Statement of Assets and Liabilities:

- ~ Land and buildings ~ the church building and manse
- ~ Furnishings, fixtures and fittings and office equipment

#### 3. Investments held by Provincial Synod on our behalf:

Investments are valued at market value at 31 December 2018, and are "permanent". The income only can be used for "general purposes".

#### 4. Bank Accounts

There are two bank accounts with Barclays Bank ~ a current account and a Business Premium Account. The Business Premium Account provides a small amount of interest, which is allocated to the Manse Repair Fund.

All cash received is initially paid into the Barclays current account, with a transfer being made each month of £250 to the Business Premium Account, earmarked for the Manse Repair Fund.

#### 5. Tax Refund

A Gift Aid tax refund amounting to £5,537.99 was claimed. This was significantly less than the refund claimed in 2017, which was for two tax years.

## 6. Community Market

<b>Receipts</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	<b>2018</b>	<b>2018</b>	<b>2017</b>	<b>2017</b>
Table fees		1,165.00		1,144.00
Less				
<b>Payments</b>				
Hire of hall	264.00		300.00	
Photocopying/printing	12.75		52.45	
Publicity	480.68		361.68	
Musicians	30.00		65.00	
Sundries	50.48	837.91	19.50	798.63
<b>Net profit</b>		<b>327.14</b>		<b>345.37</b>

## 7. Missionary and Related Objectives

	<b>B/fwd</b>	<b>Rec'd</b>	<b>Church</b>	<b>Total</b>	<b>Paid</b>	<b>C/fwd</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
The Beehive (Kay Ammon)		417.20		417.20	31.00	386.20
Christian Schools work			350.00	350.00	350.00	-
El Shadai			450.00	450.00	450.00	-
Farming Community Network		189.00		189.00	189.00	-
Inspire Magazine			50.00	50.00	50.00	-
Kunhar Christian Hospital			400.00	400.00	400.00	-
O6 Project	2,400.76	67.00	1,300.00	3,767.76	2,353.00	1,414.76
Open Doors			650.00	650.00	650.00	-
Ottery Food Bank		339.67		339.67	339.67	-
Revelation Life			575.00	575.00	575.00	-
St Petrock's	76.14			76.14	76.14	-
TEAR Fund		201.55	675.00	876.55	876.55	-
Thai Testament			550.00	550.00	550.00	-
UMN	76.15		200.00	276.15	276.15	-
	<b>2,553.05</b>	<b>1,214.42</b>	<b>5,200.00</b>	<b>8,967.47</b>	<b>7,166.51</b>	<b>1,800.96</b>

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