

GREENFINCH CHURCH

England & Wales · Charity number 1079252

Details

Status Registered

Legal form Other

Registered 2000-02-03

Register [View on the Charity Commission register](#)

Contact

Address 92 Swallow Road
Ipswich
IP2 0TS

Phone 01473400059

Email greenfinchchurch@hotmail.co.uk

Website www.greenfinchchurch.org.uk

Activities

Objects: A) THE FURTHERANCE OF THE CHRISTIAN RELIGION BY THE HOLDING OF MEETINGS IN THE NAME OF THE LORD JESUS CHRIST IN CHURCH FELLOWSHIP FOR THE PURPOSE OF THE TAKING OF BREAD AND WINE IN REMEMBRANCE OF HIM AND FOR THE PREACHING AND TEACHING OF THE GOSPEL OF THE GRACE OF GOD AS CONTAINED IN THE BIBLE AND BY SUCH OTHER MEANS CONSISTENT WITH THIS CLAUSE AS THE LEADERS MAY APPROVE ANDB) SUCH OTHER CHARITABLE PURPOSES AS THE LEADERS MAY THINK FIT

Activities: Church services, and various activities for all ages.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£76,505	£65,860	-	-
2023-12-31	£66,706	£66,243	-	-
2022-12-31	£58,474	£59,925	-	-
2021-12-31	£60,637	£53,627	-	-
2020-12-31	£63,844	£63,622	-	-

Trustees

Name	Role	Appointed
PETER MARK COGGER	Chair	1998-02-06
Ivan Andrew Pike		2015-10-15
Martin Andrew Cotterill		2015-10-15

GREENFINCH CHURCH

England & Wales - Charity number 1079252

Accounts

Report of the Trustees, the accounts
and the independent examiner's report
for the year to 31st December 2024
for Greenfinch Church

Contents

Page	
1	Index
2	Charity information
3 - 6	Trustee report
7	Independent examiners report
8 - 9	Receipts and payments
9	Statement of assets and liabilities
10	Notes to the accounts

GREENFINCH CHURCH

FOR THE YEAR ENDED 31 DECEMBER 2024

CHARITY INFORMATION, as at 15th October 2025

Charity name and number	Greenfinch Church, 1079252	
Trustees	Peter Cogger (Appointed 06/02/1998) (Chair) Martin Cotterill (Appointed 15/10/2015) Ivan Pike (Appointed 15/10/2015)	
Leaders	Chris Bedford 31/12/24) Eddie Green Hilary Michie Karen Cogger Nigel Head	Elder, Senior Leader (Retired) Elder Elder Elder Elder (Elected July 24)
Employees	Chris Bedford 31/12/24) Pete Collison Jan Bedford	Senior Leader and Elder (Retired) Senior Leader (Appointed 1/12/24) Administrator (Retired 31/12/24)
Governing Document	Conveyance created on 30 th April 1957, amended by a Scheme dated 13 th January 2000, with further amendments by resolution on 21 st January 2009 and 3 rd February 2010.	
Principal Address	92 Swallow Road Ipswich IP2 0TS	
Independent examiner	Mr S R Renvoize S R Renvoize Ltd 1 Arwela Road, Felixstowe Suffolk, IP11 2DG	

ANNUAL REPORT OF TRUSTEES OF GREENFINCH CHURCH (1079252)
FOR THE YEAR TO 31ST DECEMBER 2024

1 The objects of the charity are:

- 1.1 (a) The furtherance of the Christian religion by the holding of meetings in the name of the Lord Jesus Christ in church fellowship for the purpose of the taking of bread and wine in remembrance of Him and for the preaching and teaching of the Gospel of the Grace of God as contained in the Bible, and such other means consistent with this clause as the Leaders may approve: and
(b) Such other charitable purposes as the Leaders may think fit.
- 1.2 The land situated in Greenfinch Avenue, Ipswich, Suffolk with the building called Greenfinch Church must be retained by the Trustees for the use of the objects of the charity. The trustees have made some enquiries with the land registry, and it is now clear the land has never been registered as there was no previous legal requirement to do so. This is in progress of being resolved, but in the interim the Land registry process to notify the trustees if any claims to register the land are initiated, via the 'Owners Restriction' process, is actioned.

2 Structure, Management and Governance Arrangements:

- 2.1 The structure of the trust and the trustees who held office in the year and up to the date of this report are listed in the charity information on page 2. The powers of appointment or removal of trustees rest with the existing trustees.
- 2.2 The Leaders during the year were Chris Bedford (Senior Leader and Elder), Karen Cogger (Elder), Hilary Michie (Elder) and Eddie Green (Elder). Nigel Head had been meeting with the Elders during 2023 and was elected an Elder by majority vote at the mid-year meeting in July 2024. The leaders continued to meet monthly, either online on Zoom, or together with the trustees in person.
- 2.3 Chris Bedford was employed by the Church on a full-time basis, and retired at the end of 2024.
- 2.4 Jan Bedford was employed as Administrator on a part-time basis, and also retired at the end of 2024.
- 2.5 Pete Collison was appointed Senior Leader on 1 December 2024.
- 2.6 There were 3 Trustees during 2024. The Trustees' main duty is to ensure that the income and property is applied for the purposes set out in the Scheme. At their meetings, they also consider property maintenance, employer responsibilities, health and safety matters, insurance, and the overall position of the finances. They have been meeting together with the Elders since August 2023 every few months. The reason for the joint meetings is to help the Trustees to further their work. The Elders team are supporting the Trustees temporarily while the Trustees seek at least a fourth Trustee.
- 2.7 Greenfinch Church continued to subscribe to Thirtyone: eight during 2024. This subscription helps the Church to keep up to date with the latest safeguarding practices.

3 Relationships

- 3.1 Greenfinch Church has no formal links with any other charity or parties. It did however co-operate with several charities and parties during 2024 that helped it achieve its objects. These organisations included:
- Hands at Work in Africa UK (1117446)
 - Thirtyone: eight (1004490)
 - Lord's Work Trust (Helps distribute Gift Aid) (SC008740)
 - Route2Freedom (1190159)
 - Transforming Futures – Suffolk (1169250)
 - Suffolk Christian Camps (1150005)

4 Review of 2024

- 4.1 The Church's vision is "to lead people into a growing relationship with Christ, by reaching out, building community and nurturing disciples." This vision should be seen through all the various activities, including the Sunday Morning Service and the small groups ("connect groups") that have met during the week.
- 4.2 Sunday Services continued and were also live streamed most weeks.
- 4.3 Some connect groups continued to meet online on Zoom, while others met in person.
- 4.4 A local Church Army employee and representative, who works with children from the local schools, continued to lead a Youth Club at the Church, meeting on Friday evenings during term-time. The Club is run with the help of some of the church members, and has continued to receive positive feedback from parents and relatives from the local community. During the year, some of the Youth Club leaders started a small group on Monday afternoons with some of the children from the Youth Club. The aim of this group is to deepen friendships and provide support from a Christian viewpoint.
- 4.5 The Church continued to run CAMEO Club (held mainly for older members in the community), weekly on Tuesday mornings.
- 4.6 Local groups and charities have hired the hall. These groups included: Ipswich & District Railway Correspondence and Travel Society, Alcoholics Anonymous, and National Diabetes Prevention Plan. Other charities or groups have used the hall for meetings, e.g. Route2Freedom, Transforming Futures – Suffolk, and Suffolk Christian Camps.
- 4.7 The Church continued its strong partnership with Hands at Work in Africa UK. It continued to support about fifty orphans in the village of Chilabula in Zambia, by providing food, education, and basic health care to the orphans. A small team of people have visited Chilabula in previous years to renew contact with the orphans and provide support to the team workers. Although a team has not visited since 2022, a proposal was made for a visit in 2025.
- 4.8 The Church continued to partner with Route2Freedom, a Christian charity based in Ipswich, which helps those suffering from addictions, homelessness and other challenges find freedom from the past, and discover a route to a better future.

- 4.9 The Church spent its normal annual weekend (shared with two other Suffolk Churches), at Sizewell Hall Christian Conference Centre in September.

