

CHILTERN CHURCH

England & Wales · Charity number 1116502

Details

Status Registered

Legal form Trust

Registered 2006-10-25

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

Contact

Address Chiltern Church
83 Chiltern Road
Sutton
SM2 5QY

Phone 02086617042

Email admin@chilternchurch.org.uk

Website www.chilternchurch.org.uk

Activities

Objects: 1) THE ADVANCEMENT OF THE PROTESTANT AND EVANGELICAL TENETS OF THE CHRISTIAN FAITH EITHER IN THE UNITED KINGDOM OR OVERSEAS.2) THE ENCOURAGEMENT OF MISSIONARY ACTIVITY DESIGNED FOR THE SPREAD OF SUCH CHRISTIAN FAITH.3) THE FURTHERANCE OF RELIGIOUS EDUCATION.4) THE RELIEF OF THE POOR AND NEEDY.5) THE HELP AND COMFORT OF THE SICK AND NEEDY.6) GENERALLY THE ADVANCEMENT OF ANY RELIGIOUS OR OTHER CHARITABLE OBJECT NOT INCONSISTENT WITH THE FOREGOING WHICH MAY FROM TIME TO TIME COMMEND ITSELF TO THE TRUSTEES.

Activities: The charity seeks to advance the Christian faith via activities such as church services, community initiatives and age/interest related programmes. The premises are made available for others in the community to use and a number of individuals and charities both in the UK and overseas are supported financially.

Classification

- **How:** Makes Grants To Organisations, Provides Services
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** THE UNITED KINGDOM OR OVERSEAS
- Surrey
- Sutton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£213,450	£211,098	-	-
2023-12-31	£219,008	£209,653	-	-
2022-12-31	£183,013	£185,846	-	-
2021-12-31	£169,284	£176,894	-	-
2020-12-31	£302,164	£400,020	-	-

Trustees

Name	Role	Appointed
DAVID NORTON ROBERTS	Chair	
Adebimpe Oki		2019-11-04
David William Lunn		2011-12-08
JOHN DAVID MORTON		
Rachel Maria Berende		2015-06-01
SUSAN Carol LEGG		2016-03-15

Linked charities

- CHILTERN CHURCH PROPERTY TRUST (1116502-1)

CHILTERN CHURCH

England & Wales - Charity number 1116502

Accounts

Chiltern Church

Report and Accounts
Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CHILTERN CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	Mrs Susan Legg Chiltern Church 83 Chiltern Road Sutton SM2 5QY
GOVERNING DOCUMENT	Trust deed dated 1963 Trust deed dated 1958 for church buildings only
CHARITY REGISTRATION NUMBER	1116502
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rachel Berende Susan Legg David Lunn John Morton Adebimpe Oki David Roberts
CUSTODIAN TRUSTEES	The Church Growth Trust
BANKERS	CAF Bank Ltd HSBC UK National Westminster Bank Plc Nationwide Building Society
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Chiltern Church – Charity 1116502

Report of the Trustees for the year ended 31 December 2024

The Trustees are pleased to submit their Report and Accounts for the year.
The accounts incorporate the accounts of Chiltern Church Property Trust.

Objects of the Church

The objects of the Church comprise –

- The advancement of the Protestant and evangelical tenets of the Christian Faith, either in the United Kingdom or overseas.
- The encouragement of missionary activity designed for the spread of the Christian faith.
- The furtherance of religious education.
- The relief of the poor and needy.
- The help and comfort of the sick and aged.
- The administration of any property or estate for any religious or other charitable object, institution or work.
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Governance, staff and volunteers

The Trustees are responsible for ensuring that the property and activities of Chiltern Church (the Church) are applied to the objects of the Church and this includes managing the Church building and any property owned by the Church. They are legally responsible for all activities, employees and funds used in the Church and its associated activities.

The Trust Deeds do not specify the arrangements for the running and day to day management of the Church. The Church Constitution therefore complements the Trusts by setting out guidance and procedures for the internal governance of the Church, subject always to the requirements of the Trust Deeds. Under the Constitution, the Leadership Team, chaired by the Pastor, lead the day-to-day organisation and operation of the Church and plan and supervise the activities of the Church under delegated authority from the Trustees. A series of policies are also in place to provide for the effective operation and safety of the Church (e.g. Health and Safety, Safeguarding) and these are reviewed regularly by the Leadership Team and/or Trustees and amended where necessary.

The staff, Trustees, Leadership Team, and Church members comprise people of a wide variety of backgrounds, ethnicity and ages, whose lives have been changed by the Christian faith. The Church is blessed to have two full-time members of staff, namely the Pastor and the Youth & Worship Pastor, and three part-time staff (Children & Families Leader, Children & Families Worker and Church Administrator). A large proportion of the membership of the Church are also involved as volunteers in leading and helping to run the activities of the Church.

Review of Activities

The vision of the Church is for our fellowship to be energised by the love and power of God, to grow as followers of Jesus and share His message of hope with our community, city and world. These three elements are summarised as Loved, Equipped and Involved. The inspiration of the Bible, the essential role of the Holy Spirit and Jesus' message of love and redemption are at the core of the ministry of the Church. Further details of our vision and core values and all the activities of the Church are available on the Church's website at www.chilternchurch.org.uk.

The activities of the Church have continued to grow and develop and we thank God for his blessing on our ministry. Cameo, our seniors' group, and Tots & Toys, our parent and toddlers' group, are very well attended. The children's ministry is growing and held a very successful holiday club in the summer holidays. Our youth ministry (Pursuit) continues to be very popular. Attendance on Friday evenings reaches around 20-30 young people on average.

Following reorganization and relaunch of our small group ministry, this has continued to develop. We currently have seven Connect Groups meeting regularly that serve over 70 people. Over the past year we have also had a strong programme of short courses, training opportunities and social events.

Attendance at Sunday morning services has grown steadily over the last few years. In view of this growth we are approaching the limits of our seating capacity. The Trustees and Leadership Team have started a process of reviewing options to enable further growth.

The Church premises are used as a community facility for various local initiatives. We have continued to maintain a high standard of maintenance and facilities across all the Church's property.

During the year, members approved the Church becoming a charitable incorporated organisation (CIO). The application to become a CIO was submitted in September and we are currently awaiting approval of our application with a view to transitioning to this structure during 2025.

Financial Review

Details of the Church's finances are set out in the accompanying accounts. Offerings and donations are the primary source of the Church's income and these grew by 6% compared with the previous year. This is especially encouraging given the constrained economic environment and follows significant growth in 2022 and 2023. The growth in donations was underpinned by the regular giving of our members and friends by standing order and bank transfer. Income from use of Church premises also showed a significant increase. Increases in income were partially offset by cost increases due to inflation and increased activity with the result that there was a modest surplus on normal activities.

The Church sets aside 10% of its undesignated donation income and associated gift aid to assist missionaries, charitable organizations and community projects in the UK and overseas. The amount paid out from this allocation in 2024 exceeded £17k. The Church's Christmas Appeal contributed £4K from this allocation split between Sutton Community Work's community food shop, Creating Hope/CAP Sutton, Hope Together and Mission Without Borders. Members and friends also gave substantial funds of approximately £6k to these causes.

In 2020, the Church assisted the pastor and his wife to purchase a home on a shared ownership basis. The Church has an interest of approximately 40% in this property. It financed its stake with an existing fund designated for this purpose and funds raised from a mortgage on the flat owned by the Church.

The Church flat provides housing for the Youth & Worship Pastor and his family. The Church is seeking to replace the flat with larger, better situated accommodation and launched an appeal for funding pledges for this purpose in February 2025.

Reserves

The Church has a minimum reserves policy which is reviewed annually by the Trustees. This minimum level of reserves provides flexibility to cover short term risks and uncertainties, such as fluctuations in donations and costs, and meeting contractual obligations. The minimum general reserve is not invested in fixed assets or designated for specific purposes. The Trustees consider that the Church should continue to maintain the minimum level of general reserves at a level broadly equivalent to three months of expenditure on salaries and other committed costs. In accordance with this policy, the

Trustees agreed in 2023 to increase minimum general reserves from £30k to £35k with effect from the end of 2023 in view of the increased level of the Church's salary costs and committed costs given significant inflation in recent years. No further adjustment was required in 2024 as the change in 2023 provided sufficient coverage.

At the year end, the Church held unrestricted cash of £56.5k. The Church has a designated reserve which enables the Church to invest in accommodation for the pastor in the Church area. This reserve was invested in the purchase of a house for the pastor and his family on a shared ownership basis in 2020 as described in the Financial Review section above.

Investment Policy

The policy for investing liquid funds is as follows: -

- Funds in the general reserves representing the minimum amount seen as being required by the Trustees, are held in current accounts or interest-bearing deposits with up to a three months' notice period.
- Funds in excess of the minimum required level of general reserves are held in current accounts or interest-bearing deposits with no restrictions on notice period.
- In either case, deposits are placed with UK banks, building societies or other UK institutions of good standing (e.g. the Charities Aid Foundation) and are covered by the Financial Services Compensation Scheme.

Risk Control

The Trustees review, on an annual basis, the significant risks to which the Church may be exposed and the measures in place to constrain such risks. The Leadership Team and activity leaders are also involved in risk assessment and mitigation.


Provision of Public Benefit

The Leadership Team and the Trustees acknowledge the guidance of the Charity Commission in respect of Public Benefit and Religion and have paid due regard to it. The wide ranging and varied activities of the Church supply much appreciated benefit and support both to those in the Church, the community and to various projects and individuals around the world. These benefits have helped to meet spiritual, physical and educational needs and supported and helped communities irrespective of background and status. As noted in the Financial Review, the Church sets aside 10% of its undesignated donation income and associated gift aid for funding missionaries, charitable organizations and community projects in the UK and overseas.

Trustee Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the Church for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the Church and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have responsibility to safeguard the assets of the Church and to take reasonable steps to prevent fraud or any other irregularities.

