

UNITY NORTH LONDON TRUST

**ANNUAL REPORT
AND
STATEMENT OF ACCOUNTS**

FOR THE YEAR ENDED 31ST MARCH 2021

CHARITY REGISTRATION NUMBER 1060893

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

UNITY NORTH LONDON TRUST

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FOR THE YEAR ENDED 31ST MARCH 2021**

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UNITY NORTH LONDON TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1060893
WORKING NAMES	New River Community Church New River at Croyland New River Church Unity Church Unity Church Trust
START OF FINANCIAL YEAR	01 April 2020
END OF FINANCIAL YEAR	31 March 2021
TRUSTEES AT 31 MARCH 2021	Wendy Banks (Chair) Jennifer Watkins Jonathan Priestley George Kennedy Kalaiselvan Graham Alfred Chappell (Secretary)

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNING INSTRUMENT	Trust Deed dated 6th October 1996, as amended on 26th January 1997.
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OBJECTS

a) To advance the Christian faith in accordance with the statement of beliefs appearing in the schedule hereto in London and in such other parts of the United Kingdom or the World as the trustees may from time to time think fit.

b) To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in London and in such other parts of the United Kingdom or the World as the trustees may from time to time think fit.

c) To advance education in accordance with Christian principles in London and elsewhere as the trustees may from time to time think fit.

CORRESPONDENCE ADDRESS	21 Huxley Place Palmers Green London N13 5SU
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PRIMARY BANKERS	The Co-operative Bank Olympic House 6 Olympic Court Salford M5 2QP
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INDEPENDENT EXAMINER	Donna Leppitt Independent Examiners Ltd Unit 2 The Broadridge Business Centre Delling Lane Bosham PO18 8NF
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UNITY NORTH LONDON TRUST

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2021

Report to the trustees/ members of United North London Trust on the accounts for the year ended 31st March 2021.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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


1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Donna Leppitt
Independent Examiners Ltd
Unit 2
The Broadridge Business Centre
Delling Lane
Bosham
PO18 8NF



Date: 7th January 2022

UNITY NORTH LONDON TRUST
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2021

Full Name of the Charity: UNITY NORTH LONDON TRUST

Charity Registration Number: 1060893

Date of Charity Registration: 4th March 1997

Postal Address: NEW RIVER CHURCH
69 Croyland Road
Edmonton
London
N9 7BE
Telephone:- 020 8803 7000
Email:- info@new-river.org.uk

Correspondent's Address: The Secretary to the Trustees
Graham Chappell
21 Huxley Place
Palmers Green
London
N13 5SU
Telephone:- 020 8882 8588
Email:- graham.chappell@new-river.org.uk

Gift Aid Administration & Legal: Stewardship
PO Box 99
Loughton
Essex
IG10 3QJ

Insurance: Kingdom Bank
Ruddington Fields Business Park
Mere Way
Ruddington
Nottingham
Nottinghamshire
NG11 6JS

Summary of Trustees' Investment Powers:

The Trustees' powers of investment are as described in clause 9 of the trust deed.

UNITY NORTH LONDON TRUST
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

Aims and Organisation:

(Where not described elsewhere in the reports and Financial Statements)

Where the Trust Operates: The activities of the Trust are executed through the operations of New River Church based in Edmonton, North London. The church has established an office base for its staff and this facilitates the majority of the necessary administrative activities.

How the Trust is Organised: There is an Elders group which meets regularly with the Trustees' Committee. A Leadership Team also meets with the Lead Elder to assist in co-ordinating the church's programme and pastoral activities. Spiritual oversight of the Church is provided by Jenny Sinnadurai and Karen Dey. New River Church has a Child Protection Policy Statement. This is reviewed periodically by the Trustees.

Who the Trust Employs: Unity Church employs four part time members of staff, the Lead Elder, an Associate Pastor, Missions Director and a Communications Coordinator. A small team of casual cleaning staff are also paid via the Church's PAYE scheme. In response to applicable Government regulation, the Lead Elder has been enrolled in the Church's pension scheme since 1st January 2016.

A Summary of the Trust's Activities: The main activity of New River Church has been its weekly worship and praise celebrations held each Sunday morning. A small Sunday school operates in parallel for the remaining half of the Sunday meeting. A youth group also meets during the latter half of the Sunday service. House Groups meet weekly. Worship, Prayer and Bible Study meetings also take place at various weekly and monthly points. A mother and toddler group meets on Monday mornings. Due to the world-wide COVID-19 pandemic resulting in nation-wide lockdowns and other restrictions, parts of the weekly programme had to be temporarily suspended. From the outset of the restrictions, a very successful on-line streaming of the Sunday meetings was made possible by the acquisition of high quality equipment and the utilisation of members' existing skills and experience. The on-line streaming process has remained in place since the easing of COVID restrictions and has become an integral part of the church's ministry.

