

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

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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	11,115	65,390	76,505	66,706
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	13,130	52,730	65,860	66,243
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	3,814	40,558	44,372	33,727

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 As at 31/12/24	2,023 As at 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.