

Where does my giving go?

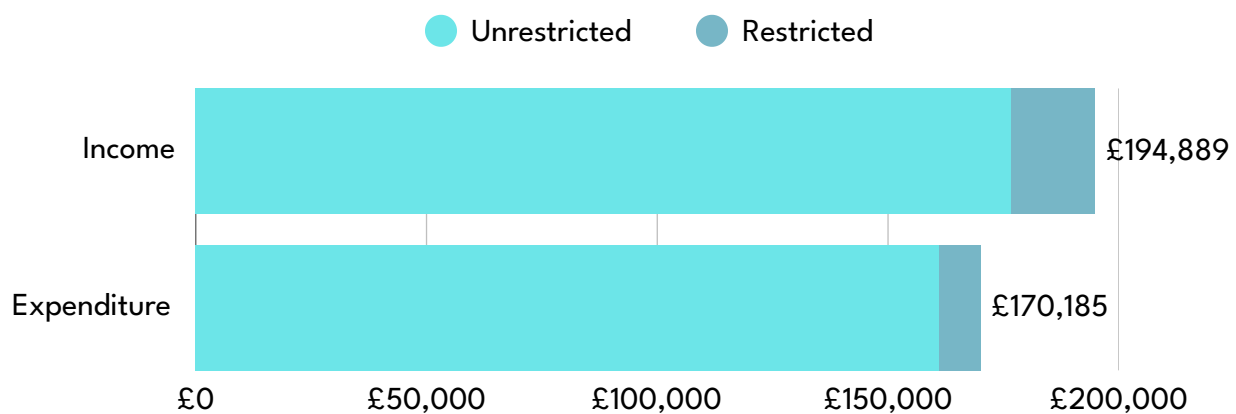


We are so grateful for the generosity of those who make it possible for us to love and serve our community. For any questions, please contact us at urbancrofters@gmail.com.

Income and Expenditure 2024

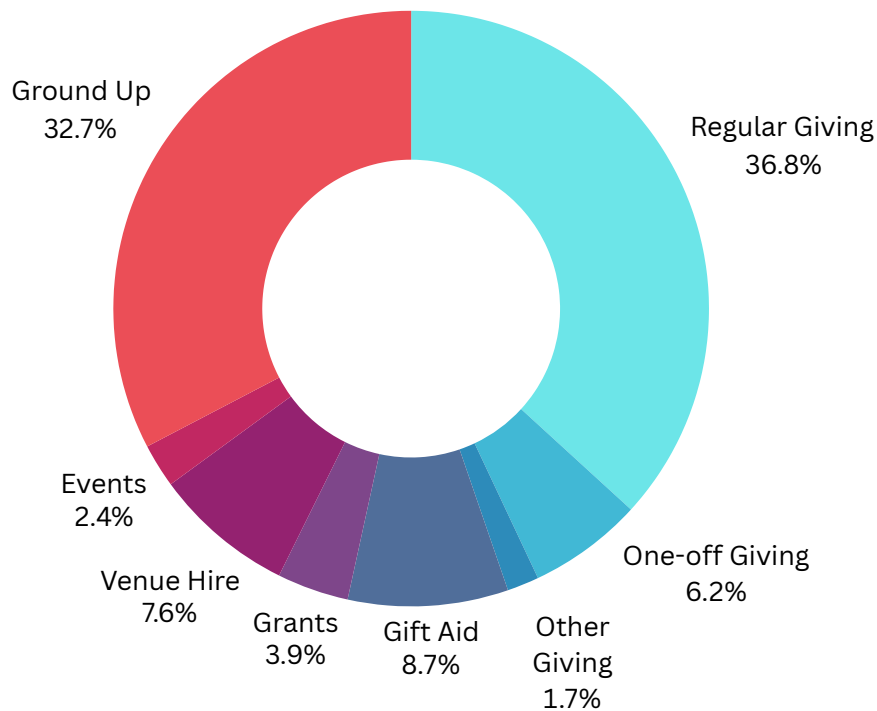
In 2024, we received a total of £194,889 in income. This included £176,679 in unrestricted income and £18,210 in restricted income.

Our total expenditure was £170,185, including £161,086 in unrestricted expenditure and £9,099 in restricted expenditure.



Note that “restricted” refers to money that has been received for a particular purpose and therefore can only be spent for that purpose. Whereas “unrestricted” means it’s up to the Parochial Church Council (PCC) how the money is spent.

Unrestricted Income



Donations are organised into three categories:

- Regular Giving - also referred to as planned giving, including regular standing orders from our church community.
- One-off Giving - any irregular donations from individuals.
- Other Giving - including loose collections and legacy gifts.

Additional income is generated in three ways:

