# CHRIST CHURCH (UNITED REFORMED) PETTS WOOD CHARITY

England & Wales · Charity number 1131806

## Details

| | |
|---|---|
| **Other names** | CHRIST CHURCH URC PETTS WOOD CHARITY |
| **Status** | Registered |
| **Legal form** | Previously excepted |
| **Registered** | 2009-09-24 |
| **Register** | View on the Charity Commission register |

## Contact

| | |
|---|---|
| **Address** | 48 Hayfield Road<br>Orpington<br>BR5 2DN |
| **Phone** | 07709939509 |
| **Email** | sec@ccpw.org.uk |
| **Website** | www.ccpw.org.uk |

## Activities

**Objects:** The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

**Activities:** Christ Church aims to be a worshipping, proclaiming, learning Christian Community serving the spiritual and other needs of the local community whilst being alive to the needs of the world.

## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

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## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Bromley

## Finances

| Period end | Income | Expenditure | Assets | Employees |
|---|---|---|---|---|
| 2025-06-30 | £142,646 | £223,599 | - | - |
| 2024-06-30 | £408,121 | £308,755 | - | - |
| 2023-06-30 | £154,227 | £127,730 | - | - |
| 2022-06-30 | £190,665 | £173,690 | - | - |
| 2021-06-30 | £126,305 | £178,393 | - | - |

## Trustees

| Name | Role | Appointed |
|---|---|---|
| Diane Kathry Hatch | | 2024-01-01 |
| Hilary Miles | | 2023-01-01 |
| Katherine Margaret Copley | | 2015-01-01 |
| MARTIN FOSTEN | | 2024-11-01 |
| Martin Paul Leonard | | 2009-09-01 |
| Patricia Perry | | 2024-11-01 |
| Rachel Millington | | 2021-01-01 |
| Sally Anne Codling | | 2024-11-01 |

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**CHRIST CHURCH (UNITED REFORMED) PETTS WOOD CHARITY**

England & Wales - Charity number 1131806

# Accounts




**Annual Report**

**and**

**Financial Statements**

**of the**

**Christ Church (United Reformed) Petts Wood Charity**
Charity Number: 1131806

for the year ended 30 June 2025

**Minister:**

**Bankers:**
HSBC
249 High St, Orpington, Kent, BR6 0NR

Metro
4 Nugent Retail Park, Cray Ave, Orpington, Kent, BR5 3RP

**Independent Examiner:**
Mrs Marion Moore
10 Barnfield Wood Road, Beckenham, Kent, BR3 6SR

# CHRIST CHURCH (UNITED REFORMED) CHURCH CHARITY

## MISSION STATEMENT

Christ Church is a worshipping, welcoming and proclaiming Christian community, wishing to learn, grow spiritually and serve its local neighbourhood whilst being alive to the needs of an ever-changing world.

### Mission Priorities

#### Prayer

- To increase the number of individuals who feel comfortable around prayer
- To establish a congregation which will bring all things to God in prayer
- To become a faith filled community of people who on a personal level think deeply about their faith and their relationship with God

#### Welcoming & Diverse

- To be a church where people feel welcome and that they belong
- To become a church that recognises and celebrates diversity
- To offer safe, attractive and comfortable surroundings to those who come to our premises

#### Relevant & Accessible

- To offer ways of being church that will accommodate current lifestyles
- To increase the number of families associated with the local church
- To be more visible in our response to global, national and local situations

#### Becoming a Greener Church

- To be awarded our GOLD Eco-church status (currently silver)

## BACKGROUND

**The Church Meeting**: Under the constitution of the United Reformed Church the Church Meeting at Christ Church Petts Wood provides church members the opportunity through discussion, responsible decision and care for one another,

- to strengthen each other's faith
- and to foster the life, work and mission of the Church.