5 Plans for 2025

- 5.1 The normal activities of the Church: Sunday Family Service, CAMEO Club, Youth Club are planned to continue, and Connect Groups are planned to meet either in person or online on Zoom.
- 5.2 Following the retirement of the Church Administrator, Jan Bedford, the plan is for the administrative work to be shared among several church members.
- 5.3 The Africa team will continue to plan visits to Chilabula, Zambia whenever possible. A visit is proposed for 2025.
- 5.4 A Church weekend at Sizewell Hall is planned for September 2025.

6 Contribution of Volunteers

- 6.1 Many members of Greenfinch Church participate in organising and helping with the administration and activities of the Church.

7 Finance

- 7.1 The cost involved in running Greenfinch Church is largely met by the members, and those attending Sunday Services.
- 7.2 People attending some of the activities e.g. CAMEO make small contributions to cover the cost of refreshments and some of the costs related to the activities.
- 7.3 The perimeter fence had needed repairs for some time. Most of the length of the fence was replaced in May 2024.
- 7.4 The financial position remained healthy, and the Trustees were therefore pleased with the position of the accounts at the end of the year.

8 Reserves Policy

- 8.1 The minimum level of reserve of £8,000, (previously agreed by the Trustees), remained unchanged during 2024. This sum is un-restricted and is approximately equal to the essential running costs for 2 months.

9 Public Benefit Statement

- 9.1 When planning the Church's activities for the year, the Trustees have considered the Charity Commission's guidance on public benefits. In addition to its missionary support in Zambia, the Church continued to keep in touch with the community, and with the various local groups that normally hire the building on a regular basis. The Trustees are therefore happy that the Church demonstrates a good delivery of public benefit.

10 Independent Examiner

- 10.1 Having recently given notice of his future retirement and closure of his business in February 2026, the existing independent examiner has made arrangements for his clients to be moved to a local company. The trustees are currently happy with this arrangement.

The report was approved by the trustees on 27th October 2025 and signed on their behalf by



P. Cogger

Independent Examiner's Report to the Trustees of Greenfinch Church

I report on the accounts for the year ended 31 December 2024 set out on pages 8 to 10.

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 the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements 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.



Mr S R Renvoize, ACA
S R Renvoize Ltd
1 Arwela Road, Felixstowe
Suffolk, IP11 2DG
27th October 2025

Greenfinch Church
Receipts and payments for the year to 31st December 2024

Receipts			2,024	2,023
			£	£
	Restricted	General	Total	Total
Gift aid		39,825	39,825	37,155
General offering	1,500	7,460	8,960	8,540
Tax repayment		8,223	8,223	5,799
Hall Hire		9,778	9,778	5,134
CAMEO club rent		0	0	20
Interest received		84	84	38
CAMEO Income	0	0	0	415
Hands at Work	9,615		9,615	9,005
Ceremonies		20	20	600
Total receipts	<u>11,115</u>	<u>65,390</u>	<u>76,505</u>	<u>66,706</u>
Payments				
General and administration (see page 9)		10,848	10,848	14,099
Personnel		38,176	38,176	35,244
Sunday service		961	961	1,004
Refreshments and soup		226	226	275
Sunday school and youth		159	159	107
Public address system and equipment		151	151	0
CAMEO trip	250	0	250	108
Connect groups		717	717	49
PALS		0	0	0
Gifts		78	78	443
Training		0	0	0
Meetings		214	214	116
Hands at Work : donation	11,380		11,380	13,328
Hands at Work : travel exp	0		0	0
Route 2 Freedom : donation		1,200	1,200	1,470
Other donations	1,500	0	1,500	0
Total payments	<u>13,130</u>	<u>52,730</u>	<u>65,860</u>	<u>66,243</u>
Surplus/(deficit) for the year	(2,015)	12,660	10,645	463
Transfer in/(out)	2,880	(2,880)	0	0
Balance brought forward	2,949	30,778	33,727	33,264
Balance carried forward	<u>3,814</u>	<u>40,558</u>	<u>44,372</u>	<u>33,727</u>

Greenfinch Church

Receipts and payments (continued) for the year to 31st December 2024

Reanalysis of General and Administration

			2,024	2,023
			£	£
	Restricted	General	Total	
Electricity		2,838	2,838	1,963
Phone and broadband		509	509	507
Insurance		942	942	926
Stationery		33	33	49
Repairs and maintenance		2,563	2,563	6,760
Water rates		362	362	348
Cleaning (labour and materials)		1,499	1,499	1,606
Photocopier		499	499	667
Copyright		385	385	366
Legal and professional		283	283	250
Subscriptions		797	797	657
Miscellaneous		138	138	0
Total	<u>0</u>	<u>10,848</u>	<u>10,848</u>	<u>14,099</u>

Statement of assets and liabilities at 31st December 2024

			2,024	2,023
			As at	As at
			31/12/24	31/12/23
	Restricted	General	Total	
1 Cash funds				
Current account: General	40	30,631	30,671	25,129
Current acc't: Hands at work	3,774		3,774	2,560
Deposit account		9,607	9,607	5,182
Cash funds		320	320	856
	<u>3,814</u>	<u>40,558</u>	<u>44,372</u>	<u>33,727</u>
2 Other monetary assets				
Debts			851	868
HMRC (Tax recoverable on Gift Aid)			310	665
Debts			<u>1,161</u>	<u>1,533</u>
3 Assets retained for the charity's own use				
The church is the beneficial owner of the following assets;				
Land and buildings Greenfinch Church, Ipswich (See				
note 1.2 of the Annual Report of the Trustees)				
(valued at insurance value)				
			<u>901,736</u>	<u>901,736</u>
4 Liabilities				
HMRC: PAYE			1,760	1,587
Independent examiner			405	265
Electricity			800	400
Total			<u>2,965</u>	<u>2,252</u>

The accounts were approved by the trustees on 27th October 2025 and signed on their behalf by:

P.M. Cogger

 Mr P. Cogger

Greenfinch Church
Notes to the accounts

1. Basis of accounts.
These accounts have been prepared on the "receipts and payments" basis and accord with Section 133 Charities Act 2011.
2. Restricted fund.
At 31/12/24, the balance of £3,814 of restricted fund represents Hands at Work (£3,774) and the Cameo club (£40). In this year, the £1,500 of income and expenditure within restricted funds related to assistance with personal accommodation.
3. Independent examination
The independent examination cost £405 (2023 - £265).
4. Trustee remuneration
No trustee received remuneration or benefits in the year.
No trustee received expense payments in the year.
5. Related party transactions
There were no related party transactions in the year.

GREENFINCH CHURCH

England & Wales - Charity number 1079252

Accounts

Report of the Trustees, the accounts
and the independent examiner's report
for the year to 31st December 2023
for Greenfinch Church

Contents

Page	
1	Index
2	Charity information
3 - 6	Trustee report
7	Independent examiners report
8 - 9	Receipts and payments
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GREENFINCH CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2023
CHARITY INFORMATION, as at 15th October 2024

Charity name and number	Greenfinch Church, 1079252	
Trustees	Peter Cogger (Appointed 06/02/1998) (Chair) Martin Cotterill (Appointed 15/10/2015) Ivan Pike (Appointed 15/10/2015)	
	Trustees who have resigned since 1 st January 2023 Alan Jacques (Appointed 09/05/1986, resigned 20/9/23) Michael Maltby (Appointed 09/10/2005, resigned 24/9/23)	
Leaders	Chris Bedford Hilary Michie Karen Cogger Eddie Green Nigel Head	Elder, Senior Leader Elder Elder Elder (Elected February 23) Elder (Elected July 24)
Employees	Chris Bedford Jan Bedford	Senior Leader and Elder Administrator
Governing Document	Conveyance created on 30 th April 1957, amended by a Scheme dated 13 th January 2000, with further amendments by resolution on 21 st January 2009 and 3 rd February 2010.	
Principal Address	92 Swallow Road Ipswich IP2 0TS	
Independent examiner	Mr S R Renvoize S R Renvoize Ltd 1 Arwela Road, Felixstowe Suffolk, IP11 2DG	

ANNUAL REPORT OF TRUSTEES OF GREENFINCH CHURCH (1079252)
FOR THE YEAR TO 31ST DECEMBER 2023

1 The objects of the charity are:

- 1.1 (a) The furtherance of the Christian religion by the holding of meetings in the name of the Lord Jesus Christ in church fellowship for the purpose of the taking of bread and wine in remembrance of Him and for the preaching and teaching of the Gospel of the Grace of God as contained in the Bible, and such other means consistent with this clause as the Leaders may approve: and
(b) Such other charitable purposes as the Leaders may think fit.
- 1.2 The land situated in Greenfinch Avenue, Ipswich, Suffolk with the building called Greenfinch Church must be retained by the Trustees for the use of the objects of the charity. The trustees have made some enquiries with the land registry, and it is now clear the land has never been registered as there was no previous legal requirement to do so. This is in progress of being resolved, but in the interim the Land registry process to notify the trustees if any claims to register the land are initiated, via the 'Owners Restriction' process, is actioned.