Approval This report was approved by the Trustees and signed on their behalf by:


SLegg (Jun 7, 2025 08:30 GMT+1)
Susan Legg

Date: Jun 7, 2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHILTERN CHURCH**

I report to the trustees on my examination of the accounts of Chiltern Church ('the charity') for the year ended 31 December 2024 on pages 6-9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin

Sarah Crispin (Jun 10, 2025 11:26 GMT+1)

Sarah Crispin ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jun 10, 2025

CHILTERN CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds		Restricted		Total 2024 £	Total 2023 £
		General Funds £	Designated Funds £	Property Trust £	Other Restricted £		
Income receipts							
Donations		143,669	-	-	15,225	158,893	149,360
Gift aid receipts		28,328	-	-	1,483	29,811	40,180
Legacies		-	-	-	-	-	2,000
Income from charitable activities		11,477	434	-	1,305	13,215	13,069
Income from letting of facilities		-	-	5,167	-	5,167	4,588
Events including church weekend		4,715	-	-	-	4,715	7,237
Investment income		1,627	-	-	-	1,627	1,072
Other		21	-	-	-	21	1,502
Total receipts		189,837	434	5,167	18,013	213,450	219,008
Payments							
Payments in relation to charitable activities undertaken directly	2	156,954	551	13,145	9,966	180,616	180,898
Grants paid in relation to charitable activities undertaken by others	3	17,260	-	-	6,894	24,154	22,338
		174,214	551	13,145	16,860	204,770	203,236
Mortgage capital repaid		6,328	-	-	-	6,328	6,417
		6,328	-	-	-	6,328	6,417
Total payments		180,541	551	13,145	16,860	211,098	209,653
Net of receipts / (payments) before transfers		9,296	(117)	(7,978)	1,152	2,353	9,355
Transfers between funds	5	(7,964)	(14)	7,978	-	-	-
Net movement in funds		1,331	(131)	-	1,152	2,353	9,355
Cash funds as at last year end		40,390	14,875	-	1,220	56,485	47,130
Cash funds at this year end	A	41,721	14,744	-	2,372	58,838	56,485

The notes on pages 8-9 form part of these accounts.

CHILTERN CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Bank operating accounts	1,871	-	-	1,871	3,165
Bank deposits	38,817	14,744	2,372	55,933	52,640
Petty cash and prepaid card	1,033	-	-	1,033	680
	<u>41,721</u>	<u>14,744</u>	<u>2,372</u>	<u>58,838</u>	<u>56,486</u>
B Other monetary assets					
Gift aid due to charity	5,327	-	-	5,327	2,869
Other debtors	1,320	-	-	1,320	2,890
	<u>6,647</u>	<u>-</u>	<u>-</u>	<u>6,647</u>	<u>5,760</u>
C Liabilities					
Falling due within one year:					
Mortgage	6,328	-	-	6,328	13,451
Accounts preparation and independent examination	1,860	-	-	1,860	1,860
	<u>8,188</u>	<u>-</u>	<u>-</u>	<u>8,188</u>	<u>15,311</u>
Falling due after one year:					
Mortgage	92,164	-	-	92,164	91,368
	-	-	-	-	-
	<u>92,164</u>	<u>-</u>	<u>-</u>	<u>92,164</u>	<u>91,368</u>
Total	<u>100,352</u>	<u>-</u>	<u>-</u>	<u>100,352</u>	<u>106,679</u>

The mortgage, secured on a leasehold property owned by the church, is repayable over 15 years at a variable rate of interest.

D Assets retained for charity's own use		Value 2024 £	Value 2023 £
		Contents and equipment	149,345
	<u>149,345</u>	<u>149,345</u>	

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

Current values have not been quoted because reliable valuations are not available (disclosure is not mandatory).

E Investment assets		Value 2024 £	Value 2023 £
		Investment property (interest in property owned by Mission Housing).	241,994
	<u>241,994</u>	<u>237,949</u>	

The accounts were approved by the trustees and signed on their behalf

by Slegg date Jun 7, 2025
Slegg (Jun 7, 2025 08:30 GMT+1)

Susan Legg

The notes on pages 8-9 form part of these accounts.

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		<u>Restricted</u>		Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
2 Payments in relation to charitable activities undertaken directly						
Ministry employment costs	116,074	-	-	-	116,074	101,353
Building refurbishment costs	-	-	-	-	-	6,770
Events including church weekend	2,578	-	-	-	2,578	9,151
Youth and children (exc salary)	8,875	-	-	2,365	11,240	17,463
Equipment	2,799	-	-	5,118	7,917	7,452
<i>Church property:</i>						
Insurance	-	-	1,759	-	1,759	1,749
Utilities	-	-	5,676	-	5,676	8,510
Repairs & maintenance	-	-	5,710	690	6,400	2,588
<i>Devonshire House:</i>						
Service charge	1,112	-	-	-	1,112	1,112
Other expenses	340	-	-	-	340	1,195
<i>Stake in housing for pastor:</i>						
Mortgage interest	7,607	-	-	-	7,607	7,034
Rent	1,152	-	-	-	1,152	1,090
Administration and support costs	2,187	-	-	-	2,187	2,233
Cleaning	5,942	-	-	-	5,942	5,449
Kitchen and cleaning supplies	2,186	-	-	-	2,186	1,451
Governance and professional fees	2,919	-	-	1,794	4,713	2,520
Bank charges, loan interest and sundry expenses	162	-	-	-	162	-
Subscriptions	2,251	-	-	-	2,251	2,257
Sunday Services and other ministries	421	551	-	-	972	929
Telephone	347	-	-	-	347	414
Other	-	-	-	-	-	180
	<u>156,954</u>	<u>551</u>	<u>13,145</u>	<u>9,966</u>	<u>180,616</u>	<u>180,898</u>

3 Grants and gifts paid to others

<i>Organisations:</i>						
Sutton Schools Work	2,075	-	-	-	2,075	2,075
Sutton Community Works	2,350	-	-	1,458	3,808	3,611
African Child Trust	1,350	-	-	-	1,350	3,443
Tearfund	650	-	-	-	650	3,786
Hope Together	1,425	-	-	1,458	2,883	182
Horizon Church	-	-	-	-	-	2,411
Creating Hope (CAP)	1,425	-	-	1,458	2,883	-
Mission Without Borders	1,000	-	-	1,458	2,458	-
SBT India	-	-	-	1,063	1,063	-
Organisations < £1,000	6,985	-	-	-	6,985	6,832
Individuals	-	-	-	-	-	-
	<u>17,260</u>	<u>-</u>	<u>-</u>	<u>6,894</u>	<u>24,154</u>	<u>22,338</u>

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

4 Transactions with related parties

The spouse of trustee David Lunn, was paid a total of £5,605 [2023: £5,152] as a leader of the church's parent and toddler group. Mr Lunn does not participate in any trustee discussions concerning his wife's employment. This payment is permitted by the Charity Commission.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	40,390	189,837	(180,541)	(7,964)	41,721
Designated funds					
Property fund	6,035	-	-	-	6,035
Mission fund	8,772	-	-	(14)	8,758
CAMEO	68	434	(551)	-	(49)
	<u>55,265</u>	<u>190,271</u>	<u>(181,092)</u>	<u>(7,978)</u>	<u>56,466</u>
Restricted funds					
Property Trust	-	5,167	(13,145)	7,978	-
Special Appeals	-	6,894	(6,894)	-	-
PA project	-	3,335	(3,335)	-	-
Church Weekend 2025	-	2,213	-	-	2,213
Pursuit/DTI	1,220	1,305	(2,365)	-	160
Roof	-	340	(340)	-	-
Other	-	3,927	(3,927)	-	-
	<u>1,220</u>	<u>23,180</u>	<u>(30,005)</u>	<u>7,978</u>	<u>2,372</u>
Total funds	<u>56,485</u>	<u>213,450</u>	<u>(211,098)</u>	<u>-</u>	<u>58,838</u>

Designated Funds

The designated Property fund represents monies set aside to assist pastors of the church secure appropriate accommodation in the church area.

CAMEO (Come And Meet Each Other) is the ministry to seniors in the church and local community.

The Mission Fund represents money set aside for to be available for a mission project.

Restricted Funds

The Chiltern Church Property Trust is the original Trust set up in 1958 and limited to the church buildings. In 1963 the trustees signed another trust deed to provide wider powers. The Charity Commission has recognised the second trust as the prime charity with the earlier 1958 trust set up as a linked charity.

The Special Appeals fund relates to donations given for a number of specific charities.

Church weekend 2025 represents donations given to subsidise the 2025 church weekend away.

The Pursuit/DTI Fund is for the work of Pursuit including the purchase of equipment and the cost of attending DTI.

Other restricted funds relates to one-off appeals and donations, all of which were fully spent during the financial year.

CHILTERN CHURCH

England & Wales - Charity number 1116502

Accounts

Chiltern Church

Report and Accounts
Year ended 31 December 2023

Stewardship 
Active generosity

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The activities of the church have continued to grow and develop following the end of the era of Covid restrictions. Attendance at Sunday morning services has grown steadily. Cameo, our seniors' group, and Tots & Toys, our parent and toddlers' group, are very well attended. The children's ministry held a very successful holiday club in the summer holidays. Our youth ministry (Pursuit) continues to be very popular. Attendance on Friday club evenings reaches around 30 young people on average, which is ahead of pre-pandemic levels.

In recent years, the membership of the Church has remained roughly stable at around 90 members with a significant number of persons coming into membership offset by members passing away or leaving the church area. The Church also has around a further 50 adherents that attend Sunday services regularly but are not yet part of the membership. Following last year's reorganisation and relaunch of our small group ministry, this has bedded down successfully in the current year. We currently have seven Connect Groups meeting regularly that serve over 80 people.

The church premises are used as a community facility for various local initiatives and this usage has grown substantially following the end of Covid restrictions. We have continued to maintain a high standard of maintenance and facilities across all the Church's property.

During the year, we started the process of transitioning the church to becoming a charitable incorporated organisation (CIO), subject to church approval, with a view to this taking full effect during 2025.

Financial Review

Details of the Church's finances are set out in the accompanying accounts. Offerings and donations are the primary source of the Church's income and these grew by over 10% compared with the previous year. This is especially encouraging given the constrained economic environment and follows a similar rate of growth in 2022. The growth in donations was underpinned by the regular giving of our members and friends by standing order and bank transfer. Income from use of church premises also showed a significant increase. Increases in income were partially offset by cost increases due to inflation and increased activity. During the year we substantially upgraded the internal lighting of the church. We also invested significant sums in replacing and upgrading audio-visual and IT equipment.