It also has the responsibility for the maintenance of Christ Church's buildings and its grounds which are owned by the United Reformed Church Southern Synod Trust. The responsibility for the maintenance of the minister's manse in Petts Wood is jointly managed by Christ Church, Petts Wood and Camberwell United Reformed Church until November 2024. From December 2024 it is solely managed by Christ Church Petts Wood. The manse in which Christ Church's minister normally resides is owned by the United Reformed Church Southern Synod Trust.

**The Elders Meeting**: Amongst other things, the Elders Meeting has responsibility

- To work with the minister in fostering in the congregation a concern for witness and service to the community
- to provide regular public worship
- to make recommendations to the Church Meeting concerning arrangements for the proper maintenance of buildings and the general oversight of all the financial responsibilities of the local church
- to ensure that safeguarding measures are in place and are regularly reviewed and that health and safety issues are monitored and addressed

Members of the Elders Meeting are the Trustees of Christ Church (United Reformed) Petts Wood Charity

## HISTORY OF REGISTRATION

In 2009 the Church registered with the Charity Commission in its own right as per the Charities Act 2006. The Church Meeting approved the name of the Charity as "Christ Church (United Reformed) Petts Wood Charity". Members of the Elders Meeting were appointed as Trustees of the Charity as from September 2009.

## TRUSTEES

Members of the Elders Meeting and Trustees are either ex officio or elected by the Church Meeting in accordance with the regulations as laid down by the United Reformed Church.
Two Elders came to the end of their natural terms of service three new Elders joined in November 2024.

During the year the following served on the Elders Meeting and as Trustees:

| Trustees | Elected as Trustee | Ceased as Trustee |
|---|---|---|
| Martin Leonard | September 2009 | |
| Katherine Copley | January 2015 | |
| Susan Calvett | January 2018 | December 2024 |
| The Revd Nadene Snyman | February 2019 | November 2024 |
| Peter Dale | January 2021 | October 2024 |
| Jacqui Degraft-Johnson | January 2021 | October 2024 |
| Rachel Millington | January 2021 | |
| Hilary Miles | January 2023 | |
| Diane Hatch | January 2024 | |
| Christopher Fosten | January 2024 | October 2024 |
| Sally Codling | November 2024 | |
| Martin Fosten | November 2024 | |
| Patricia Perry | November 2024 | |

## COMMITTEES

Members of the Elders Meeting for the following calendar year are elected at the Church's Annual General Meeting held in November. The Elders Meeting meets seven times a year.
Working Groups are also appointed at the November Church Meeting. These groups meet regularly and work to support the Elders Meeting in achieving the Church's Mission Statement. They also make reports and recommendations to the Elders Meeting and to Church Meeting. Church Meeting meets six times a year.

The Working Groups are:

- Finance Group (which reports to every Elders Meeting)
- Property Group
- Children's and Youth Ministry Working Group
- Hospitality and Fellowship Group
- Pastoral Care Group
- Worship Group
- World Church and Social Action Group (Incorporating the Green Group)
- Technology, Media & Communications

**CHURCH MEMBERSHIP:** A Church membership roll is kept. On 1st January 2025 there were 108 members.

**REVIEW OF THE YEAR**

July 2024 to July 2025 has seen changes for Christ Church, mostly due to our Minister, Revd Nadene Snyman moving on from Petts Wood to take on a new pastorate in North Yorkshire. Our Church family has come together to continue to put the mission of Christ Church Petts Wood at the heart of what we do.

Our services at Christmas & Easter have been really special times and we shared in a variety of services including a toy service, nativity, carol services, family Christmas worship, Maundy Thursday meal and participated in the Good Friday Walk of Witness with Petts Wood Churches Together.

The average attendance on a Sunday morning which is a combination of in person and online attendance including children is around 112. Services over the past year have been led by a variety of Ministers and preachers and we are very grateful to Revd Bill Bowman, Mark Dennis & Martin Leonard for taking the majority of the services and the remainder of our preaching schedule has been supplemented by visiting preachers or members of the congregation.