Working With Other Organisations: During the period the Leadership Team continued to strengthen contacts with a range of other churches and organisations based in the London Borough of Enfield. Representatives have also participated in the Enfield Faith Forum and are exploring ways to increase dialogue and understanding between faiths. The Metropolitan Police have invited the church to participate in SAFE Enfield, a Community Safety Partnership. The Lead Elder is a Police Chaplain, which is a voluntary position.

Review of Progress and Achievements

This report covers the twenty-fourth accounting period for the Trust since its establishment. Prior to the pandemic, attendance levels for regular church meetings saw modest improvements year on year. Since the removal of the most significant restrictions, numbers have begun to return to previous levels.

Review of Financial Activities and Affairs

At the close of the period covered by this report there was a surplus on unrestricted Funds for the year of £62,909 (£56,512 in 2019-20). Continuing to recognise the need to establish and maintain reserves, the Trustees have welcomed this further improvement in outturn.

The fund-raising initiative for the Building Project launched in 2017 is considered as a particular success with £140,420 raised by the year-end and further sums pledged. All project preliminary costs to date have been charged to the General (unrestricted) Fund. It is recognised that unrestricted funds may also need to be further utilised at some point in the project's life. Planning consent was secured from the local authority in January 2021 and the process of finalising the design and technical details, alongside a renewed fund-raising initiative is now being progressed.

Reserves Policy

Trustees annually review the level of reserves they consider are appropriate to the charity's needs whilst endeavouring not to set aside funds unnecessarily. The review takes into account the church's size, the level of financial commitments held and the Trust's responsibilities as an employer. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is unexpected expenditure or a temporary shortfall in income.

UNITY NORTH LONDON TRUST
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

Particulars of grants made to the value of £1,000 or more

(i) Since May 1998 monthly grants have been paid to Brian & Chris Wilkinson in support of their living expenses whilst working with the Oxford based Viva Network, an international children's charity. These have totalled £1,200 during the current year.

(ii) Since January 2015 monthly donations have also been paid to Helen Taylor in support of her living expenses whilst working with Exodus Cry, a US based anti-sex trafficking charity. These have totalled £1,200 during the current year.

(iii) Since April 2003, all general income has been tithed to the providers of Spiritual oversight of the Church - Jenny Sinnadurai and Karen Dey. This is paid monthly but three weeks in arrears. Payments have totalled £7,998 during the current year.

Trustees' Responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which presents a true and fair view of the state of affairs of the Charity and of the surplus of the Charity for that period. In preparing those financial statements the trustees are required to:

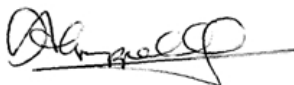
- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 7th January 2022

Signed on their behalf by Trustee

Printed Name: G. Chappell



UNITY NORTH LONDON TRUST
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
RECEIPTS					
Donations & Legacies	2a	87,072	-	87,072	84,507
Investment Income	2b	353	-	353	419
Charitable Activities	2c	-	83,065	83,065	64,339
Other Income	2d	660	-	660	1,500
TOTAL RECEIPTS		88,085	83,065	171,150	150,765
PAYMENTS					
Costs of Charitable Activities	3a	77,770	54,742	132,513	128,492
Governance Costs	3b	3,918	-	3,918	4,939
TOTAL PAYMENTS		81,689	54,742	136,431	133,431
NET INCOMING/(OUTGOING) RESOURCES		6,396	28,323	34,719	17,334
Balances Brought Forward		56,512	123,798	180,310	162,976
Prior Year adjustment		1	-	1	-
BALANCES CARRIED FORWARD		62,909	152,120	215,030	180,310

All of the Charity's operations are classed as continuing operations.

UNITY NORTH LONDON TRUST
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 MARCH 2021


	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £	Total 31-Mar-20 £
ASSETS				
Cash Funds:				
Current Accounts	62,308	51,348	113,656	79,111
Deposit Accounts	-	100,772	100,772	100,419
Petty Cash	601	-	601	779
	62,909	152,120	215,030	180,310
Net Assets	62,909	152,120	215,030	180,310
Represented by:				
General Funds	62,909	-	62,909	56,512
Restricted Funds	-	152,120	152,120	123,798
	62,909	152,120	215,030	180,310
Assets retained for the Charity's own use:				
Equipment at Insurance Value	81,892	-	81,892	70,317
	81,892	-	81,892	70,317
LIABILITIES				
Independent Examiner's Fee	780	-	780	780
	780	-	780	780

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages:-
10 to 15 .

Approved by the Trustees on 7th January 2022

Signed on their behalf by Trustee ..



Printed Name:

UNITY NORTH LONDON TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Incoming Resources

All income is included in the accounts when actually received by the Charity.

Voluntary help provided by friends of the charity is not included in a quantified way within the accounts.

Resources Expended

Resources expended are recognised when paid by the Charity.

