

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

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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	<u>4,102</u>	<u>29,162</u>	<u>33,264</u>	<u>34,715</u>
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 As at 31/12/23	2,022 As at 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.