The Church of Youth continues to meet each week and Messy Church continues to run monthly. Our Youth group has a small but core membership and enjoys meeting once a month and many of them volunteer in other aspects of Church life. All those who work with children and youth have been DBS checked, and the Safeguarding Policy is continually reviewed and updated where necessary.

The church has continued to sponsor the Petts Wood Playgroup for Children with Special Needs through the provision of accommodation, volunteers and services.

Pastoral care continues to be a very important part of our mission, and this has been even more important in a year that has seen some quite a lot of bereavement within our fellowship.

All our uniformed organisations continue to meet in the halls and nearly 100 young people attend each week as part of these groups.

All these activities are made possible through the voluntary help of church members and of people associated with the church.

The church has continued to support the Leprosy Mission, Christian Aid and Commitment for Life (which is a partnership between the United Reformed Church and Christian Aid) through donations from individual members. Other charities were also similarly supported through gifts of money or goods – for example the Hayes URC Foodbank.

The Elders and Church Meeting have continued to implement a programme of initiatives in furtherance of their vision for the church over the next few years especially as we look towards the future and hopefully being able to formally declare a vacancy over the next year.

**Katherine Copley**
**Church Secretary** **October 2025**

## FINANCE REVIEW

The charity's income for the year returned to normal income levels. This meant that the accounts were again eligible to be prepared on a Receipts and Payments basis but the Trustees agreed to remain on the accruals basis on in future years.

The financial results from 1 July 2024 to 30 June 2025 shows a deficit of £80,953. The deficit is attributed to the final bills on the hall complex £83,558 where income was received in previous financial years. It should be noted that the general fund was in balance for the year. The finance committee continue to review its accounting policy and budgets.

## RESERVES POLICY

The Trustees aim to build up free reserves by the transfer of £15,000 into dedicated reserves at the beginning of each Financial Year if funds allow. This is to enable a dedicated fund to be built up to cover major capital expenditure on building works over the next 10 years.

The balance of the Reserves fund at the end of June 2025 is £49,175.

## RISK MANAGEMENT

The Trustees have assessed major risks to which the church is exposed, in particular those related to operational and financial risks and are satisfied that systems are in place to mitigate its exposure to major risks. The principle risks and uncertainties currently facing the charity are considered to be:

- Financial risk: The age of the building will require unexpected repairs costs that potentially be unaffordable by its current income and reserve level.
- Risk in connection with working with children, young adults and vulnerable adults: The church volunteers have regular contact with children and adults. The risk is that the appropriate level of due care over these individuals is not adequate.
- Risk in keyman dependency for important roles in running and maintenance of the Church.

Our plans and strategies for managing these risks include:

- Regular meetings of the Trustees, Finance and other related sub committees monitoring income and expenditure.
- Spreading money between banks to reduce risk if banks collapse.
- Dual authority on banks accounts to safeguard the church's expenditure.
- Reduce the risk of keyman dependency.
- Review and produce polices for finance.
- Maintaining adequate insurance, ensuring adequate reserve is held, the use of intruder alarms and relevant procedures for evacuation of the building.
- Have appropriate safeguarding training and policies in place.

**Martin Leonard**
**Church Treasurer** **October 2025**

## Statement of Trustees' responsibilities in relation to the financial statements

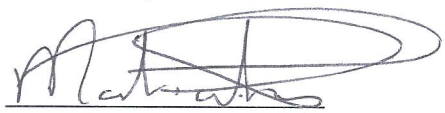
The trustees are responsible for preparing the Trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period.

In preparing these financial statements, the Trustees are required to:
a) select suitable accounting policies and apply them consistently;
b) observe the methods and principles in the Charities SORP;
c) make judgments and estimates that are reasonable and prudent;
d) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.
This report was approved by the Trustees on 5 Nov 25 and signed on its behalf.