The Church sets aside 10% of its undesignated donation income and associated gift aid to assist missionaries, charitable organizations and relief projects in the UK and overseas. The amount paid out from this allocation in 2023 exceeded £16k. The Church's Christmas Appeal contributed £4K from this allocation split between Sutton Community Work's community food shop, Horizon Church, Tearfund's Middle East Appeal and ACT's work in Tanzania. Members and friends also gave substantial funds to these causes.

In 2020, the Church assisted the pastor and his wife to purchase a home on a shared ownership basis. The Church has an interest of approximately 40% in this property. It financed its stake with an existing fund designated for this purpose and funds raised from a mortgage on the flat owned by the church.

Reserves

The Church has a minimum reserves policy which is reviewed annually by the Trustees. The minimum reserve is not invested in fixed assets or designated for specific purposes. The Trustees consider that the church should continue to maintain the minimum level of general reserves at a level broadly equivalent to three months of expenditure on salaries and other committed costs. In accordance with this policy, the Trustees agreed in October to increase minimum general reserves from £30,000 to £35,000 with effect from the end of 2023 in view of the increased level of the church's salary costs and committed costs given significant inflation in recent years. This minimum level of reserves provides

flexibility to cover short term risks and uncertainties, such as fluctuations in donations and other short-term timing differences and meet contractual obligations.

At the year end, the charity held unrestricted cash of £55,265. The church currently has significant undesignated reserves above the minimum level of reserves, and these are available for investment in the ministry and facilities of the church. In addition, the church has a designated reserve which enables the church to invest in accommodation for the pastor in the church area. This reserve was invested in the purchase of a house for the pastor and his family on a shared ownership basis in 2020 as described in the Financial Review section above.

Investment Policy

The policy for investing liquid funds is as follows: -

- Funds in the general reserves representing the minimum amount seen as being required by the Trustees, are held in current accounts or interest-bearing deposits with up to a three months' notice period.
- Funds in excess of the minimum required level of general reserves are held in current accounts or interest-bearing deposits with no restrictions on notice period.
- In either case, deposits are placed with UK banks, building societies or other UK institutions of good standing (e.g. the Charities Aid Foundation) and are covered by the Financial Services Compensation Scheme.

Risk Control

The Trustees review, on an annual basis, the significant risks to which the church may be exposed and the measures in place to contain such risks. The Leadership Team and activity leaders are also involved in risk assessment and mitigation.


Provision of Public Benefit

The Leadership Team and the Trustees acknowledge the guidance of the Charity Commission in respect of Public Benefit and Religion and have paid due regard to it. The wide ranging and varied activities of the Church supply much appreciated benefit and support both to those in the church, the community and to various projects and individuals around the world. These benefits have helped to meet spiritual, physical and educational needs and supported and helped communities irrespective of background and status. As noted in the Financial Review, the Church sets aside 10% of its undesignated donation income and associated gift aid for funding missionaries, charitable organizations and relief projects in the UK and overseas.

Trustee Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the Church for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the Church and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have responsibility to safeguard the assets of the Church and to take reasonable steps to prevent fraud or any other irregularities.

Approval This report was approved by the Trustees and signed on their behalf by:


[Susan Legg \(May 28, 2024 16:29 GMT+1\)](#)
Susan Legg

Date: May 28, 2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHILTERN CHURCH

I report to the trustees on my examination of the accounts of Chiltern Church ('the charity') for the year ended 31 December 2023 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young
Jaimée Young (May 28, 2024 17:09 GMT+1)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 28, 2024

CHILTERN CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

Notes	Unrestricted Funds		Restricted		Total 2023 £	Total 2022 £	
	General Funds £	Designated Funds £	Property Trust £	Other Restricted £			
Income receipts							
Donations	137,827	-	-	11,533	149,360	139,992	
Gift aid receipts	40,180	-	-	-	40,180	27,251	
Legacies	2,000	-	-	-	2,000	-	
Income from charitable activities	11,272	577	-	1,220	13,069	11,365	
Income from letting of facilities	-	-	4,588	-	4,588	3,245	
Events including church weekend	6,799	-	-	438	7,237	184	
Investment income	1,072	-	-	-	1,072	145	
Other	1,502	-	-	-	1,502	831	
Total receipts	200,652	577	4,588	13,191	219,008	183,013	
Payments							
Payments in relation to charitable activities undertaken directly	2	162,048	592	12,759	11,915	187,315	168,308
Grants paid in relation to charitable activities undertaken by others	3	16,425	-	-	5,913	22,338	17,537
Total payments	178,473	592	12,759	17,828	209,653	185,846	
Net of receipts / (payments) before transfers	22,179	(15)	(8,171)	(4,638)	9,355	(2,833)	
Transfers between funds	5	(10,614)	410	8,171	2,033	-	
Net movement in funds	11,565	395	-	(2,604)	9,355	(2,833)	
Cash funds as at last year end	28,826	14,480	-	3,824	47,130	49,963	
Cash funds at this year end	40,390	14,875	-	1,220	56,485	47,130	

The notes on pages 8-9 form part of these accounts.

CHILTERN CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted Funds		Restricted		Total 2023	Total 2022
	General funds	Designated funds	Property Trust	Other Restricted		
	£	£	£	£	£	£
A Cash funds						
Bank operating accounts	3,165	-	-	-	3,165	5,815
Bank deposits	36,545	14,875	-	1,220	52,640	40,663
Petty cash and prepaid card	680	-	-	-	680	652
	<u>40,390</u>	<u>14,875</u>	<u>-</u>	<u>1,220</u>	<u>56,486</u>	<u>47,130</u>
B Other monetary assets						
Gift aid due to charity	2,869	-	-	-	2,869	7,502
Other debtors	2,890	-	-	-	2,890	2,696
	<u>5,760</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,760</u>	<u>10,198</u>
C Liabilities						
Falling due within one year:						
Mortgage	13,451	-	-	-	13,451	11,559
Accounts preparation and independent examination	1,860	-	-	-	1,860	1,440
	<u>15,311</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>15,311</u>	<u>12,999</u>
Falling due after one year:						
Mortgage	91,368	-	-	-	91,368	99,677
	<u>91,368</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>91,368</u>	<u>99,677</u>
Total	<u>106,679</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>106,679</u>	<u>112,676</u>

The mortgage, secured on a freehold property owned by the church, is repayable over 15 years at a variable rate of interest.

D Assets retained for charity's own use		Value	Value
		2023	2022
		£	£
	<i>Freehold and leasehold properties</i>		
		General	
	Contents and equipment	General	
		<u>149,345</u>	<u>132,516</u>
		<u>149,345</u>	<u>132,516</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

Current values have not been quoted because reliable valuations are not available (disclosure is not mandatory).

E Investment assets		Value	Value
		2023	2022
		£	£
	Investment property (interest in property owned by Mission Housing).	<u>237,949</u>	<u>250,473</u>
		<u>237,949</u>	<u>250,473</u>

The accounts were approved by the trustees and signed on their behalf

by Susan Legg date May 28, 2024
Susan Legg (May 28, 2024 16:29 GMT+1)

Susan Legg

The notes on pages 8-9 form part of these accounts.

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		<u>Restricted</u>		Total 2023 £	Total 2022 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
2 Payments in relation to charitable activities undertaken directly						
Ministry employment costs	101,353	-	-	-	101,353	95,160
Building refurbishment costs	-	-	-	6,770	6,770	10,020
Events including church weekend	8,713	-	-	438	9,151	2,781
Youth and children (including salary)	17,463	-	-	-	17,463	17,126
Equipment	3,132	-	-	4,320	7,452	1,608
<i>Church property:</i>						
Insurance	-	-	1,749	-	1,749	1,437
Utilities	-	-	8,510	-	8,510	4,778
Repairs & maintenance	-	-	2,500	88	2,588	3,562
<i>Devonshire House:</i>						
Service charge	1,112	-	-	-	1,112	1,112
Other expenses	1,195	-	-	-	1,195	1,873
<i>New property purchase:</i>						
Property costs (purchase, refurbishment etc.)	-	-	-	-	-	800
Mortgage	13,451	-	-	-	13,451	11,559
Rent	1,090	-	-	-	1,090	999
Administration and support costs	2,233	-	-	-	2,233	2,700
Cleaning	5,449	-	-	-	5,449	5,087
Kitchen and cleaning supplies	1,451	-	-	-	1,451	1,555
Governance and professional fees	2,220	-	-	300	2,520	2,160
Subscriptions	2,257	-	-	-	2,257	1,983
Sunday Services and other ministries	336	592	-	-	929	1,191
Telephone	414	-	-	-	414	334
Other	180	-	-	-	180	485
	<u>162,048</u>	<u>592</u>	<u>12,759</u>	<u>11,915</u>	<u>187,315</u>	<u>168,308</u>

3 Grants and gifts paid to others

<i>Organisations:</i>						
Sutton Schools Work	2,075	-	-	-	2,075	2,075
Sutton Community Works	2,200	-	-	1,411	3,611	3,234
African Child Trust	1,850	-	-	1,593	3,443	2,505
Tearfund	2,750	-	-	1,036	3,786	2,700
Hope Together	-	-	-	182	182	1,918
Horizon Church	1,000	-	-	1,411	2,411	-
Organisations < £1,000	6,550	-	-	282	6,832	4,455
<i>Individuals</i>						
	-	-	-	-	-	650
	<u>16,425</u>	<u>-</u>	<u>-</u>	<u>5,913</u>	<u>22,338</u>	<u>17,537</u>

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4 Transactions with related parties

The spouse of trustee David Lunn, was paid a total of £5,152 [2022: £4,880] as church administrator and as a leader of the church's parent and toddler group. Mr Lunn does not participate in any trustee discussions concerning his wife's employment. This payment is permitted by the Charity Commission.