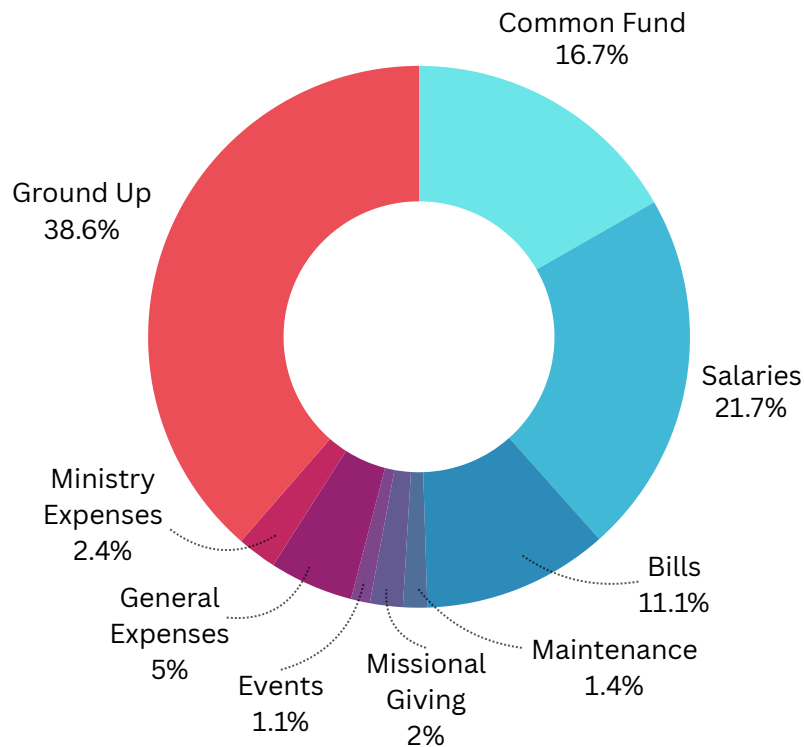
- Venue Hire - rental income from hiring out the small hall and main church space.
- Events - income from events, such as tickets.
- Ground Up - income from our coffee shop during the day and at events.

Other income includes:

- Gift Aid - an additional 25% on donations when givers pay income tax.
- Grants - specific grants that have been awarded from an organisation.

Category	Amount
Regular Giving	£64,995
One-off Giving	£10,975
Other Giving	£3,058
Gift Aid	£15,364
Grants	£6,869
Venue Hire	£13,504
Events	£4,209
Ground Up	£57,705

Unrestricted Expenditure



Costs of running the church and the building include:

- Common Fund - donation to the Church in Wales to pay for clergy.
- Salaries - wages for our part-time administrator and comms officer.
- Bills - including utilities and insurances.
- Maintenance - upkeep of the building.
- General Expenses - including office expenses and purchasing equipment.
- Ministry Expenses - costs of running our Sunday services and ministries.

Additional expenses include:

- Events - to support the running of our events.
- Ground Up - cost of running our coffee shop, including paying staff.
- Missional Giving - donations to our mission partners.

Category	Amount
Common Fund	£26,944
Salaries	£34,972
Bills	£17,881
Maintenance	£2,326
Missional Giving	£3,105
Events	£1,826
General Expenses	£8,061
Ministry Expenses	£3,798
Ground Up	£62,173

Restricted Funds

“Restricted funds” refers to money that has been received for a particular purpose and therefore can only be spent for that purpose. Restricted funds might include specific grants or donations from individuals.

If you donate money to the church, you can request that your donations be included in a restricted fund. The PCC can keep that restricted fund in the accounts until it is needed. So, it doesn’t need to be spent in that year but it can only be spent as part of that fund.

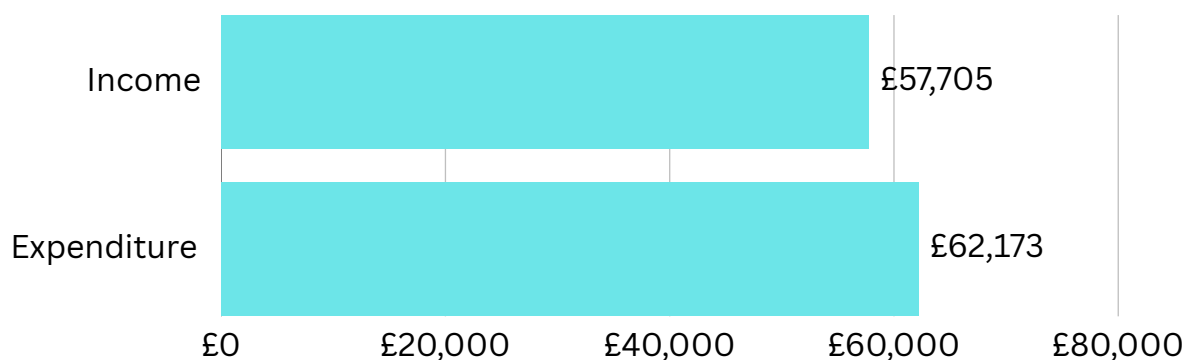
In 2024, Urban Crofters received £18,210 in restricted income. We then spent £9,099 of our restricted funds. Including the £5,690 of restricted funds left over from 2023, that means we finished 2024 with £14,801 in restricted funds.

Below is a breakdown of the £14,801 in restricted funds at the end of 2024.

Ministry Fund	Amount remaining at the end of 2024
Hadau	£4,000
Men’s Ministry	£3,839
Digital Comms Grant	£5,488
Alpha	£568
Toys and Play Area	£700
FAN Group	£206

Ground Up

In 2024, income from Ground Up totalled £57,705, while expenditure came to £62,173. Income is generated through day-time opening hours as well as opening the café bar during events. Expenditure includes day-to-day expenses for running the coffee shop, staff salaries (part-time manager and baristas) and purchasing equipment.



Mission Partners

In 2024, Urban Crofters gave £3,150 to our mission partner organisations. Here is a list of Urban Crofters's mission partners:

- [Morphé Cymru](#)
- [Urban Wordsmiths](#)
- [Little Notes](#)
- [Little Live Projects](#)
- [Sound of Wales](#)
- [Firestarters](#)
- Messianic Muslims
- [New Wine Cymru](#)
- [Friends and Neighbours \(FAN\)](#)
- [Universities and Colleges Christian Fellowship](#)

In 2024, the PCC also voted to increase future missional giving to 10% of income from "regular giving". This is to demonstrate our trust in God for the church's finances and to bless others as God blesses us. If you would like to chat about any of these partners or suggest another, please speak to Will or email urbancrofters@gmail.com.