MARTIN LEONARD

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHRIST CHURCH (UNITED REFORMED) PETTS WOOD CHARITY

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30 June 2025.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Trust'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 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 Act; or
2. the accounts did not accord with those records; or
3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

M.C. Moore.

Marion Moore FCA DChA
10 Barnfield Wood Road
Beckenham BR3 6SR

12 November 2025

# Christ Church (United Reformed) Petts Wood Charity

Statement of financial activities and Income and expenditure account
for the year ended 30 June 2025

| | Note | General fund | Designated funds | Restricted funds | Total funds 2025 | Total funds 2024 |
|---|---|---|---|---|---|---|
| | | £ | £ | £ | £ | £ |
| **Income from:** | | | | | | |
| Donations and legacies | 4 | 69,581 | 1,596 | 11,799 | 82,976 | 361,697 |
| Charitable activities | 5 | 53,857 | 2,385 | - | 56,242 | 42,706 |
| Other trading activities | | 711 | - | - | 711 | - |
| Investments | | 2,717 | - | - | 2,717 | 3,718 |
| **Total income** | | 126,866 | 3,981 | 11,799 | 142,646 | 408,121 |
| **Expenditure on:** | | | | | | |
| Raising funds | | - | | - | - | - |
| Charitable activities | | 125,494 | 5,360 | 91,297 | 222,151 | 307,210 |
| Governance | | 1,448 | | - | 1,448 | 1,545 |
| **Total expenditure** | 6 | 126,942 | 5,360 | 91,297 | 223,599 | 308,755 |
| **Net income/(expenditure)** | | (76) | (1,379) | (79,498) | (80,953) | 99,366 |
| **Transfers between funds** | 11 | (1,199) | (4,556) | 5,755 | - | - |
| **Net movement in funds** | | (1,275) | (5,935) | (73,743) | (80,953) | 99,366 |
| **Reconciliation of funds** | | | | | | |
| Total funds brought forward | | 50,366 | 78,826 | 145,280 | 274,472 | 175,106 |
| **Total funds carried forward** | 11 | 49,091 | 72,891 | 71,537 | 193,519 | 274,472 |

All of the above results derive from continuing activities.
There were no other recognised gains and losses other than those stated above.
Movements in funds are disclosed in note 11 to the financial statements.

# Christ Church (United Reformed) Petts Wood Charity

Balance sheet
as at 30 June 2025

| | Note | 2025 | | 2024 | |
|---|---|---|---|---|---|
| | | £ | £ | £ | £ |
| **Fixed assets** | | | | | |
| Tangible assets | 8 | | 1,956 | | 8,042 |
| **Total fixed assets** | | | 1,956 | | 8,042 |
| **Current assets** | | | | | |
| Debtors | 9 | 13,512 | | 11,903 | |
| Cash at bank and in hand | | 182,170 | | 276,135 | |
| **Total current assets** | | 195,682 | | 288,038 | |
| **Creditors: amounts falling due within one year** | 10 | (4,119) | | (21,608) | |
| **Net current assets/(liabilities)** | | | 191,563 | | 266,430 |
| **Total assets less current liabilities** | | | 193,519 | | 274,472 |
| Creditors: amounts falling due after more than one year | | | | | |
| Provisions for liabilities and charges | | | | | |
| **Net assets** | 12 | | 193,519 | | 274,472 |
| **The funds of the charity:** | | | | | |
| Restricted funds | | | 71,537 | | 145,280 |
| Unrestricted funds: | | | | | |
| - General funds | | 49,091 | | 50,366 | |
| - Designated funds | | 72,891 | | 78,826 | |
| Total unrestricted funds | | | 121,982 | | 129,192 |
| **Total charity funds** | 11 | | 193,519 | | 274,472 |

The accounts were approved and authorised for issue by the trustees on 5 November 2025 and signed on their behalf by:

MARTIN LEONARD

# Christ Church (United Reformed) Petts Wood Charity

Notes to the accounts
for the year ended
30 June 2025

**1 Statutory information**

Christ Church (United Reformed) Petts Wood Charity is a registered charity, no. 1131806.