2 Structure, Management and Governance Arrangements:

- 2.1 The structure of the trust and the trustees who held office in the year and up to the date of this report are listed in the charity information on page 2. The powers of appointment or removal of trustees rest with the existing trustees.
- 2.2 The Leaders during the year were Chris Bedford (Senior Leader and Elder), Karen Cogger (Elder), Hilary Michie (Elder) and Eddie Green (Elder). Eddie was elected an Elder by majority vote at the annual general meeting in February 2023. Nigel Head had been meeting with the Elders during 2023 and was elected an Elder by majority vote at the mid-year meeting in July 2024. The leaders continued to meet monthly, either online on Zoom, or together with the trustees in person.
- 2.3 Chris Bedford is employed by the Church on a full-time basis. Chris has given notice that he will retire at the end of 2024. The Elders team have been preparing for this by writing a person specification prior to seeking a new Senior Leader to start from 2025.
- 2.4 Jan Bedford is employed as Administrator on a part-time basis, and will also retire at the end of 2024. The administrator duties will then need to be shared among various church members.
- 2.5 In total there were 5 Trustees during 2023. The Trustees' main duty is to ensure that the income and property is applied for the purposes set out in the Scheme. At their meetings, they also consider property maintenance, employer responsibilities, health and safety matters, insurance, and the overall position of the finances. They have been meeting together with the Elders since August 2023 every other month. The reason for the joint meetings is to help the Trustees to further their work. The Elders team are supporting the Trustees temporarily while the Trustees seek at least a fourth Trustee.

- 2.6 Greenfinch Church continued to subscribe to Thirtyone: eight during 2023. This subscription helps the Church to keep up to date with the latest safeguarding practices.

3 Relationships

3.1 Greenfinch Church has no formal links with any other charity or parties. It did however co-operate with several charities and parties during 2023 that helped it achieve its objects. These organisations included:

- Hands at Work in Africa UK (1117446)
- Thirtyone: eight (1004490)
- Lord's Work Trust (Helps distribute Gift Aid) (SC008740)
- Route2Freedom (1190159)
- Transforming Futures – Suffolk (1169250)
- Suffolk Christian Camps (1150005)

4 Review of 2023

- 4.1 The Church's vision is "to lead people into a growing relationship with Christ, by reaching out, building community and nurturing disciples." This vision should be seen through all the various activities, including the Sunday Morning Service and the small groups ("connect groups") that have met during the week.
- 4.2 Sunday Services continued and were also live streamed most weeks.
- 4.3 Some connect groups continued to meet online on Zoom, while others met in person.
- 4.4 A local Church Army employee and representative, who works with children from the local schools, consulted with the Church leaders and started a Youth Club at the Church in November 2023. The club meets on Friday evenings during term time and is run with the help of some of the church members. The club has had a successful start and has received positive feedback from parents and relatives from the local community.
- 4.5 The Church continued to run CAMEO Club (held mainly for older members in the community), weekly on Tuesday mornings.
- 4.6 Local groups and charities have hired the hall. These groups included: Ipswich & District Railway Correspondence and Travel Society, Alcoholics Anonymous, and National Diabetes Prevention Plan. Other charities or groups have used the hall for meetings, e.g. Route2Freedom, Transforming Futures – Suffolk, and Suffolk Christian Camps.
- 4.7. The Church continued its strong partnership with Hands at Work in Africa UK. It continued to support about fifty orphans in the village of Chilabula in Zambia, by providing food, education, and basic health care to the orphans. A small team of people have visited Chilabula in previous years to renew contact with the orphans and provide support to the team workers. A team has not visited since 2022 although it is hoped that visits may be possible in future years.

- 4.8. The Church continued to partner with Route2Freedom, a Christian charity based in Ipswich, which helps those suffering from addictions, homelessness and other challenges find freedom from the past, and discover a route to a better future.
- 4.9. The Church spent its normal annual weekend (shared with two other Suffolk Churches), at Sizewell Hall Christian Conference Centre in September.

5 Plans for 2024

- 5.1 The normal activities of the Church: Sunday Family Service, CAMEO Club, Youth Club are planned to continue, and Connect Groups are planned to meet either in person or online on Zoom.
- 5.2 Alpha courses will be run from time to time, depending on the number of people interested in attending.
- 5.3 The Africa team will continue to plan visits to Chilabula, Zambia whenever possible.
- 5.4 A Church weekend at Sizewell Hall is planned for September 2024.
- 5.5 It is planned to run The Freedom Programme Course as and when needed.

6 Contribution of Volunteers

- 6.1 Many members of Greenfinch Church participate in organising and helping with the administration and activities of the Church.

7 Finance

- 7.1 The cost involved in running Greenfinch Church is largely met by the members, and those attending Sunday Services.
- 7.2 People attending some of the activities e.g. CAMEO make small contributions to cover the cost of refreshments and some of the costs related to the activities.
- 7.3. The main roof of the building had needed repairs for some time. Repairs to the main roof and two areas of flat roofing were made in December, involving a significant sum of expenditure.
- 7.4. Even considering the large item of expenditure, the financial position remains healthy. The Trustees were therefore pleased with the position of the accounts at the end of the year.

8 Reserves Policy

- 8.1 The minimum level of reserve of £8,000, (previously agreed by the Trustees), remained unchanged during 2023. This sum is un-restricted and is approximately equal to the essential running costs for 2 months.


9 Public Benefit Statement

- 9.1 When planning the Church's activities for the year, the Trustees have considered the Charity Commission's guidance on public benefits. In addition to its missionary support in Zambia, the Church continued to keep in touch with the community, and with the various local groups that normally hire the building on a regular basis. The Trustees are therefore happy that the Church demonstrates a good delivery of public benefit.

10 Independent Examiner

- 10.1 The trustees intend to ask the existing independent examiner to undertake the independent examination of the trust in the following year.

The report was approved by the trustees on 15th October 2024 and signed on their behalf by



P. Cogger

Independent Examiner's Report to the Trustees of Greenfinch Church

I report on the accounts for the year ended 31 December 2023 set out on pages 8 to 10.

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 the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements 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.