During the year, £1,800 [2022: £9,770] was paid to a company for roofing services. The company is connected by family to a trustee who was not part of the decision-making regarding this appointment.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	28,826	200,652	(178,473)	(10,614)	40,390
Designated funds					
Property fund	6,035	-	-	-	6,035
Mission fund	8,425	-	-	347	8,772
CAMEO	-	577	(592)	83	68
Tots & Toys	20	-	-	(20)	-
	<u>43,306</u>	<u>201,229</u>	<u>(179,065)</u>	<u>(10,205)</u>	<u>55,265</u>
Restricted funds					
Property Trust	-	4,588	(12,759)	8,171	-
Special Appeals	-	5,913	(5,913)	-	-
PA project	-	4,320	(4,320)	-	-
Lighting project	2,144	1,000	(4,250)	1,106	-
Events (including church weekend)	-	438	(438)	-	-
Pursuit	-	1,220	-	-	1,220
Roof	1,593	-	(2,520)	928	-
Other	88	300	(388)	-	-
	<u>3,824</u>	<u>17,779</u>	<u>(30,588)</u>	<u>10,205</u>	<u>1,220</u>
Total funds	<u>47,130</u>	<u>219,008</u>	<u>(209,653)</u>	<u>-</u>	<u>56,485</u>

The designated Property fund represents monies set aside to assist pastors of the church secure appropriate accommodation in the church area.

The Chiltern Church Property Trust is the original Trust set up in 1958 and limited to the church buildings. In 1963 the trustees signed another trust deed to provide wider powers. The Charity Commission has recognised the second trust as the prime charity with the earlier 1958 trust set up as a linked charity.

The Special Appeals fund relates to donations given for the following charities: Sutton Community Works, Hope Together, African Child Trust and Horizon Church.

The Lighting project is for an upgrade to the lighting within the church including installation of LED lights

Events fund included funds raised for the church weekend.

The Pursuit Fund is for the work of Pursuit including the purchase of equipment and the cost of attending DTI.

Funds donated for the Roof fund were put towards the cost of essential repairs to the church roof.

CHILTERN CHURCH

England & Wales - Charity number 1116502

Accounts

Chiltern Church

Report and Accounts

Year ended 31 December 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CHILTERN CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

ADDRESS FOR CORRESPONDENCE	Mrs Susan Legg Chiltern Church 83 Chiltern Road Sutton SM2 5QY
GOVERNING DOCUMENT	Trust deed dated 1963 Trust deed dated 1958 for church buildings only
CHARITY REGISTRATION NUMBER	1116502
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rachel Berende Mark Constantinou (resigned January 2023) Susan Legg David Lunn John Morton Adebimpe Oki David Roberts
CUSTODIAN TRUSTEES	The Church Growth Trust
BANKERS	CAF Bank Ltd HSBC UK National Westminster Bank Plc Nationwide Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-9	Notes to the Accounts

Chiltern Church – Charity 1116502

Report of the Trustees for the year ended 31 December 2022

The Trustees are pleased to submit their Report and Accounts for the year. The accounts incorporate the accounts of Chiltern Church Property Trust.

Objects of the Church

The objects of the Church comprise –

- The advancement of the Protestant and evangelical tenets of the Christian Faith, either in the United Kingdom or overseas.
- The encouragement of missionary activity designed for the spread of the Christian faith.
- The furtherance of religious education.
- The relief of the poor and needy.
- The help and comfort of the sick and aged.
- The administration of any property or estate for any religious or other charitable object, institution or work.
- The general advancement of any religious or other charitable object, not inconsistent with the above.

Governance, staff and volunteers

The Trustees are responsible for ensuring that the property and activities of Chiltern Church (the Church) are applied to the objects of the Church and this includes managing the Church building and any property owned by the Church. They are legally responsible for all activities, employees and funds used in the Church and its associated activities.

The Trust Deeds do not specify the arrangements for the running and day to day management of the Church. The Church Constitution therefore complements the Trusts by setting out guidance and procedures for the governance of the Church, subject always to the requirements of the Trust Deeds. Under the Constitution, the Leadership Team, chaired by the Pastor, lead the day to day organisation and operation of the Church and plan and supervise the activities of the Church under delegated authority from the Trustees. A series of policies are also in place to provide for the effective operation and safety of the Church (e.g. Health and Safety, Safeguarding) and these are reviewed regularly and any changes are agreed by the Leadership Team and Trustees.

The staff, Trustees, Leadership Team, and church members comprise people of a wide variety of backgrounds, experiences and ages, whose lives have been changed by the Christian faith. The Church is blessed to have two full-time members of staff, namely the Pastor and the Youth & Worship Pastor, and three part-time staff (Children & Families Leader, Children & Families Worker and Church Administrator). A large proportion of the membership of the church are also involved as volunteers in leading and helping to run the activities of the Church.

Review of Activities

The vision of the Church is for our fellowship to be energised by the love and power of God, to grow as followers of Jesus and share His message of hope with our community, city and world. These three elements are summarised as Loved, Equipped and Involved. The inspiration of the Bible, the essential role of the Holy Spirit and Jesus' message of love and redemption are at the core of the ministry of the

church. Further details of our vision and core values and all the activities of the church are available on the church's website at www.chilternchurch.org.uk.

The year began with church activities substantially constrained by Covid restrictions. However, with the removal of these limitations, activities have renewed in their normal formats as the year has progressed. We are grateful for the expertise and flexibility of staff and volunteers in managing the transition during the year. Attendance at Sunday morning services has grown steadily. Cameo, our seniors' group, and Tots & Toys, our parent and toddlers' group, resumed their very popular programmes. The children's ministry held a very successful holiday club (Courage Castle) in the summer holidays. Our youth ministry (Pursuit) has grown in popularity. Attendance on Friday club nights is now over 30 young people on average, which is ahead of pre-pandemic levels.

Over the pandemic period, the membership of the Church has remained roughly stable with a significant number of persons coming into membership offset by members moving on or passing away. Towards the end of the year, we reorganised and relaunched our small group ministry to accommodate new arrivals, help coordinate the programme and better distribute members and venues. We now have seven Connect Groups meeting regularly that serve over 80 people.

The church premises are used as a community facility for various local initiatives and this usage has grown following the end of Covid restrictions. We have continued to maintain a high standard of maintenance and facilities across all the Church's property. In the summer, extensive renewals were carried out on the flat roof covering the church hall.

Financial Review

Details of the Church's finances are set out in the accompanying accounts. The ending of Coronavirus restrictions was accompanied by significant growth in the church's income. Offerings and donations are the primary source of the church's income, and these grew by over 10% compared with the previous year. This was underpinned by the regular giving of our members and friends by standing order and bank transfer. Income from use of church premises also showed a substantial increase. Increases in income were partially offset by cost increases due to inflation and increased activity and the absence of furlough grants. As noted above, the Church also carried out extensive renewals on the flat roof covering the church hall. This cost over £10k and was funded by generous responses by the congregation to a project appeal.

The Church sets aside 10% of its undesignated donation income and associated gift aid to assist missionaries, charitable organisations and relief projects in the UK and overseas. The amount paid out from this allocation in 2022 exceeded £13k. The Church made a contribution of £1.5k out of this sum to Tearfund's Ukraine appeal. The Church's Christmas Appeal also contributed £1.8K from this allocation split between Sutton Community Work's community food shop, Hope Together and ACT's work in Tanzania. Members and friends also gave substantial funds to these causes.

In 2020, the Church assisted the pastor and his wife to purchase a home on a shared ownership basis. The Church has an interest of approximately 40% in the new property. It finances its stake with an existing fund designated for this purpose and funds raised from a mortgage on the flat owned by the church.

Reserves

The Church has a minimum reserves policy which is reviewed annually by the Trustees. The minimum reserve is not invested in fixed assets or designated for specific purposes. The Trustees consider that the church should continue to maintain the minimum level of general reserves at a level broadly equivalent to three months of expenditure on salaries and other committed costs. In accordance with this policy, the Trustees agreed to increase minimum general reserves from £25,000 to £30,000 with

effect from the end of 2018 in view of the increased level of the church's salary costs and committed costs. Following further review, we have agreed to maintain minimum general reserves at this higher level of £30,000. This minimum level of reserves provides flexibility to cover short term risks and uncertainties, such as fluctuations in donations and other short-term timing differences and meet contractual obligations.

The church currently has significant undesignated reserves above the minimum level of reserves, and these are available for investment in the ministry and facilities of the church. In addition, the church has a designated reserve which enables the church to invest in accommodation for the pastor in the church area. This reserve was invested in the purchase of a house for the pastor and his family on a shared ownership basis in 2020 as described in the Financial Review section above.

Investment Policy

The policy for investing liquid funds is as follows: -

- Funds in the general reserves representing the minimum amount seen as being required by the Trustees, are held in current accounts or interest-bearing deposits with up to a three months' notice period.
- Funds in excess of the minimum required level of general reserves are held in current accounts or interest-bearing deposits with no restrictions on notice period.
- In either case, deposits are placed with UK banks, building societies or other UK institutions of good standing (e.g., the Charities Aid Foundation) and are covered by the Financial Services Compensation Scheme.

Risk Control

The Trustees review, on an annual basis, the significant risks to which the church may be exposed and the measures in place to contain such risks. The Leadership Team and activity leaders are also involved in risk assessment and mitigation.

Provision of Public Benefit

The Leadership Team and the Trustees acknowledge the guidance of the Charity Commission in respect of Public Benefit and Religion and have paid due regard to it. The wide ranging and varied activities of the Church supply much appreciated benefit and support both to those in the church, the community and to various projects and individuals around the world. These benefits have helped to meet spiritual, physical and educational needs and supported and helped communities irrespective of background and status. As noted in the Financial Review, the Church sets aside 10% of its undesignated donation income and associated gift aid for funding missionaries, charitable organisations and relief projects in the UK and overseas.

Trustee Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the Church for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the Church and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have responsibility to safeguard the assets of the Church and to take reasonable steps to prevent fraud or any other irregularities.

Approval This report was approved by the Trustees and signed on their behalf by:

Susan Legg

Date: 09 June 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHILTERN CHURCH

I report to the trustees on my examination of the accounts of Chiltern Church ('the charity') for the year ended 31 December 2022 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 12 June 2023

CHILTERN CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

Notes	<u>Unrestricted</u>		<u>Restricted</u>		Total 2022 £	Total 2021 £	
	General Funds £	Designated Funds £	Property Trust £	Other Restricted £			
Income receipts							
Donations	124,344	-	-	15,648	139,992	126,253	
Gift aid receipts	24,603	-	-	2,648	27,251	27,787	
Government grants	-	-	-	-	-	7,036	
Income from charitable activities	4,650	6,716	-	-	11,365	5,490	
Income from letting of facilities	-	-	3,245	-	3,245	1,935	
Events	184	-	-	-	184	-	
Investment income	145	-	-	-	145	18	
Other	831	-	-	-	831	766	
Total receipts	154,757	6,716	3,245	18,296	183,013	169,284	
Payments							
Payments in relation to charitable activities undertaken directly	2	135,051	10,785	9,777	12,696	168,308	155,937
Grants paid in relation to charitable activities undertaken by others	3	-	14,155	-	3,382	17,537	20,957
Total payments	135,051	24,940	9,777	16,078	185,846	176,894	
Net of receipts / (payments) before transfers	19,706	(18,224)	(6,532)	2,218	(2,833)	(7,610)	
Transfers between funds	5	(33,181)	26,649	6,532	-	-	-
Net movement in funds	(13,475)	8,425	-	2,218	(2,833)	(7,610)	
Cash funds as at last year end	42,301	6,055	-	1,607	49,963	57,573	
Cash funds at this year end	28,826	14,480	-	3,824	47,130	49,963	

The notes on pages 8 - 9 form part of these accounts.