**2 Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(i) Basis of preparation

The financial statements have been prepared in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the relevant version of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Christ Church (United Reformed) Petts Wood Charity meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).
The financial statements are prepared in Sterling, which is the functional currency of the charity.
Monetary amounts in these financial statements are rounded to the nearest £1.

(ii) Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(iii) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**2 Accounting policies (cont'd)**

(iv) Income recognition

Income is recognised and included in the accounts when all of the following criteria are met:

- the charity has entitlement to the funds
- receipt of the income is considered probable
- the amount can be measured reliably.

The following specific policies are applied to particular categories of income:

- Donated goods, services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- For legacies, entitlement is taken as the earlier of the date on which either:
  - the charity is aware that probate has been granted, the estate has been finalised and notification has been made to the charity that a distribution will be made, or
  - when a distribution is received from the estate.

  Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material.
- Investment income is recognised on an accruals basis.
- Income received in advance of the charity becoming entitled to it is deferred until such time as the services have been provided.

(v) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

- Costs of raising funds comprise the costs associated with attracting voluntary income and activities for generating funds.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the examination fees and costs linked to the strategic management of the charity.

**2 Accounting policies (cont'd)**

(vi) Fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of minor additions or those costing below £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life. The expected useful lives are as follows:

| | |
|---|---|
| Computers | 3 years |
| Fixtures, fittings and other equipment | 5 years |

The title of the church and the manse is vested in the URC Southern Synod Trust company and accordingly they are not assets of the charity and are not included within these financial statements.

(viii) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(ix) Current asset investments

Current asset investments include deposits held with a maturity of between three and twelve months.

(x) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(xi) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(xii) Financial instruments

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

# Christ Church (United Reformed) Petts Wood Charity

Notes to the accounts
for the year ended
30 June 2025

## 3 Comparative Statement of Financial Activities

| | General fund | Designated funds | Restricted funds | Total funds 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| **Income from:** | | | | |
| Donations and legacies | 77,403 | 616 | 283,678 | 361,697 |
| Charitable activities | 40,670 | 2,036 | - | 42,706 |
| Other trading activities | - | - | - | - |
| Investments | 3,718 | - | - | 3,718 |
| **Total income** | 121,791 | 2,652 | 283,678 | 408,121 |
| **Expenditure on:** | | | | |
| Raising funds | - | | - | - |
| Charitable activities | 106,487 | 5,147 | 195,576 | 307,210 |
| Governance | 1,545 | - | - | 1,545 |
| **Total expenditure** | 108,032 | 5,147 | 195,576 | 308,755 |
| **Net income/(expenditure)** | 13,759 | (2,495) | 88,102 | 99,366 |
| **Transfers between funds** | (15,000) | 14,784 | 216 | - |
| **Net movement in funds** | (1,241) | 12,289 | 88,318 | 99,366 |
| **Reconciliation of funds** | | | | |
| Total funds brought forward | 51,607 | 66,537 | 56,962 | 175,106 |
| **Total funds carried forward** | 50,366 | 78,826 | 145,280 | 274,472 |