UNITY NORTH LONDON TRUST

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

2. RECEIPTS

Note	Unrestricted Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
a) Donations & Legacies				
Gifts & Offerings	71,571	-	71,571	69,581
Income Tax Recovered	15,501	-	15,501	14,926
	87,072	-	87,072	84,507
b) Investment Income				
Interest Received	353	-	353	419
	353	-	353	419
c) Incoming from Charitable Activities				
Development Fund	-	25,462	25,462	22,073
Charitable Missions	-	13,128	13,128	33,378
Other income (incl Overseas Mission)	-	44,475	44,475	-
Miscellaneous (incl Church W/e Away)	-	-	-	8,889
	-	83,065	83,065	64,339
d) Other Incoming Resources				
Contributions to Premises Overheads	660	-	660	1,500
	660	-	660	1,500

This page does not form part of the statutory financial statements

UNITY NORTH LONDON TRUST

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2021

3. PAYMENTS

Note	Unrestricted Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
a) Costs of Charitable Activities				
Advertising & Publicity	1,331	-	1,331	587
Building & Fabric Costs	90	-	90	10,729
Catering & Hospitality Costs	549	323	872	10,740
Children's & Youth Work	356	919	1,275	3,925
Equipment Costs	573	-	573	1,811
Evangelism	2,472	1,029	3,501	4,781
Hardship Grants	(135)	20,158	20,023	9,385
Ministry Gifts & Grants	19,864	23,219	43,083	37,401
Miscellaneous (incl Church W/e Away)	4	-	4	0
Office Costs	1,189	-	1,189	377
PA Systems	8,308	3,705	12,013	707
Premises Running Costs & Rent	5,903	5,390	11,292	14,274
Staff Costs	36,931	-	36,931	33,096
Worship Expenses	335	-	335	678
	77,770	54,742	132,513	128,492
b) Governance Costs				
Independent Examiner Fee	-	-	-	-
Insurance & Legal fees	3,914	-	3,914	4,924
Bank charges	5	-	5	15
	3,918	-	3,918	4,939

This page does not form part of the statutory financial statements

UNITY NORTH LONDON TRUST

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2021

4. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-20	Income £	Expenditure £	Gains & (Losses) £	Transfer £	Balance 31-Mar-21 £
Building Fund	114,958	25,462	-	-	-	140,420
Events						
Church Weekend Away	-	-	-	-	-	-
Joint Carols by Car Light	-	10,776	10,776	-	-	-
Development Fund						
a) Church House seed	6,000	-	-	-	-	6,000
b) Community Grocery Project + Food Bank	-	2,352	324	-	-	2,029
Hardship Gifts						
a) Events	-	-	-	-	-	-
b) Other	-	21,783	20,158	-	-	1,625
Church Weekend Away						
a) Mission to Swaziland	30	300	330	-	-	-
b) Mission to Greece	2,729	11,008	12,023	-	-	1,713
c) Mission to Germany	-	-	-	-	-	-
d) Mission to Lebanon	-	8,684	8,684	-	-	-
e) Mission to Message	80	1,370	1,370	-	-	80
f) Mission to Youth	-	1,169	919	-	-	250
g) Mission to Sri Lanka	-	163	163	-	-	-
Other	-	-	(4)	-	-	4
	123,798	83,065	54,742	-	-	152,120

This page does not form part of the statutory financial statements

UNITY NORTH LONDON TRUST

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2021

4. RESTRICTED FUNDS (Continued)

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-19	Income £	Expenditure £	Gains & (Losses) £	Transfer £	Balance 31-Mar-20 £
Building Fund	93,308	21,650	-	-	-	114,958
Church Weekend Away	145	8,600	16,545	-	7,800	-
Development Fund						
a) Church House seed	5,577	423	-	-	-	6,000
Hardship Gifts	6,515	1,285	-	-	(7,800)	-
a) Events	1,063	7,108	8,171	-	-	-
Church Weekend Away	90	4,428	4,488	-	-	30
a) Mission to Swaziland	798	11,497	9,566	-	-	2,729
b) Mission to Greece	-	-	-	-	-	-
c) Mission to Germany	-	3,850	3,850	-	-	-
d) Mission to Lebanon	80	1,200	1,200	-	-	80
e) Mission to Message	322	2,070	2,392	-	-	-
f) Mission to Youth	-	1,940	1,940	-	-	-
	107,898	64,050	48,151	-	-	123,798

The Restricted Funds are wholly represented by the Charity's cash reserves and are to be expended as specified above.

UNITY NORTH LONDON TRUST

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

5. STAFF COSTS AND NUMBERS

	TOTAL 2020/21 £	TOTAL 2019/20 £
Gross Wages & Salaries	34,178	31,651
Employer's National Insurance Costs	2,051	1,621
Employer's Pension Contributions	702	772
	<u>36,931</u>	<u>34,044</u>

Average number of employees who were engaged in each of the following activities:

	TOTAL 2020/21	TOTAL 2019/20
Charitable Activities	4	3

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000.
(2019/20- None)

6. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.
(2019/20- None)

7. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

8. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

9. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

This page does not form part of the statutory financial statements