CHILTERN CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted		Restricted		Total 2022 £	Total 2021 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
A Cash funds						
Bank operating accounts	5,815	-	-	-	5,815	3,610
Bank deposits	22,358	14,480	-	3,824	40,663	45,643
Petty cash and prepaid card	652	-	-	-	652	710
	<u>28,826</u>	<u>14,480</u>	<u>-</u>	<u>3,824</u>	<u>47,130</u>	<u>49,963</u>
B Other monetary assets						
Gift aid due to charity	7,502	-	-	-	7,502	6,530
Other debtors	2,696	-	-	-	2,696	-
	<u>10,198</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,198</u>	<u>6,530</u>
C Liabilities						
Falling due within one year:						
Mortgage	11,559	-	-	-	11,559	11,345
Deferred income	-	-	-	-	-	420
Accounts preparation and independent examination	1,440	-	-	-	1,440	1,380
	<u>12,999</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,999</u>	<u>13,145</u>
Falling due after one year:						
Mortgage	99,677	-	-	-	99,677	106,935
	<u>99,677</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>99,677</u>	<u>106,935</u>
Total	<u>112,676</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>112,676</u>	<u>120,080</u>

The mortgage, secured on a freehold property owned by the church, is repayable over 15 years at a variable rate of interest.

D Assets retained for charity's own use	Value 2022 £	Value 2021 £
Freehold and leasehold properties	1,729,935	1,558,500
Contents and equipment	132,516	120,360
	<u>1,862,451</u>	<u>1,678,860</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Investment assets	Value 2022 £	Value 2021 £
Investment property (interest in property owned by Mission Housing).	250,473	232,349
	<u>250,473</u>	<u>232,349</u>

The accounts were approved by the trustees and signed on their behalf

by Susan Legg date 09 June 2023

The notes on pages 8 - 9 form part of these accounts.

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted		Restricted		Total 2022 £	Total 2021 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
2 Payments in relation to charitable activities undertaken directly						
Ministry employment costs	95,160	-	-	-	95,160	92,102
Building refurbishment costs	-	-	-	10,020	10,020	6,373
Events	2,781	-	-	-	2,781	211
Youth and children (including salary)	6,341	10,785	-	-	17,126	14,468
Equipment	1,208	-	-	400	1,608	6,483
<i>Church property:</i>						
Insurance	-	-	1,437	-	1,437	1,279
Utilities	-	-	4,778	-	4,778	2,687
Repairs & maintenance	-	-	3,562	-	3,562	4,813
<i>Devonshire House:</i>						
Service charge	1,112	-	-	-	1,112	1,112
Other expenses	397	-	-	1,476	1,873	60
<i>New property purchase:</i>						
Property costs (purchase, refurbishment etc.)	-	-	-	800	800	385
Mortgage	11,559	-	-	-	11,559	11,345
Rent	999	-	-	-	999	980
Administration and support costs	2,700	-	-	-	2,700	1,990
Cleaning	5,087	-	-	-	5,087	4,555
Kitchen and cleaning supplies	1,555	-	-	-	1,555	921
Governance and professional fees	2,160	-	-	-	2,160	2,100
Subscriptions	1,983	-	-	-	1,983	2,498
Sunday Services and other ministries	1,191	-	-	-	1,191	510
Telephone	334	-	-	-	334	677
Other	485	-	-	-	485	389
	<u>135,051</u>	<u>10,785</u>	<u>9,777</u>	<u>12,696</u>	<u>168,308</u>	<u>155,937</u>

3 Grants and gifts paid to others

<i>Organisations:</i>						
Sutton Schools Work	-	2,075	-	-	2,075	2,050
Sutton Community Works	-	1,950	-	1,284	3,234	3,402
African Child Trust	-	1,425	-	1,080	2,505	1,725
South Asian Concern	-	825	-	-	825	7,744
Tearfund	-	2,700	-	-	2,700	231
Hope Together	-	900	-	1,018	1,918	-
Horizon Church	-	-	-	-	-	226
Organisations < £1,000	-	3,630	-	-	3,630	4,480
<i>Individuals</i>						
	-	650	-	-	650	1,100
	<u>-</u>	<u>14,155</u>	<u>-</u>	<u>3,382</u>	<u>17,537</u>	<u>20,957</u>

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4 Transactions with related parties

The spouse of trustee David Lunn, was paid a total of £4,880 [2021: £8,223] as church administrator and as a leader of the church's parent and toddler group. Mr Lunn does not participate in any trustee discussions concerning his wife's employment. This payment is permitted by the Charity Commission.

During the year, £9,770 was paid to a company for roofing services. The company is connected by family to a trustee who was not part of the decision-making regarding this appointment.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	42,301	154,757	(135,051)	(33,181)	28,826
Designated funds					
Property fund	6,035	-	-	-	6,035
Mission funds	-	-	(14,155)	22,580	8,425
Tots & Toys	20	6,716	(10,785)	4,069	20
	<u>48,356</u>	<u>161,472</u>	<u>(159,991)</u>	<u>(6,532)</u>	<u>43,306</u>
Restricted funds					
Property Trust	-	3,245	(9,777)	6,532	-
Special Appeals	-	3,382	(3,382)	-	-
PA project	-	400	(400)	-	-
Lighting project	1,519	625	-	-	2,144
Property TL	-	800	(800)	-	-
Property DH	-	1,476	(1,476)	-	-
Roof	-	11,613	(10,020)	-	1,593
Other	88	-	-	-	88
	<u>1,607</u>	<u>21,541</u>	<u>(25,855)</u>	<u>6,532</u>	<u>3,824</u>
Total funds	<u>49,963</u>	<u>183,013</u>	<u>(185,846)</u>	<u>-</u>	<u>47,130</u>

The designated Property fund represents monies set aside to assist pastors of the church secure appropriate accommodation in the church area.

The Chiltern Church Property Trust is the original Trust set up in 1958 and limited to the church buildings. In 1963 the trustees signed another trust deed to provide wider powers. The Charity Commission has recognised the second trust as the prime charity with the earlier 1958 trust set up as a linked charity.

The Lighting project is for an upgrade to the lighting within the church including installation of LED lights

Property funds are for the upkeep and care of the church buildings, and upgrading of church properties to improve insulation and prevent condensation issues.

Funds donated for the Roof fund were put towards the cost of essential repairs to the church roof.

The Special Appeals fund relates to donations given for the following charities: Sutton Community Works, Hope Together and African Child Trust.

CHILTERN CHURCH

England & Wales - Charity number 1116502

Accounts

Chiltern Church

Report and Accounts

Year ended 31 December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CHILTERN CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

ADDRESS FOR CORRESPONDENCE	Mrs Susan Legg Chiltern Church 83 Chiltern Road Sutton SM2 5QY
GOVERNING DOCUMENT	Trust deed dated 1963 Trust deed dated 1958 for church buildings only
CHARITY REGISTRATION NUMBER	1116502
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rachel Berende Mark Constantinou Ram Gidoomal (resigned March 2021) Susan Legg David Lunn John Morton Adebimpe Oki David Roberts
CUSTODIAN TRUSTEES	The Church Growth Trust
BANKERS	CAF Bank Ltd HSBC UK National Westminster Bank Plc Nationwide Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

Chiltern Church – Charity 1116502

Report of the Trustees for the year ended 31 December 2021

The Trustees have pleasure in submitting their Report and Accounts for the year. The accounts incorporate the accounts of Chiltern Church Property Trust.

Objects of the Church

The objects of the Church comprise –

- The advancement of the Protestant and evangelical tenets of the Christian Faith, either in the United Kingdom or overseas.
- The encouragement of missionary activity designed for the spread of the Christian faith.
- The furtherance of religious education.
- The relief of the poor and needy.
- The help and comfort of the sick and aged.
- The administration of any property or estate for any religious or other charitable object, institution or work.
- The general advancement of any religious or other charitable object, not inconsistent with the above.

Governance and staff resources

The Trustees are responsible for ensuring that the property and activities of Chiltern Church (the Church) are applied to the objects of the Church and this includes managing the Church building and any property owned by the Church. They are legally responsible for all activities, employees and funds used in the Church and its associated activities.

The Trust Deeds do not specify the arrangements for the running and day to day management of the Church. The Church Constitution therefore complements the Trusts by setting out guidance and procedures for the functioning of the Church, subject always to the requirements of the Trust Deeds. Under the Constitution, the Leadership Team, chaired by the Pastor, lead the day to day organisation and operation of the Church and plan and supervise the activities of the Church under delegated authority from the Trustees. A series of policies are also in place to provide for the effective operation and safety of the Church (e.g. Health and Safety, Safeguarding) and these are reviewed regularly and any changes are agreed by the Leadership Team and Trustees.

The staff, Trustees, Leadership Team, and church members comprise people of a wide variety of backgrounds and ages, whose lives have been changed by the Christian faith. A large proportion of the membership of the church are involved as volunteers in leading and helping to run the activities of the Church.

The Church is fortunate to have two full-time members of staff, namely the Pastor and the Youth & Worship Pastor, and three part-time staff positions (Children & Families Leader, Children & Families Worker and Church Administrator). We were very pleased to welcome Sunitha Nair as our new Church Administrator with effect from October of this year.

Review of Activities

The vision of the Church is for our fellowship to be energized by the love and power of God, to grow as followers of Jesus and share His hope with our community, city and world. These three elements are summarized as Loved, Equipped and Involved. The inspiration of the Bible, the essential role of the Holy Spirit and Jesus' message of love and redemption are at the core of the ministry of the church. Further details of our vision and core values and all the activities of the church are available on the church's website at www.chilternchurch.org.uk.