Mr S R Renvoize, ACA
S R Renvoize Ltd
1 Arwela Road, Felixstowe
Suffolk, IP11 2DG
15th October 2024

Greenfinch Church
Receipts and payments for the year to 31st December 2023

Receipts			2,023	2,022
			£	£
	Restricted	General	Total	Total
Gift aid		37,155	37,155	36,688
General offering		8,540	8,540	4,919
Tax repayment		5,799	5,799	2,698
Hall Hire		5,134	5,134	4,354
CAMEO club rent		20	20	308
Interest received		38	38	2
CAMEO Income	290	125	415	126
Hands at Work	9,005		9,005	9,279
Ceremonies		600	600	100
Miscellaneous			0	0
Total receipts	<u>9,295</u>	<u>57,411</u>	<u>66,706</u>	<u>58,474</u>
Payments				
General and administration (see page 9)		14,099	14,099	8,524
Personnel		35,244	35,244	33,934
Sunday service		1,004	1,004	945
Refreshments and soup		275	275	161
Sunday school and youth		107	107	50
Public address system and equipment		0	0	21
CAMEO trip		108	108	0
Connect groups		49	49	166
PALS		0	0	123
Gifts		443	443	656
Training		0	0	282
Meetings		116	116	101
Hands at Work : donation	13,328		13,328	11,780
Hands at Work : travel exp	0		0	1,842
Route 2 Freedom : donation		1,470	1,470	1,200
Other donations		0	0	140
Total payments	<u>13,328</u>	<u>52,915</u>	<u>66,243</u>	<u>59,925</u>
Surplus/(deficit) for the year	(4,033)	4,496	463	(1,451)
Transfer in/(out)	2,880	(2,880)	0	0
Balance brought forward	4,102	29,162	33,264	34,715
Balance carried forward	<u>2,949</u>	<u>30,778</u>	<u>33,727</u>	<u>33,264</u>

Greenfinch Church

Receipts and payments (continued) for the year to 31st December 2023

Reanalysis of General and Administration

			2,023	2,022
			£	£
	Restricted	General	Total	
Electricity		1,963	1,963	2,461
Phone and broadband		507	507	480
Insurance		926	926	952
Stationery		49	49	95
Repairs and maintenance		6,760	6,760	502
Water rates		348	348	465
Cleaning (labour and materials)		1,606	1,606	1,423
Photocopier		667	667	1,042
Copyright		366	366	341
Legal and professional		250	250	245
Subscriptions		657	657	518
Total	<u>0</u>	<u>14,099</u>	<u>14,099</u>	<u>8,524</u>

Statement of assets and liabilities at 31st December 2023

			2,023	2,022
			As at	As at
			31/12/23	31/12/22
	Restricted	General	Total	
1 Cash funds				
Current account: General	389	24,740	25,129	24,527
Current account: Restricted	2,560		2,560	4,102
Deposit account		5,182	5,182	4,174
Cash funds		856	856	461
	<u>2,949</u>	<u>30,778</u>	<u>33,727</u>	<u>33,264</u>
2 Other monetary assets				
Debts			868	1,046
HMRC (Tax recoverable on Gift Aid)			665	397
Debts			<u>1,533</u>	<u>1,443</u>
3 Assets retained for the charity's own use				
The church is the beneficial owner of the following assets;				
Land and buildings Greenfinch Church, Ipswich (See note 1.2 of the Annual Report of the Trustees)				
(valued at insurance value)				
			<u>901,736</u>	<u>520,426</u>
4 Liabilities				
HMRC: PAYE			1,587	1,469
NEST: Pension			0	167
Independent examiner			265	250
Electricity			400	0
Total			<u>2,252</u>	<u>1,886</u>

The accounts were approved by the trustees on 15th October 2024 and signed on their behalf by:

P.M. Cogger

 Mr P. Cogger

Greenfinch Church
Notes to the accounts

1. Basis of accounts.
These accounts have been prepared on the "receipts and payments" basis and accord with Section 133 Charities Act 2011.
2. Restricted fund.
At 31/12/23, the balance of £2,949 of restricted fund represents Hands at Work (£2,659) and the Cameo club (£290).
3. Independent examination
The independent examination cost £265 (2022 - £250).
4. Trustee remuneration
No trustee received remuneration or benefits in the year.
No trustee received expense payments in the year.
5. Related party transactions
There were no related party transactions in the year.

GREENFINCH CHURCH

England & Wales - Charity number 1079252

Accounts

Report of the Trustees, the accounts
and the independent examiner's report
for the year to 31st December 2022
for Greenfinch Church

Contents

Page	
1	Index
2	Charity information
3 - 6	Trustee report
7	Independent examiners report
8 - 9	Receipts and payments
9	Statement of assets and liabilities
10	Notes to the accounts

GREENFINCH CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2022
CHARITY INFORMATION, as at 15th October 2023

Charity name and number	Greenfinch Church, 1079252	
Trustees	Peter Cogger (Appointed 06/02/1998) (Chair) Martin Cotterill (Appointed 15/10/2015) Alan Jacques (Appointed 09/05/1986, resigned 20/9/23) Michael Maltby (Appointed 09/10/2005, resigned 24/9/23) Ivan Pike (Appointed 15/10/2015)	
Leaders	Chris Bedford Hilary Michie Karen Cogger Eddie Green Garry Summers	Elder, Senior Leader Elder Elder Elder (Elected February 23) Elder (Resigned May 22)
Employees	Chris Bedford Jan Bedford	Senior Leader and Elder Administrator
Governing Document	Conveyance created on 30 th April 1957, amended by a Scheme dated 13 th January 2000, with further amendments by resolution on 21 st January 2009 and 3 rd February 2010.	
Principal Address	92 Swallow Road Ipswich IP2 0TS	
Independent examiner	Mr S R Renvoize S R Renvoize Ltd 1 Arwela Road, Felixstowe Suffolk, IP11 2DG	

ANNUAL REPORT OF TRUSTEES OF GREENFINCH CHURCH (1079252)
FOR THE YEAR TO 31ST DECEMBER 2022

1 The objects of the charity are:

- 1.1 (a) The furtherance of the Christian religion by the holding of meetings in the name of the Lord Jesus Christ in church fellowship for the purpose of the taking of bread and wine in remembrance of Him and for the preaching and teaching of the Gospel of the Grace of God as contained in the Bible, and such other means consistent with this clause as the Leaders may approve: and
(b) Such other charitable purposes as the Leaders may think fit.
- 1.2 The land situated in Greenfinch Avenue, Ipswich, Suffolk with the building called Greenfinch Church must be retained by the Trustees for the use of the objects of the charity. The Trustees are currently taking steps to investigate and clarify in whose name the land and building is registered for such purposes.

2 Structure, Management and Governance Arrangements:

- 2.1 The structure of the trust and the trustees who held office in the year and up to the date of this report are listed in the charity information on page 2. The powers of appointment or removal of trustees rest with the existing trustees.
- 2.2 The Leaders during the year were Chris Bedford (Senior Leader and Elder), Karen Cogger (Elder), Hilary Michie (Elder) and Garry Summers (Elder). They continued to meet monthly, online on Zoom. Gary and Rachel Summers left the Church in May 2022 and Garry ceased to be an Elder. Eddie Green had been meeting with the Elders during 2022 and was elected an Elder by majority vote at the annual general meeting in February 2023.
- 2.3 Chris Bedford is employed by the Church on a full-time basis.
- 2.4 Jan Bedford is employed as Administrator on a part-time basis.
- 2.5 There were 5 Trustees during 2022. The Trustees' main duty is to ensure that the income and property is applied for the purposes set out in the Scheme. At their meetings, they also consider property maintenance, employer responsibilities, health and safety matters, insurance, and the overall position of the finances. They were less active in 2022 and did not meet during the year but met together with the Elders in August 2023. The reason for the joint meeting was to help the Trustees to restart and further their work. Alan Jacques gave one month's notice to resign as a Trustee and resigned on 20 September 2023. At the joint meeting, Michael Maltby also expressed a wish to resign as a Trustee. Since that meeting, the remaining Trustees accepted a proposal for the Elders team to support the Trustees temporarily while the Trustees seek at least a fourth trustee.
- 2.6 Greenfinch Church continued to subscribe to Thirtyone: eight during 2022. This subscription helps the Church to keep up to date with the latest safeguarding practices.

