

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

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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.

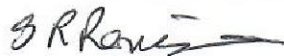
Independent examiner's statement

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	9,279	49,195	58,474	60,637
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	13,622	46,303	59,925	53,627
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	5,565	29,150	34,715	27,705
Balance carried forward	4,102	29,162	33,264	34,715

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	0	8,006	8,006	5,726

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
	4,102	29,162	33,264	34,715
2 Other monetary assets				
Debts			1,046	1,143
HMRC (Tax recoverable on Gift Aid)			397	392
Debts			1,443	1,535
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			1,469	1,445
NEST: Pension			167	160
Independent examiner			250	245
Electricity			0	560
Total			1,886	2,410

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.