The Coronavirus epidemic again had an extensive impact on the activities of the church during the year. We sought to take all reasonable measures to ensure the safety of our congregation, volunteers and staff in response to the risks posed by the pandemic while continuing with the ministry of the church. For most of the year the church met on Sundays in a hybrid form with services streamed live on YouTube at the same time as meeting in person in a socially distanced gathering. Meetings for some groups, such as Connect groups, were facilitated by the Zoom platform, whereas other groups, such as Cameo, our seniors' group, and Tots & Toys, our mother and toddlers' group, continued to meet in a socially distanced format. We are grateful for the expertise and flexibility of staff and our technical team in managing the various changes of requirements during the year. As Coronavirus restrictions were eased during the year, activities were opened up in the church on a cautious basis. Children's and youth activities were popular when normal meetings restarted and, encouragingly, attendance often exceeded pre-pandemic levels in the final third of the year.

The premises are normally used as a community facility for various local initiatives. Use of the premises this year has been limited by Coronavirus restrictions but usage restarted in the final third of the year. We have continued to maintain a high standard of maintenance and facilities across all the Church's property. In the summer, extensive repairs were carried out on the main church roof and the front of the church and foyer were redecorated.

Financial Review

Details of the Church's finances are set out in the accompanying accounts. Coronavirus restrictions again had a major adverse impact on the church's income from use of church premises, from Tots & Toys and Sunday collections. This was partially offset by cost reductions, due to less use of the church building, and furlough grants. We continued to be blessed by the regular giving of our members and friends by standing order and bank transfer and this continued at a strong level. The overall deficit on the normal activities of the church was relatively modest given the impact of Coronavirus restrictions. As noted above, the Church also carried out extensive repairs on the main church roof. This cost over £6000 and half of this cost was met from restricted donations and the remainder was financed from reserves.

The Church sets aside 10% of its undesignated donation income and associated gift aid to missionaries, charitable organizations and relief projects in the UK and overseas. The Church made a contribution of £1.5k out of this allocation to South Asian Concern for the Oxygen for India, covid relief appeal. Members and friends also gave £5.4k directly to this appeal.

In 2020, the Church assisted the pastor and his wife to purchase a home on a shared ownership basis. The Church has an interest of approximately 40% in the new property. It finances its stake with an existing fund designated for this purpose and funds raised from a mortgage on the flat owned by the church.

Reserves

The Church has a minimum reserves policy which is reviewed annually by the Trustees. The minimum reserve is not invested in fixed assets, designated for specific purposes, or otherwise committed. The Trustees consider that the church should continue to maintain the minimum level of general reserves at a level broadly equivalent to three months of expenditure on salaries and other committed costs. In accordance with this policy, the Trustees agreed to increase minimum general reserves from £25,000 to £30,000 with effect from the end of 2018 in view of the increased level of the church's salary costs and committed costs. On further review we have agreed to maintain minimum general reserves at this higher level of £30,000. This minimum level of reserves provides flexibility to cover short term risks and uncertainties, such as fluctuations in donations and other short-term timing differences, and meet contractual obligations.

The church currently has significant undesignated reserves above the minimum level of reserves and these are available for investment in the ministry and facilities of the church. In addition, the church has a designated reserve to enable purchase of accommodation for the pastor in the church area. This reserve was invested in the purchase of a house for the pastor and his family on a shared ownership basis in 2020 as described in the Financial Review section above.

Investment Policy

The policy for investing funds, not represented by church property, is as follows: -

- Funds in the general reserves representing the minimum amount seen as being required by the Trustees, are held in current accounts or interest-bearing deposits with up to a three months' notice period.
- Funds in excess of the minimum required level of general reserves are held in current accounts or interest-bearing deposits with no restrictions on notice period.
- In either case, deposits are placed with UK banks, building societies or other UK institutions of good standing (e.g. the Charities Aid Foundation) and are covered by the Financial Services Compensation Scheme.

Risk Control

The Trustees review, on an annual basis, the significant risks to which the church may be exposed and the measures in place to contain such risks. The Leadership Team and activity leaders are also involved in risk assessment and mitigation.

Provision of Public Benefit

The Leadership Team and the Trustees acknowledge the guidance of the Charity Commission in respect of Public Benefit and Religion and have paid due regard to it. The wide ranging and varied activities of the Church supply much appreciated benefit and support both to those in the church, the community and to various projects and individuals around the world. These benefits have helped to meet spiritual, physical and educational needs and supported and helped communities irrespective of background and status. As noted in the Financial Review, the Church sets aside 10% of its undesignated donation income and associated gift aid for funding missionaries, charitable organizations and relief projects in the UK and overseas.

Trustee Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the Church for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the Church and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have responsibility to safeguard the assets of the Church and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed by their behalf by

Susan Legg

Date: 24 April 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHILTERN CHURCH

I report to the trustees on my examination of the accounts of Chiltern Church ('the charity') for the year ended 31 December 2021 on pages 7 to 10 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 04 May 2022

CHILTERN CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

Notes	Unrestricted		Restricted		Total 2021 £	Total 2020 £	
	General Funds £	Designated Funds £	Property Trust £	Other Restricted £			
Income receipts							
Donations	112,885	-	-	13,368	126,253	127,305	
Gift aid receipts	25,743	-	-	2,044	27,787	24,091	
Legacies	-	-	-	-	-	5,000	
Government grants	5,715	1,321	-	-	7,036	2,888	
Income from charitable activities	1,820	3,670	-	-	5,490	4,261	
Income from letting of facilities	-	-	1,935	-	1,935	1,339	
Events	-	-	-	-	-	4,206	
Investment income	18	-	-	-	18	214	
Other	766	-	-	-	766	20	
	<u>146,947</u>	<u>4,991</u>	<u>1,935</u>	<u>15,412</u>	<u>169,284</u>	<u>169,324</u>	
Capital and similar receipts							
Mortgage received	-	-	-	-	-	130,000	
Returned rental deposit	-	-	-	-	-	2,840	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>132,840</u>	
Total receipts	<u>146,947</u>	<u>4,991</u>	<u>1,935</u>	<u>15,412</u>	<u>169,284</u>	<u>302,164</u>	
Payments							
Payments in relation to charitable activities undertaken directly	2	127,416	10,467	8,779	9,275	155,937	180,818
Grants paid in relation to charitable activities undertaken by others	3	13,680	-	-	7,277	20,957	23,202
		<u>141,096</u>	<u>10,467</u>	<u>8,779</u>	<u>16,552</u>	<u>176,894</u>	<u>204,020</u>
Capital and similar payments							
Purchase of property		-	-	-	-	-	196,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>196,000</u>
Total payments		<u>141,096</u>	<u>10,467</u>	<u>8,779</u>	<u>16,552</u>	<u>176,894</u>	<u>400,020</u>
Net of receipts / (payments) before transfers		5,851	(5,477)	(6,844)	(1,140)	(7,610)	(97,855)
Transfers between funds	5	(14,989)	5,102	6,844	3,043	-	-
Net movement in funds		<u>(9,138)</u>	<u>(375)</u>	<u>-</u>	<u>1,903</u>	<u>(7,610)</u>	<u>(97,855)</u>
Cash funds as at last year end		51,438	6,430	-	(296)	57,573	155,428
Cash funds at this year end	A	<u>42,301</u>	<u>6,055</u>	<u>-</u>	<u>1,607</u>	<u>49,963</u>	<u>57,573</u>

The notes on pages 9 - 10 form part of these accounts.

CHILTERN CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	<u>Unrestricted</u>		<u>Restricted</u>		Total 2021 £	Total 2020 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
A Cash funds						
Bank operating accounts	2,003	-	-	1,607	3,610	5,991
Bank deposits	39,608	6,035	-	-	45,643	50,983
Petty cash and prepaid card	690	20	-	-	710	599
	<u>42,301</u>	<u>6,055</u>	<u>-</u>	<u>1,607</u>	<u>49,963</u>	<u>57,573</u>
B Other monetary assets						
Gift aid due to charity	6,530	-	-	-	6,530	8,584
	<u>6,530</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,530</u>	<u>8,584</u>
C Liabilities						
Falling due within one year:						
Mortgage	11,345	-	-	-	11,345	11,345
Deferred income	420	-	-	-	420	-
Creditors and accrued costs	-	-	-	-	-	58
Accounts preparation and independent examination	1,380	-	-	-	1,380	1,380
	<u>13,145</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>13,145</u>	<u>12,783</u>
Falling due after one year:						
Mortgage	106,935	-	-	-	106,935	118,487
	<u>106,935</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>106,935</u>	<u>118,487</u>
Total	<u>120,080</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>120,080</u>	<u>131,269</u>

The mortgage, secured on a freehold property owned by the church, is repayable over 15 years at an interest rate of 3.75% per annum.

D Assets retained for charity's own use	Value 2021 £	Value 2020 £
Freehold and leasehold properties	1,558,500	1,500,000
Contents and equipment	120,360	120,000
	<u>1,678,860</u>	<u>1,620,000</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Investment assets	Value 2021 £	Value 2020 £
Investment property (interest in property owned by Mission Housing).	232,349	210,271
	<u>232,349</u>	<u>210,271</u>

The accounts were approved by the trustees and signed on their behalf

by Susan Legg date 24 April 2022

The notes on pages 9 - 10 form part of these accounts.