3 Relationships

- 3.1 Greenfinch Church has no formal links with any other charity or parties. It did however co-operate with several charities and parties during 2022 that helped it achieve its objects. These organisations included:
- Hands at Work in Africa UK (1117446)
 - Thirtyone: eight (1004490)
 - Lord's Work Trust (Helps distribute Gift Aid) (SC008740)
 - Route2Freedom (1190159)

4 Review of 2022

- 4.1 The Church's vision is "to lead people into a growing relationship with Christ, by reaching out, building community and nurturing disciples." This vision should be seen through all the various activities, including the Sunday Morning Service and the small groups ("connect groups") that have met during the week.
- 4.2 Sunday Services continued and were also live streamed most weeks.
- 4.3 Coronavirus precautions continued with the use of face masks until April 2022. The use of masks was made voluntary from May onwards.
- 4.4 Connect groups continued to meet online on Zoom.
- 4.5 The Church continued to run CAMEO Club (held mainly for older members in the community), weekly on Tuesday mornings.
- 4.6 A Freedom Programme Course ran during 2022. (These courses run for one morning per week over a 12-week period, to provide support for victims of domestic violence and abuse.)
- 4.7 Local groups and charities hired the hall. These groups included: Ipswich & District Railway Correspondence and Travel Society, Alcoholics Anonymous, and various hirers from the community.
- 4.8 The Church continued its strong partnership with Hands at Work in Africa UK. It continued to support about fifty orphans in the village of Chilabula in Zambia, by providing food, education, and basic health care to the orphans. A small team of people visited Chilabula in August 2022. The purpose of these visits is to renew contact with the orphans and provide support to the team workers.
- 4.9 The Church continued to partner with Route2Freedom, a social welfare charity which aims to relieve financial hardship and relieve the charitable needs of people in Suffolk and the rest of the UK, in particular those experiencing addiction, homelessness, and financial hardship.
- 4.10 The Church spent its normal annual weekend (shared with two other Suffolk Churches), at Sizewell Hall Christian Conference Centre in September.
- 4.11 For various reasons, health risks and otherwise, the Church has not been able to provide a quarterly service at the local residential home as it has done in the past.

5 Plans for 2023

- 5.1 The normal activities of the Church: Sunday Family Service, CAMEO Club, are planned to continue, and Connect Groups are planned to meet either in person or online on Zoom.
- 5.2 Alpha courses will be run from time to time, depending on the number of people interested in attending.
- 5.3 A visit to Chilabula, Zambia may not be possible in 2023, but it is hoped a visit will be possible in 2024.
- 5.4 A Church weekend at Sizewell Hall is planned for September 2023.
- 5.5 It is planned to run The Freedom Programme Course as and when needed.

6 Contribution of Volunteers

- 6.1 Many members of Greenfinch Church participate in organising and helping with the administration and activities of the Church.

7 Finance

- 7.1 The cost involved in running Greenfinch Church is largely met by the members, and those attending Sunday Services.
- 7.2 People attending some of the activities e.g. CAMEO make small contributions to cover the cost of refreshments and some of the costs related to the activities.
- 7.3 The financial position remains healthy. The Trustees were therefore pleased with the position of the accounts at the end of the year.

8 Reserves Policy

- 8.1 The minimum level of reserve of £8,000, (previously agreed by the Trustees), remained unchanged during 2022. This sum is un-restricted and is approximately equal to the essential running costs for 2 months.

9 Public Benefit Statement

- 9.1 When planning the Church's activities for the year, the Trustees have considered the Charity Commission's guidance on public benefits. In addition to its missionary support in Zambia, despite the pandemic restrictions, the Church continued to keep in touch with the community, and with the various local groups that normally hire the building on a regular basis. The Trustees are therefore happy that the Church demonstrates a good delivery of public benefit.

10 Independent Examiner

- 10.1 The trustees intend to ask the existing independent examiner to undertake the independent examination of the trust in the following year.

The report was approved by the trustees on 15th October 2023 and signed on their behalf by



P. Cogger

Independent Examiner's Report to the Trustees of Greenfinch Church

I report on the accounts for the year ended 31 December 2022 set out on pages 8 to 10.

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 the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

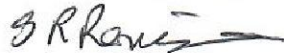
Independent examiner's statement

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.



Mr S R Renvoize, ACA
S R Renvoize Ltd
1 Arwela Road, Felixstowe
Suffolk, IP11 2DG
15th October 2023

Greenfinch Church
Receipts and payments for the year to 31st December 2022

Receipts			2,022	2,021
			£	£
	Restricted	General	Total	Total
Gift aid		36,688	36,688	39,008
General offering		4,919	4,919	4,397
Tax repayment		2,698	2,698	5,304
Hall Hire		4,354	4,354	1,817
CAMEO club rent		308	308	80
Interest received		2	2	0
CAMEO Income		126	126	141
Hands at Work	9,279		9,279	9,430
Ceremonies		100	100	60
Miscellaneous			0	400
Total receipts	<u>9,279</u>	<u>49,195</u>	<u>58,474</u>	<u>60,637</u>
Payments				
General and administration (see page 9)		8,006	8,006	5,726
Personnel		33,934	33,934	33,443
Sunday service		1,463	1,463	697
Refreshments		161	161	143
Sunday school and youth		50	50	14
Public address system and equipment		21	21	55
CAMEO trip			0	130
Connect groups		166	166	338
PALS		123	123	0
Gifts		656	656	136
Training		282	282	0
Meetings		101	101	38
Hands at Work : donation	11,780		11,780	11,707
Hands at Work : travel exp	1,842		1,842	0
Route 2 Freedom : donation		1,200	1,200	1,200
Other donations		140	140	0
Total payments	<u>13,622</u>	<u>46,303</u>	<u>59,925</u>	<u>53,627</u>
Surplus/(deficit) for the year	(4,343)	2,892	(1,451)	7,010
Transfer in/(out)	2,880	(2,880)	0	0
Balance brought forward	<u>5,565</u>	<u>29,150</u>	<u>34,715</u>	<u>27,705</u>
Balance carried forward	<u>4,102</u>	<u>29,162</u>	<u>33,264</u>	<u>34,715</u>

Receipts and payments (continued) for the year to 31st December 2022

Reanalysis of General and Administration

			2,022 £	2,021 £
	Restricted	General	Total	
Electricity		2,461	2,461	1,580
Phone and broadband		480	480	443
Insurance		952	952	909
Stationery		95	95	22
Repairs and maintenance		502	502	190
Water rates		465	465	170
Cleaning (labour and materials)		1,423	1,423	556
Photocopier		1,042	1,042	1,231
Copyright		341	341	326
Legal and professional		245	245	299
Total	<u>0</u>	<u>8,006</u>	<u>8,006</u>	<u>5,726</u>

Statement of assets and liabilities at 31st December 2022

			2,022 As at 31/12/22	2,021 As at 31/12/21
	Restricted	General	Total	
1 Cash funds				
Current account: General		24,527	24,527	24,723
Current account: Restricted	4,102		4,102	5,565
Deposit account		4,174	4,174	4,171
Cash funds		461	461	256
	<u>4,102</u>	<u>29,162</u>	<u>33,264</u>	<u>34,715</u>
2 Other monetary assets				
Debts			1,046	1,143
HMRC (Tax recoverable on Gift Aid)			397	392
Debts			<u>1,443</u>	<u>1,535</u>
3 Assets retained for the charity's own use				
The church is the beneficial owner of the following assets;				
Land and buildings Greenfinch Church, Ipswich (valued at insurance value)			<u>520,426</u>	<u>520,426</u>
4 Liabilities				
HMRC: PAYE			1,469	1,445
NEST: Pension			167	160
Independent examiner			250	245
Electricity			0	560
Total			<u>1,886</u>	<u>2,410</u>

The accounts were approved by the trustees on 15th October 2023 and signed on their behalf by:

P.M. Cogger
Mr P. Cogger

Greenfinch Church
Notes to the accounts

1. Basis of accounts.
These accounts have been prepared on the "receipts and payments" basis and accord with Section 133 Charities Act 2011.
2. Restricted fund.
The restricted fund is for income received and payments made to Hands at Work.
3. Independent examination
The independent examination cost £250 (2021 - £245).
4. Trustee remuneration
No trustee received remuneration or benefits in the year.
No trustee received expense payments in the year.
5. Related party transactions
There were no related party transactions in the year.