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted		Restricted		Total 2021 £	Total 2020 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
2 Payments in relation to charitable activities undertaken directly						
Ministry employment costs	92,102	-	-	-	92,102	93,697
Building refurbishment costs	205	-	-	6,168	6,373	9,870
Events	211	-	-	-	211	10,116
Youth and children (including salary)	4,385	10,082	-	-	14,468	13,354
Equipment	3,501	-	-	2,982	6,483	3,738
<i>Church property:</i>						
Insurance	-	-	1,279	-	1,279	1,245
Utilities	-	-	2,687	-	2,687	2,642
Repairs & maintenance	-	-	4,813	-	4,813	4,282
<i>Devonshire House:</i>						
Service charge	1,112	-	-	-	1,112	1,112
Other expenses	60	-	-	-	60	746
<i>New property purchase:</i>						
Property costs (purchase, refurbishment etc.)	-	385	-	-	385	19,621
Mortgage	11,345	-	-	-	11,345	8,509
Rent	980	-	-	-	980	735
Administration and support costs	1,990	-	-	-	1,990	2,066
Cleaning	4,555	-	-	-	4,555	2,610
Kitchen and cleaning supplies	921	-	-	-	921	721
Governance and professional fees	2,100	-	-	-	2,100	2,100
Subscriptions	2,498	-	-	-	2,498	1,923
Sunday Services and other ministries	385	-	-	125	510	296
Telephone	677	-	-	-	677	573
Other	389	-	-	-	389	864
	<u>127,416</u>	<u>10,467</u>	<u>8,779</u>	<u>9,275</u>	<u>155,937</u>	<u>180,818</u>

3 Grants and gifts paid to others

<i>Organisations:</i>						
Sutton Schools Work	2,050	-	-	-	2,050	2,050
Sutton Community Works	2,150	-	-	1,252	3,402	4,678
African Child Trust	1,600	-	-	125	1,725	800
South Asian Concern	2,300	-	-	5,444	7,744	800
Tearfund	-	-	-	231	231	4,534
Horizon Church	-	-	-	226	226	5,259
Organisations < £1,000	4,480	-	-	-	4,480	4,430
<i>Individuals</i>	1,100	-	-	-	1,100	650
	<u>13,680</u>	<u>-</u>	<u>-</u>	<u>7,277</u>	<u>20,957</u>	<u>23,202</u>

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4 Transactions with related parties

Alla Lunn, wife of trustee David Lunn, was paid a total of £8,223 [2020: £9,653] as church administrator and as a leader of the church's parent and toddler group. Mr Lunn does not participate in any trustee discussions concerning his wife's employment. This payment is permitted by the Charity Commission.

5 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	51,438	146,947	(141,096)	(14,989)	42,301
Designated funds					
Property fund	6,420	-	(385)	-	6,035
Tots & Toys	10	4,991	(10,082)	5,102	20
	<u>57,869</u>	<u>151,937</u>	<u>(151,563)</u>	<u>(9,887)</u>	<u>48,356</u>
Restricted funds					
Property Trust	-	1,935	(8,779)	6,844	-
Special Appeals	(296)	7,573	(7,277)	-	-
PA project	-	930	(930)	-	-
Lighting project	-	1,519	-	-	1,519
Chairs	-	2,052	(2,052)	-	-
Roof	-	3,125	(6,168)	3,043	-
Other	-	213	(125)	-	88
	<u>(296)</u>	<u>17,347</u>	<u>(25,331)</u>	<u>9,887</u>	<u>1,607</u>
Total funds	<u>57,573</u>	<u>169,284</u>	<u>(176,894)</u>	<u>-</u>	<u>49,963</u>

The designated Property fund represents monies set aside to assist pastors of the church secure appropriate accommodation in the church area.

The Chiltern Church Property Trust is the original Trust set up in 1958 and limited to the church buildings. In 1963 the trustees signed another trust deed to provide wider powers. The Charity Commission has recognised the second trust as the prime charity with the earlier 1958 trust set up as a linked charity.

The Special Appeals fund relates to donations given for the following charities: African Child Trust, Horizon Church, South Asian Concern, Sutton Community Works and Tearfund.

CHILTERN CHURCH

England & Wales - Charity number 1116502

Accounts

Chiltern Church

Report and Accounts

year ended 31 December 2020

stewardship[®]

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w: www.stewardship.org.uk

CHILTERN CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020

ADDRESS FOR CORRESPONDENCE	Mrs Susan Legg Chiltern Church 83 Chiltern Road Sutton Surrey SM2 5QY
GOVERNING DOCUMENT	Trust deed dated 1963 Trust deed dated 1958 for church buildings only
CHARITY REGISTRATION NUMBER	1116502
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rachel Berende Mark Constantinou Ram Gidoomal Susan Legg David Lunn John Morton Adebimpe Oki David Roberts
CUSTODIAN TRUSTEES	The Church Growth Trust
BANKERS	CAF Bank Ltd HSBC UK National Westminster Bank Plc Nationwide Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Chiltern Church – Charity 1116502

Report of the Trustees for the year ended 31 December 2020

The Trustees have pleasure in submitting their Report and Accounts for the year. The accounts incorporate the accounts of Chiltern Church Property Trust.

Objects of the Church

The objects of the Church comprise –

- The advancement of the Protestant and evangelical tenets of the Christian Faith, either in the United Kingdom or overseas.
- The encouragement of missionary activity designed for the spread of the Christian faith.
- The furtherance of religious education.
- The relief of the poor and needy.
- The help and comfort of the sick and aged.
- The administration of any property or estate for any religious or other charitable object, institution or work.
- The general advancement of any religious or other charitable object, not inconsistent with the above.

Governance and staff resources

The Trustees are responsible for ensuring that the property and activities of Chiltern Church (the Church) are applied to the above objects and this includes making regulations for the management of the Church building and any property owned by the Church. They are legally responsible for all activities, employees and funds used in the Church and its associated activities.

The Trust Deeds do not provide for the running and day to day management of the Church. The Church Constitution therefore complements the Trusts by setting out rules and procedures for the regulation of the Church's affairs, subject always to the requirements of the Trust Deeds. Under the Constitution, the Leadership Team, chaired by the Pastor, lead the day to day direction and operation of the Church and plan and supervise the activities of the Church under delegated authority from the Trustees. A series of policies are also in place to provide for the effective operation and safety of the Church (e.g. Health and Safety, Safeguarding) and these are reviewed regularly and any changes are agreed by the Leadership Team and Trustees.

The staff, Trustees, Leadership Team, and church members comprise people of a great variety of backgrounds and ages, whose lives have been changed by the Christian faith. A large proportion of the membership of the church are involved as volunteers in leading and helping to run the activities of the Church.

The Church is fortunate to have two full-time members of staff, namely the Pastor and the Youth & Worship Pastor, and three part-time staff positions (Children & Families Leader, Children & Families Worker and Church Administrator). We were very pleased to appoint Nikki Humphreys as Children & Families Leader with effect from March of this year. This position integrates two former roles of Children's Worker and Tots & Toys Leader. Nikki has strong experience in church-based children's work and teaching.

Review of Activities

The vision of the Church is for our fellowship to be energized by the love and power of God, to grow as followers of Jesus and share His hope with our community, city and world. These three elements are summarized as Loved, Equipped and Involved. The inspiration of the Bible, the essential role of the Holy Spirit and Jesus' message of love and redemption are at the core of the ministry of the church. Further details of our vision and core values and all the activities of the church are available on the church's website at www.chilternchurch.org.uk.

The Coronavirus epidemic had an extensive impact on the activities of the church during the year. In the first quarter of the year, prior to the onset of the epidemic, the activities of the church flourished as normal. Sunday services were well attended as were Connect Groups and groups for children, youth, seniors and families. We also had a very successful weekend away for the church in Eastbourne in February. With the first Coronavirus lockdown in March, the activities of the church moved to on-line platforms. Sunday services were streamed by YouTube and other groups were facilitated by Zoom meetings. We are grateful for the expertise and flexibility of staff and our technical team in managing an excellent transition and enabling an increasingly sophisticated use of these platforms as the year progressed. As Coronavirus restrictions were eased during the year, activities were reintroduced into the church on a cautious, socially distanced basis. We have sought to take all appropriate measures to ensure the safety of our congregation, volunteers and staff in response to the risks posed by the pandemic.

The premises are normally used as a community facility for various local initiatives. However, use of the premises this year has been curtailed by Coronavirus restrictions. We have continued to maintain a high standard of maintenance and facilities across all the Church's property. In the first quarter of the year we undertook an extensive upgrade of the electrical infrastructure of the church and enhanced external lighting. We also took the opportunity during the year to redecorate key areas of the building.

Financial Review

Details of the Church's finances are set out in the accompanying accounts. Coronavirus restrictions had a major adverse impact on the church's income from use of church premises, from Tots & Toys (our mother and toddlers' group) and Sunday collections. This was partially offset by cost reductions due to closure of the church building and furlough claims. In view of all these factors, we budgeted for a substantial deficit of circa £10,000 on the normal activities of the church for the year. However, we continue to be blessed by the giving of our members and friends by standing order and bank transfer and this increased well beyond our expectations for the year with the result that the deficit was far lower than budgeted. However, in addition to this smaller deficit on the normal activities of the church, we also incurred one-off costs for investing in the purchase of the pastor's house and the upgrade of the church's electrical infrastructure and lighting.

The church sustained its regular giving in the year to missionaries, charitable organizations and relief projects in the UK and overseas. In addition, the church also held a Christmas Appeal to raise funds for a new community food shop in the local area, a church operating in a challenging locality and the Tearfund Christmas Appeal. It raised over £12,000 comprising £4000 from the Church's own resources and, encouragingly, over £8,000 from members and friends.

The Church has, in recent years, rented a home for the pastor and his family. This year, the Church assisted the pastor and his wife to purchase a home on a shared ownership basis and the existing rental arrangement ended. The Church has an interest of approximately 40% in the new property. It financed its stake with an existing fund designated for this purpose and finance raised from a mortgage on the flat owned by the church.

Reserves

The Church has a minimum reserves policy which is reviewed annually by the Trustees. These monies are not invested in fixed assets, designated for specific purposes, or otherwise committed. The Trustees consider that the church should continue to maintain the minimum level of general reserves at a level broadly equivalent to three months of expenditure on salaries and other committed costs. In accordance with this policy, the Trustees agreed to increase minimum general reserves from £25,000 to £30,000 with effect from the end of 2018 in view of the increased level of the church's salary costs. On review we have agreed to maintain minimum general reserves at this higher level of £30,000. This minimum level of reserves provides flexibility to cover short term risks and uncertainties, such as fluctuations in donations and other short-term timing differences, and meet contractual obligations.

The church currently has significant undesignated reserves above the minimum level of reserves and these are available for investment in the ministry and facilities of the church. In addition, the church has a designated reserve to enable purchase of accommodation for the pastor in the church area. This reserve was invested in the purchase of a house for the pastor and his family on a shared ownership basis in April of this year as described in the Financial Review section above.

Investment Policy

The policy for investing church reserves, not represented by church property, is as follows:-

- Funds in the general reserves representing the minimum amount seen as being required by the Trustees, are held in current accounts or interest-bearing deposits with up to a three months' notice period.
- Funds in excess of the minimum required level of general reserves are held in current accounts or interest-bearing deposits with no restrictions on notice period.
- In either case, deposits are placed with UK banks, building societies or other UK institutions of good standing (e.g. the Charities Aid Foundation) and are covered by the Financial Services Compensation Scheme.

Risk Control

The Trustees review, on an annual basis, the significant risks to which the church may be exposed and the measures in place to contain such risks. The Leadership Team and activity leaders are also involved in risk assessment and mitigation.

Provision of Public Benefit

The Leadership Team and the Trustees acknowledge the guidance of the Charity Commission in respect of Public Benefit and Religion and have paid due regard to it. The wide ranging and varied activities of the Church supply much appreciated benefit and support both to those in the church, the community and to various projects and individuals around the world. These benefits have helped to meet spiritual, physical and educational needs and supported and helped communities irrespective of background and status. It is the Church's policy to set aside 10% of its undesignated donation income and associated gift aid for funding missionaries, charitable organizations and relief projects in the UK and overseas.

Trustee Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the Church for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have responsibility to safeguard the assets of the Church and to take reasonable steps to prevent fraud or any other irregularities.

Approval This report was approved by the Trustees on 22 March 2021 and signed on their behalf by Susan Legg.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHILTERN CHURCH

I report to the trustees on my examination of the accounts of Chiltern Church ('the charity') for the year ended 31 December 2020 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 06 April 2021

CHILTERN CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted		Restricted		Total 2020	Total 2019
		General Funds	Designated Funds	Property Trust	Other Restricted		
		£	£	£	£	£	£
Income receipts							
Donations		115,855	-	-	11,450	127,305	153,671
Gift aid receipts		22,548	-	-	1,543	24,091	32,909
Legacies		-	-	-	5,000	5,000	-
Government grants		1,930	958	-	-	2,888	-
Income from charitable activities		717	3,544	-	-	4,261	13,363
Income from letting of facilities		-	-	1,339	-	1,339	3,631
Events		4,206	-	-	-	4,206	7,576
Investment income		214	-	-	-	214	609
Other		20	-	-	-	20	909
		<u>145,490</u>	<u>4,502</u>	<u>1,339</u>	<u>17,993</u>	<u>169,324</u>	<u>212,668</u>
Capital and similar receipts							
Mortgage received		130,000	-	-	-	130,000	-
Returned rental deposit		2,840	-	-	-	2,840	-
		<u>132,840</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>132,840</u>	<u>-</u>
Total receipts		<u>278,330</u>	<u>4,502</u>	<u>1,339</u>	<u>17,993</u>	<u>302,164</u>	<u>212,668</u>
Payments							
Payments in relation to charitable activities undertaken directly	2	147,710	10,982	7,853	14,274	180,818	213,968
Grants paid in relation to charitable activities undertaken by others	3	14,980	-	-	8,222	23,202	14,298
		<u>162,690</u>	<u>10,982</u>	<u>7,853</u>	<u>22,496</u>	<u>204,020</u>	<u>228,266</u>
Capital and similar payments							
Purchase of property		130,000	66,000	-	-	196,000	-
		<u>130,000</u>	<u>66,000</u>	<u>-</u>	<u>-</u>	<u>196,000</u>	<u>-</u>
Total payments		<u>292,690</u>	<u>76,982</u>	<u>7,853</u>	<u>22,496</u>	<u>400,020</u>	<u>228,266</u>
Net of receipts / (payments) before transfers		(14,359)	(72,480)	(6,514)	(4,503)	(97,855)	(15,598)
Transfers between funds	5	3,292	(13,606)	6,514	3,800	-	-
Net movement in funds		<u>(11,067)</u>	<u>(86,085)</u>	<u>-</u>	<u>(703)</u>	<u>(97,855)</u>	<u>(15,598)</u>
Cash funds as at last year end		62,506	92,515	-	407	155,428	171,026
Cash funds at this year end	A	<u>51,438</u>	<u>6,430</u>	<u>-</u>	<u>(296)</u>	<u>57,573</u>	<u>155,428</u>

The notes on pages 8-9 form part of these accounts.

CHILTERN CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	<u>Unrestricted</u>		<u>Restricted</u>		Total 2020 £	Total 2019 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
A Cash funds						
Bank operating accounts	6,287	-	-	(296)	5,991	14,334
Bank deposits	44,552	6,430	-	-	50,983	140,545
Petty cash and prepaid card	599	-	-	-	599	549
	<u>51,438</u>	<u>6,430</u>	<u>-</u>	<u>(296)</u>	<u>57,573</u>	<u>155,428</u>
B Other monetary assets						
Gift aid due to charity	8,584	-	-	-	8,584	6,446
Rental deposit paid	-	-	-	-	-	2,940
Other debtors	-	-	-	-	-	700
	<u>8,584</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,584</u>	<u>10,086</u>
C Liabilities						
Falling due within one year:						
Mortgage	11,345	-	-	-	11,345	-
Creditors and accrued costs	58	-	-	-	58	896
Retention fees	-	-	-	-	-	727
Accounts preparation and independent examination	1,380	-	-	-	1,380	1,380
Church weekend 2020 deposits	-	-	-	-	-	5,089
	<u>12,783</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,783</u>	<u>8,092</u>
Falling due after one year:						
Mortgage	118,487	-	-	-	118,487	-
	<u>118,487</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>118,487</u>	<u>-</u>
Total	<u>131,269</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>131,269</u>	<u>8,092</u>

The mortgage, secured on a freehold property owned by the church, is repayable over 15 years at an interest rate of 3.75% per annum

D Assets retained for charity's own use	Insurance Value 2020 £	Insurance Value 2019 £
	Freehold and leasehold properties	1,500,000
Equipment	120,000	97,000
	<u>1,620,000</u>	<u>1,503,000</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Susan Legg date 22 March 2021

The notes on pages 8-9 form part of these accounts.

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted</u>		<u>Restricted</u>		Total 2020 £	Total 2019 £
	General funds £	Designated funds £	Property Trust £	Other Restricted £		
2 Payments in relation to charitable activities undertaken directly						
Ministry employment costs	93,697	-	-	-	93,697	99,334
Building refurbishment costs	-	-	-	9,870	9,870	64,321
Literature & publicity	181	-	-	-	181	851
Sunday Services	259	-	-	-	259	272
Events	10,116	-	-	-	10,116	3,715
Youth and children (including salary)	1,634	10,982	-	738	13,354	17,592
Subscriptions	1,923	-	-	-	1,923	1,775
Equipment	700	-	-	3,038	3,738	1,985
Insurance	-	-	1,245	-	1,245	1,589
Utilities	-	-	2,642	-	2,642	3,544
Repairs & maintenance	-	-	3,966	316	4,282	4,911
48 Devonshire House:						
Service charge	1,112	-	-	-	1,112	1,100
Other expenses	434	-	-	313	746	1,860
New property purchase:						
Property costs (purchase, refurbishment etc.)	19,621	-	-	-	19,621	-
Mortgage	8,509	-	-	-	8,509	-
Rent	735	-	-	-	735	-
Photocopying & stationery	1,885	-	-	-	1,885	2,006
Cleaning	2,610	-	-	-	2,610	4,162
Kitchen and cleaning supplies	721	-	-	-	721	1,998
Governance	1,380	-	-	-	1,380	1,080
Telephone	573	-	-	-	573	502
Professional fees	720	-	-	-	720	594
Training	37	-	-	-	37	481
Other	864	-	-	-	864	295
	<u>147,710</u>	<u>10,982</u>	<u>7,853</u>	<u>14,274</u>	<u>180,818</u>	<u>213,968</u>

3 Grants and gifts paid to others

<i>Organisations:</i>						
Sutton Schools Work	2,050	-	-	-	2,050	2,200
Sutton Community Works	2,683	-	-	1,995	4,678	3,123
Tearfund	2,583	-	-	1,951	4,534	1,525
Horizon Church	1,333	-	-	3,926	5,259	-
Other institutions less than £1,000	6,030	-	-	-	6,030	6,295
<i>Individuals:</i>	300	-	-	350	650	1,155
	<u>14,980</u>	<u>-</u>	<u>-</u>	<u>8,222</u>	<u>23,202</u>	<u>14,298</u>

CHILTERN CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Transactions with related parties

Alla Lunn, wife of trustee David Lunn, was paid a total of £9,653 [2019: £8,882] as church administrator and as a leader of the church's parent and toddler group. Mr Lunn does not participate in any trustee discussions concerning his wife's employment. This payment is permitted by the Charity Commission.

5 Movement of funds

	Balance at 31Dec2019	Receipts	Payments	Transfers	Balance at 31Dec2020
	£	£	£	£	£
General funds	62,506	278,330	(292,690)	3,292	51,438
Designated funds					
Property fund	92,041	-	(66,000)	(19,621)	6,420
Tots & Toys	474	4,502	(10,982)	6,015	10
	<u>155,021</u>	<u>282,832</u>	<u>(369,671)</u>	<u>(10,314)</u>	<u>57,869</u>
Restricted funds					
Property Trust	-	1,339	(7,853)	6,514	-
Sutton Community Works Night Shelter	(206)	250	(44)	-	-
Christmas Appeal 2020	-	7,532	(7,828)	-	(296)
Lighting project	-	6,070	(9,870)	3,800	-
Livestream	-	3,038	(3,038)	-	-
Other	613	1,104	(1,717)	-	-
	<u>407</u>	<u>19,332</u>	<u>(30,348)</u>	<u>10,314</u>	<u>(296)</u>
Total funds	<u>155,428</u>	<u>302,164</u>	<u>(400,020)</u>	<u>-</u>	<u>57,573</u>

The designated Property fund represents monies set aside to assist future ministers secure appropriate accommodation in the church area. During 2020, £66,000 from this fund was used in the purchase of 1 The Laurels and a further £19,621 was disbursed to cover the purchase expenses and essential refurbishment agreed before the purchase of the property.

The Chiltern Church Property Trust is the original Trust set up in 1958 and limited to the church buildings. In 1963 the trustees signed another trust deed to provide wider powers. The Charity Commission has recognised the second trust as the prime charity with the earlier 1958 trust set up as a linked charity.

The negative balance of the Christmas Appeal 2020 fund was cleared by funds received after the year end.