GREENFINCH CHURCH

England & Wales - Charity number 1079252

Accounts

Report of the Trustees, the accounts
and the independent examiner's report
for the year to 31st December 2021
for Greenfinch Church

Contents

Page	
1	Index
2	Charity information
3 - 6	Trustee report
7	Independent examiners report
8 - 9	Receipts and payments
9	Statement of assets and liabilities
10	Notes to the accounts

GREENFINCH CHURCH

FOR THE YEAR ENDED 31 DECEMBER 2021

CHARITY INFORMATION, as at 15th October 2022

Charity name and number	Greenfinch Church, 1079252	
Trustees	Peter Cogger (Appointed 06/02/1998) (Chair) Martin Cotterill (Appointed 15/10/2015) Alan Jacques (Appointed 09/05/1986) Michael Maltby (Appointed 09/10/2005) Ivan Pike (Appointed 15/10/2015)	
Leaders	Chris Bedford Garry Summers Hilary Michie Karen Cogger	Elder, Senior Leader Elder Elder Elder
Employees	Chris Bedford Jan Bedford	Senior Leader and Elder Administrator
Governing Document	Conveyance created on 30 th April 1957, amended by a Scheme dated 13 th January 2000, with further amendments by resolution on 21 st January 2009 and 3 rd February 2010.	
Principal Address	92 Swallow Road Ipswich IP2 0TS	
Independent examiner	Mr S R Renvoize S R Renvoize Ltd 1 Arwela Road, Felixstowe Suffolk, IP11 2DG	

ANNUAL REPORT OF TRUSTEES OF GREENFINCH CHURCH (1079252)
FOR THE YEAR TO 31ST DECEMBER 2021

1 The objects of the charity are:

- 1.1 (a) The furtherance of the Christian religion by the holding of meetings in the name of the Lord Jesus Christ in church fellowship for the purpose of the taking of bread and wine in remembrance of Him and for the preaching and teaching of the Gospel of the Grace of God as contained in the Bible, and such other means consistent with this clause as the Leaders may approve: and
(b) Such other charitable purposes as the Leaders may think fit.
- 1.2 The land situated in Greenfinch Avenue, Ipswich, Suffolk with the building called Greenfinch Church must be retained by the Trustees for the use of the objects of the charity. The Trustees are currently taking steps to investigate and clarify in whose name the land and building is registered for such purposes.

2 Structure, Management and Governance Arrangements:

- 2.1 The structure of the trust and the trustees who held office in the year and up to the date of this report are listed in the charity information on page 2. The powers of appointment or removal of trustees rest with the existing trustees.
- 2.2 The Leaders during the year were Chris Bedford (Senior Leader and Elder), Karen Cogger (Elder), Hilary Michie (Elder) and Garry Summers (Elder). They continued to meet monthly, online on Zoom.
- 2.3 Chris Bedford is employed by the Church on a full-time basis.
- 2.4 Jan Bedford is employed as Administrator on a part-time basis.
- 2.5 There were 5 Trustees during 2021. The Trustees' main duty is to ensure that the income and property is applied for the purposes set out in the Scheme. At their meetings, they also consider property maintenance, employer responsibilities, health and safety matters, insurance, and the overall position of the finances. They met in November.
- 2.6 Greenfinch Church continued to subscribe to Thirtyone: eight during 2021. This subscription helps the Church to keep up to date with the latest safeguarding practices.

3 Relationships

- 3.1 Greenfinch Church has no formal links with any other charity or parties. It did however co-operate with several charities and parties during 2021 that helped it achieve its objects. These organisations included:
- Hands at Work in Africa UK (1117446)
 - Thirtyone: eight (1004490)
 - Lord's Work Trust (Helps distribute Gift Aid) (SC008740)
 - Route2Freedom (1190159)

4 Review of 2021

4.1 The Church's vision is "to lead people into a growing relationship with Christ, by reaching out, building community and nurturing disciples." This vision should be seen through all the various activities, including the Sunday Morning Service and the small groups ("connect groups") that have met during the week.

4.2 Coronavirus restrictions meant that the Church building remained closed for all meetings and activities until mid-April. A recorded service was placed online each Sunday.

From mid-April, as well as providing an online service, the same service was projected on screen at the Church. Attendees were limited to 20 and had to be pre-booked. Face masks were worn, and there was no singing at first. From mid-July refreshments were provided by waiter service. Attendees were no longer booked-in, and singing was allowed behind masks.

From mid-May, a Café was provided on a Thursday from 10am to 2pm for a month or so to reconnect with community.

The Cameo club restarted at the end of June.

The Parent and Toddler Group, PALs did not restart, and needs more volunteer support to do so.

4.3 Connect groups continued to meet online on Zoom.

4.4 A Freedom Programme Course ran from April 2021. (These courses run for one morning per week over a 12-week period, to provide support for victims of domestic violence and abuse.)

4.5 Local groups and charities that had hired the hall usually on a once per month basis, restarted their hire; some from June and others from November onwards. These groups included: Ipswich & District Railway Correspondence and Travel Society, Alcoholics Anonymous, and various hirers from the community.

4.6 The Church continued its strong partnership with Hands at Work in Africa UK. It continued to support about 50 orphans in the village of Chilabula in Zambia, by providing food, education and basic health care to the orphans. It was not possible to send a small team of people to Chilabula this year due to the pandemic, but communication continued with Hands at Work in Africa UK, using online means. The purpose of normal annual visits is to renew contact with the orphans and provide support to the team workers.

4.7 The Church continued to partner with Route2Freedom, a social welfare charity which aims to relieve financial hardship and relieve the charitable needs of people in Suffolk and the rest of the UK, in particular those experiencing addiction, homelessness and financial hardship.

4.8 The lifting of pandemic restrictions enabled the Church to spend its normal annual weekend (shared with two other Suffolk Churches), at Sizewell Hall Christian Conference Centre in September.

- 4.9 Despite the lifting of pandemic restrictions, the Church together with the local residential home decided not to provide its normal quarterly service at the home due to greater health risks in such homes.

5 Plans for 2022

- 5.1 The normal activities of the Church: Sunday Family Service, CAMEO Club, are planned to continue, and Connect Groups are planned to continue online on Zoom.
- 5.2 Equipment had been purchased in 2020 to enable Sunday Services to be live streamed. Various practices had taken place in October 2021 and Services started to be live streamed from late December.
- 5.3 Alpha courses will be run from time to time, depending on the number of people interested in attending.
- 5.4 It is hoped that a visit to Chilabula, Zambia will be possible in 2022.
- 5.5 A Church weekend at Sizewell Hall is planned for September 2022.
- 5.6 It is planned to run The Freedom Programme Course as and when needed.

6 Contribution of Volunteers

- 6.1 Many members of Greenfinch Church are involved in organising and helping with the administration and activities of the Church.

7 Finance

- 7.1 The cost involved in running Greenfinch Church is largely met by the members, and those attending Sunday Services.
- 7.2 People attending some of the activities e.g. CAMEO make small contributions to cover the cost of refreshments and some of the costs related to the activities.
- 7.3 Although there has been a fewer number of general offerings at Sunday Services due to the pandemic restrictions, the financial position remains healthy. The Trustees were therefore pleased with the position of the accounts at the end of the year.

8 Reserves Policy

- 8.1 The minimum level of reserve of £8,000, (previously agreed by the Trustees), remained unchanged during 2021. This sum is un-restricted and is approximately equal to the essential running costs for 2 months.

9 Public Benefit Statement

- 9.1 When planning the Church's activities for the year, the Trustees have considered the Charity Commission's guidance on public benefits. In addition to its missionary support in Zambia, despite the pandemic restrictions, the Church continued to keep in touch with the community, and with the various local groups that normally hire the building on a regular basis. The Trustees are therefore happy that the Church demonstrates a good delivery of public benefit.

10 Independent Examiner

- 10.1 The trustees intend to ask the existing independent examiner to undertake the independent examination of the trust in the following year.

The report was approved by the trustees on 15th October 2022 and signed on their behalf by

P. M. Cogger

P. Cogger

Independent Examiner's Report to the Trustees of Greenfinch Church

I report on the accounts for the year ended 31 December 2021 set out on pages 8 to 10.

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 the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements 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.



Mr S R Renvoize, ACA
S R Renvoize Ltd
1 Arwela Road, Felixstowe
Suffolk, IP11 2DG
15th October 2022

Greenfinch Church
Receipts and payments for the year to 31st December 2021

Receipts			2,021	2,020
			£	£
	Restricted	General	Total	Total
Gift aid		39,008	39,008	29,096
General offering		4,397	4,397	16,292
Tax repayment		5,304	5,304	4,832
Hall Hire		1,817	1,817	911
CAMEO club rent		80	80	80
Interest received			0	2
CAMEO Income		141	141	31
Hands at Work	9,430		9,430	10,090
PALS			0	21
Ceremonies		60	60	520
Grants received			0	1,969
Miscellaneous		400	400	0
Total receipts	<u>9,430</u>	<u>51,207</u>	<u>60,637</u>	<u>63,844</u>
Payments				
General and administration (see page 9)		5,726	5,726	12,855
Personnel		33,443	33,443	33,337
Sunday service		697	697	817
Refreshments		143	143	11
Sunday school and youth		14	14	0
Public address system and equipment		55	55	753
CAMEO trip		130	130	50
Connect groups		338	338	231
Gifts		136	136	79
Training			0	534
Meetings		38	38	0
Hands at Work : donation	11,707		11,707	12,755
Route 2 Freedom : donation		1,200	1,200	1,200
Food bank: donation			0	1,000
Total payments	<u>11,707</u>	<u>41,920</u>	<u>53,627</u>	<u>63,622</u>
Surplus/(deficit) for the year	(2,277)	9,287	7,010	222
Transfer in/(out)	2,880	(2,880)	0	0
Balance brought forward	4,962	22,743	27,705	27,483
Balance carried forward	<u>5,565</u>	<u>29,150</u>	<u>34,715</u>	<u>27,705</u>

Greenfinch Church

Receipts and payments (continued) for the year to 31st December 2021

Reanalysis of General and Administration

			2,021	2,020
			£	£
	Restricted	General	Total	
Electricity		1,580	1,580	1,705
Phone and broadband		443	443	387
Insurance		909	909	888
Stationery		22	22	87
Repairs and maintenance		190	190	6,825
Water rates		170	170	198
Cleaning (labour and materials)		556	556	540
Photocopier		1,231	1,231	1,310
Copyright		326	326	350
Legal and professional		299	299	565
Total	<u>0</u>	<u>5,726</u>	<u>5,726</u>	<u>12,855</u>

Statement of assets and liabilities at 31st December 2021

			2,021	2,020
			As at	As at
			31/12/21	31/12/20
	Restricted	General	Total	
1 Cash funds				
Current account: General		24,723	24,723	18,551
Current account: Restricted	5,565		5,565	4,962
Deposit account		4,171	4,171	4,171
Cash funds		256	256	21
	<u>5,565</u>	<u>29,150</u>	<u>34,715</u>	<u>27,705</u>
2 Other monetary assets				
Debts			1,143	1,226
HMRC (Tax recoverable on Gift Aid)			392	167
Debts			<u>1,535</u>	<u>1,393</u>
3 Assets retained for the charity's own use				
The church is the beneficial owner of the following assets;				
Land and buildings Greenfinch Church, Ipswich (valued at insurance value)			<u>520,426</u>	<u>520,426</u>
4 Liabilities				
HMRC: PAYE			1,445	1,612
NEST: Pension			160	160
Independent examiner			245	240
Electricity			560	0
Total			<u>2,410</u>	<u>2,012</u>

The accounts were approved by the trustees on 15th October 2022 and signed on their behalf by:

P.M. Cogger

 Mr P. Cogger

Greenfinch Church
Notes to the accounts

1. Basis of accounts.
These accounts have been prepared on the "receipts and payments" basis and accord with Section 133 Charities Act 2011.
2. Restricted fund.
The restricted fund is for income received and payments made to Hands at Work.
3. Independent examination
The independent examination cost £245 (2020 - £240).
4. Trustee remuneration
No trustee received remuneration or benefits in the year.
No trustee received expense payments in the year.
5. Related party transactions
There were no related party transactions in the year.

GREENFINCH CHURCH

England & Wales - Charity number 1079252

Accounts

Report of the Trustees, the accounts
and the independent examiner's report
for the year to 31st December 2020
for Greenfinch Church

Contents

Page	
1	Index
2	Charity information
3 - 6	Trustee report
7	Independent examiners report
8 - 9	Receipts and payments
9	Statement of assets and liabilities
10	Notes to the accounts

GREENFINCH CHURCH

FOR THE YEAR ENDED 31 DECEMBER 2020

CHARITY INFORMATION, as at 27th October 2021

Charity name and number	Greenfinch Church, 1079252	
Trustees	Peter Cogger (Appointed 06/02/1998) (Chair) Martin Cotterill (Appointed 15/10/2015) Alan Jacques (Appointed 09/05/1986) Michael Maltby (Appointed 09/10/2005) Ivan Pike (Appointed 15/10/2015)	
Leaders	Chris Bedford Garry Summers Hilary Michie Karen Cogger	Elder, Senior Leader Elder Elder Elder
Employees	Chris Bedford Jan Bedford	Senior Leader and Elder Administrator
Governing Document	Conveyance created on 30 th April 1957, amended by a Scheme dated 13 th January 2000, with further amendments by resolution on 21 st January 2009 and 3 rd February 2010.	
Principal Address	92 Swallow Road Ipswich IP2 0TS	
Independent examiner	Mr S R Renvoize S R Renvoize Ltd 1 Arwela Road, Felixstowe Suffolk, IP11 2DG	

ANNUAL REPORT OF TRUSTEES OF GREENFINCH CHURCH (1079252)
FOR THE YEAR TO 31ST DECEMBER 2020

1 The objects of the charity are:

- 1.1 (a) The furtherance of the Christian religion by the holding of meetings in the name of the Lord Jesus Christ in church fellowship for the purpose of the taking of bread and wine in remembrance of Him and for the preaching and teaching of the Gospel of the Grace of God as contained in the Bible, and such other means consistent with this clause as the Leaders may approve: and
(b) Such other charitable purposes as the Leaders may think fit.
- 1.2 The land situated in Greenfinch Avenue, Ipswich, Suffolk with the building called Greenfinch Church must be retained by the Trustees for the use of the objects of the charity. The Trustees are currently taking steps to investigate and clarify in whose name the land and building is registered for such purposes.

2 Structure, Management and Governance Arrangements:

- 2.1 The structure of the trust and the trustees who held office in the year and up to the date of this report are listed in the charity information on page 2. The powers of appointment or removal of trustees rest with the existing trustees.
- 2.2 The Leaders during the year were Chris Bedford (Senior Leader and Elder), Karen Cogger (Elder), Hilary Michie (Elder) and Garry Summers (Elder). They met monthly, and since mid-March have been able to meet online on Zoom. An Imagine Team met from time to time to help the leaders with future planning.
- 2.3 Chris Bedford is employed by the Church on a full-time basis.
- 2.4 Jan Bedford is employed as Administrator on a part-time basis.
- 2.5 There were 5 Trustees during 2020. The Trustees' main duty is to ensure that the income and property is applied for the purposes set out in the Scheme. At their meetings, they also consider property maintenance, employer responsibilities, health and safety matters, insurance, and the overall position of the finances. They met in March, but since then it has been difficult to meet due to the coronavirus pandemic.
- 2.6 Greenfinch Church continued to subscribe to Thirtyone: eight during 2020. This subscription helps the Church to keep up to date with the latest safeguarding practices.

3 Relationships

- 3.1 Greenfinch Church has no formal links with any other charity or parties. It did however co-operate with several charities and parties during 2020 that helped it achieve its objects. These organisations included:
- Hands at Work in Africa UK (1117446)
 - Thirtyone: eight (Formerly Churches Child Protection Advisory Service) (1004490)
 - Lord's Work Trust (Helps distribute Gift Aid) (SC008740)
 - Route2Freedom (1190159)

4 Review of 2020

- 4.1 The Church's vision is "to lead people into a growing relationship with Christ, by reaching out, building community and nurturing disciples." This vision should be seen through all the various activities, including the Sunday Morning Service and the small groups ("connect groups") that have met during the week.
- 4.2 The Church continued to run the following community activities in its own building until mid-March:
- The Parent and Toddler Group, PALs met on Thursdays during term-time.
 - The CAMEO Club (held mainly for older members in the community), was held weekly on Tuesday mornings.

From mid-March, the Church building was closed for all meetings as a requirement to prevent the spread of coronavirus, and remained closed for the remainder of the year. A small group (initially from the Senior Leader's household), was able to use the back room to record a service each week, which was then placed online each Sunday.

- 4.3 A risk assessment was carried out, in order to decide what action and precautions would be taken when re-opening the hall.
- 4.4 Connect groups that had previously met either in homes, or together at the Church building were able to meet online on Zoom.
- 4.5 A Freedom Programme Course started in January 2020 and ran until mid-March. Each course was run for one morning per week over a 12-week period, to provide support for victims of domestic violence and abuse.
- 4.6 Local groups and charities that had hired the hall usually on a once per month basis, suspended their hire from mid-March. These included: Ipswich & District Railway Correspondence and Travel Society, Alcoholics Anonymous, Dementia Support Group, Desmond Course (NHS course for newly diagnosed diabetics).
- 4.7 The Church continued its strong partnership with Hands at Work in Africa UK. It continued to support about 50 orphans in the village of Chilabula in Zambia, by providing food, education and basic health care to the orphans. It was not possible to send a small team of people to Chilabula this year due to the pandemic, but communication continued with Hands at Work in Africa UK, using online means. The purpose of normal annual visits is to renew contact with the orphans and provide support to the team workers.
- 4.8 The Church continued to partner with Route2Freedom, a social welfare charity which aims to relieve financial hardship and relieve the charitable needs of people in Suffolk and the rest of the UK, in particular those experiencing addiction, homelessness and financial hardship.
- 4.9 The Church was not able to spend a weekend shared with two other Suffolk Churches at Sizewell Hall Christian Conference Centre in September due to the pandemic restrictions.

- 4.10 The Church was not able to provide its normal quarterly service at the local residential home again due to the restrictions.

5 Plans for 2021

- 5.1 It is planned to restart the normal activities of the Church: Sunday Family Service, CAMEO Club, as restrictions are eased and when it is considered safe on health grounds.
- 5.2 Alpha courses will be run from time to time, depending on the number of people interested in attending.
- 5.3 A visit to Chilabula, Zambia may not be possible, due to the continued pandemic.
- 5.4 It is hoped that a Church weekend at Sizewell Hall can take place in September 2021.
- 5.5 It is hoped that the Freedom Programme Course can restart in 2021, again as restrictions are eased and when it is considered safe on health grounds.

6 Contribution of Volunteers

- 6.1 Many members of Greenfinch Church are involved in organising and helping with the administration and activities of the Church.

7 Finance

- 7.1 The cost involved in running Greenfinch Church is largely met by the members, and those attending Sunday Services.
- 7.2 People attending some of the activities e.g. PALs and CAMEO make small contributions to cover the cost of refreshments and some of the costs related to the activities.
- 7.3 Despite the pandemic restrictions, the following maintenance projects took place: Electrical Installation Upgrade - the electricity distribution boards were replaced and modernised. The installation was brought up to the latest 18th edition standards as far as possible. This has provided a safer, tidier and more reliable installation. Kitchen - the kitchen worktop and sinks were showing signs of deterioration, and so were replaced. This has also resulted in an improved worktop and dishwashing area.
- 7.4 Although there have been no general offerings due to Sunday Services being suspended since mid-March, the financial position has been helped by special gifts. The Trustees were therefore pleased with the position of the accounts at the end of the year.

8 Reserves Policy

- 8.1 The minimum level of reserve of £8,000, (previously agreed by the Trustees), remained unchanged during 2020. This sum is un-restricted and is approximately equal to the essential running costs for 2 months.

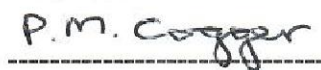
9 Public Benefit Statement

- 9.1 When planning the Church's activities for the year, the Trustees have considered the Charity Commission's guidance on public benefits. In addition to its missionary support in Zambia, despite the pandemic restrictions, the Church continued to keep in touch with the community, and with the various local groups that normally hire the building on a regular basis. The Trustees are therefore happy that the Church demonstrates a good delivery of public benefit.

10 Independent Examiner

- 10.1 The trustees intend to ask the existing independent examiner to undertake the independent examination of the trust in the following year.

Signed on behalf of the trustees



P. Cogger
27th October 2021

Independent Examiner's Report to the Trustees of Greenfinch Church

I report on the accounts for the year ended 31 December 2020 set out on pages 8 to 10.

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 the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements 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.



Mr S R Renvoize, ACA
S R Renvoize Ltd
1 Arwela Road, Felixstowe
Suffolk, IP11 2DG
27th October 2021

Greenfinch Church
Receipts and payments for the year to 31st December 2020

Receipts			2,020	2,019
			£	£
	Restricted	General	Total	Total
Gift aid		29,096	29,096	30,610
General offering		16,292	16,292	17,771
Tax repayment		4,832	4,832	0
Hall Hire		911	911	3,097
CAMEO club rent		80	80	422
Interest received		2	2	3
CAMEO Income		31	31	594
Hands at Work	10,090		10,090	10,380
PALS		21	21	135
Ceremonies		520	520	373
Grants received		1,969	1,969	0
Miscellaneous			0	10
Total receipts	<u>10,090</u>	<u>53,754</u>	<u>63,844</u>	<u>63,395</u>
Payments				
General and administration (see page 9)		12,855	12,855	6,897
Personnel		33,337	33,337	36,568
Sunday service		817	817	1,002
Refreshments		11	11	320
Sunday school and youth		0	0	178
Messy church		0	0	59
Public address system and equipment		753	753	98
Travel expenses		0	0	3,422
CAMEO trip		50	50	400
Events		0	0	150
Connect groups		231	231	289
PALS		0	0	148
Gifts		79	79	50
Training		534	534	733
Meetings		0	0	176
Hands at Work : donation	12,755		12,755	9,327
Route 2 Freedom : donation		1,200	1,200	980
Food bank: donation		1,000	1,000	0
Total payments	<u>12,755</u>	<u>50,867</u>	<u>63,622</u>	<u>60,797</u>
Surplus/(deficit) for the year	(2,665)	2,887	222	2,598
Transfer in/(out)	2,880	(2,880)	0	0
Balance brought forward	<u>4,747</u>	<u>22,736</u>	<u>27,483</u>	<u>24,885</u>
Balance carried forward	<u>4,962</u>	<u>22,743</u>	<u>27,705</u>	<u>27,483</u>

Greenfinch Church

Receipts and payments (continued) for the year to 31st December 2020

Reanalysis of General and Administration

			2,020 £	2,019 £
	Restricted	General	Total	
Electricity		1,705	1,705	792
Phone and broadband		387	387	522
Insurance		888	888	854
Stationery		87	87	200
Repairs and maintenance		6,825	6,825	682
Water rates		198	198	333
Cleaning (labour and materials)		540	540	1,092
Photocopier		1,310	1,310	1,325
Copyright		350	350	274
Publicity		0	0	182
Legal and professional		565	565	641
Total	0	12,855	12,855	6,897

Statement of assets and liabilities at 31st December 2020

			2,020 As at 31/12/20	2,019 As at 31/12/19
	Restricted	General	Total	
1 Cash funds				
Current account: General		18,551	18,551	18,442
Current account: Restricted	4,962		4,962	4,747
Deposit account		4,171	4,171	4,170
Cash funds		21	21	124
	4,962	22,743	27,705	27,483
2 Other monetary assets				
Debts			1,226	1,699
HMRC (Tax recoverable on Gift Aid)			167	2,312
Debts			1,393	4,011
3 Assets retained for the charity's own use				
The church is the beneficial owner of the following assets;				
Land and buildings Greenfinch Church, Ipswich				
(valued at insurance value)				
			520,426	520,426
4 Liabilities				
HMRC: PAYE			1,612	1,618
NEST: Pension			160	160
Independent examiner			240	230
Total			2,012	2,008

The accounts were approved by the trustees on 27th October 2021 and signed on their behalf by:

P.M. Cogger
.....
Mr P. Cogger

Greenfinch Church
Notes to the accounts

1. **Basis of accounts.**

These accounts have been prepared on the "receipts and payments" basis and accord with Section 133 Charities Act 2011.

2. **Restricted fund.**

The restricted fund is for income received and payments made to Hands at Work.

3. **Independent examination**

The independent examination cost £240 (2019 - £230).

4. **Trustee remuneration**

No trustee received remuneration or benefits in the year.
No trustee received expense payments in the year.

5. **Related party transactions**

There were no related party transactions in the year.