# Christ Church (United Reformed) Petts Wood Charity

Notes to the accounts
for the year ended
30 June 2025

## 4 Income from donations and legacies

| | Unrestricted funds | Restricted funds | Total 2025 | Unrestricted funds | Restricted funds | Total 2024 |
|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ |
| Free Will Offerings | 50,697 | - | 50,697 | 49,467 | - | 49,467 |
| Gift Aid | 11,203 | - | 11,203 | 11,161 | - | 11,161 |
| Cash collections | 3,609 | - | 3,609 | 3,768 | - | 3,768 |
| Donations | 3,713 | 5,009 | 8,722 | 6,114 | 900 | 7,014 |
| Charity appeals | - | 2,742 | 2,742 | - | 2,685 | 2,685 |
| Halls donations | - | 20 | 20 | - | 75,104 | 75,104 |
| Contribution to manse exps | 1,955 | - | 1,955 | - | - | - |
| Legacies | | - | - | 7,509 | - | 7,509 |
| Grants: | | | | | | |
| URC Southern Synod | - | 4,028 | 4,028 | - | 1,989 | 1,989 |
| Trinity Trust | - | | - | - | 60,000 | 60,000 |
| Garfield Weston | - | | - | - | 20,000 | 20,000 |
| Benefact Trust | - | | - | - | 38,000 | 38,000 |
| URC Southern Synod | - | | - | - | 85,000 | 85,000 |
| Total | 71,177 | 11,799 | 82,976 | 78,019 | 283,678 | 361,697 |

## 5 Income from charitable activities

| | Unrestricted funds | Restricted funds | Total 2025 | Unrestricted funds | Restricted funds | Total 2024 |
|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ |
| Hospitality working group | | - | - | 69 | - | 69 |
| Messy church | 292 | - | 292 | 42 | - | 42 |
| Little Fishes on Friday | 1,510 | - | 1,510 | 1,307 | - | 1,307 |
| Tuesday Toddlers | 874 | - | 874 | 697 | - | 697 |
| Lettings | 51,915 | - | 51,915 | 40,239 | - | 40,239 |
| Weddings & funerals | 1,397 | - | 1,397 | 133 | - | 133 |
| Other | 254 | - | 254 | 219 | - | 219 |
| | 56,242 | - | 56,242 | 42,706 | - | 42,706 |

# Christ Church (United Reformed) Petts Wood Charity

Notes to the accounts
for the year ended
30 June 2025

## 6 Expenditure

| | Unrestricted funds | Restricted funds | Total 2025 | Unrestricted funds | Restricted funds | Total 2024 |
|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ |
| Charitable activities: | | | | | | |
| Charity Appeals | - | 2,850 | 2,850 | - | 1,842 | 1,842 |
| Ministry and Mission | 60,220 | - | 60,220 | 57,014 | - | 57,014 |
| Pulpit Supply | 320 | - | 320 | 280 | - | 280 |
| Ministers' expenses | 57 | - | 57 | 843 | - | 843 |
| Repairs & maintenance | 4,739 | 4,028 | 8,767 | 6,890 | - | 6,890 |
| Halls | - | 83,558 | 83,558 | - | 191,249 | 191,249 |
| Insurance | 8,419 | - | 8,419 | 7,926 | - | 7,926 |
| Gas, electricity & water | 14,258 | - | 14,258 | 7,329 | - | 7,329 |
| Waste | 1,252 | - | 1,252 | 1,172 | - | 1,172 |
| Telephone & broadband | 897 | - | 897 | 789 | - | 789 |
| Heating | 7,946 | - | 7,946 | 1,292 | - | 1,292 |
| Manse expenses | 8,289 | | 8,289 | 5,908 | 1,989 | 7,897 |
| CCLI License | 938 | - | 938 | 904 | - | 904 |
| Postage & stationery | 766 | - | 766 | 464 | - | 464 |
| Other expenses | 463 | - | 463 | 255 | - | 255 |
| Cleaning | 7,926 | - | 7,926 | 7,059 | - | 7,059 |
| Finance working group | 515 | - | 515 | 350 | - | 350 |
| Worship working group | 422 | - | 422 | 245 | - | 245 |
| Pastoral working group | 156 | - | 156 | 136 | - | 136 |
| Hospitality working group | 1,172 | - | 1,172 | 68 | - | 68 |
| Servery refreshments | 53 | - | 53 | 156 | - | 156 |
| Technology, Comms & Me | 2,292 | - | 2,292 | 2,474 | - | 2,474 |
| Disciple & witness working | 153 | - | 153 | 30 | - | 30 |
| Eco church | 461 | - | 461 | 344 | - | 344 |
| Youth & Family worker | - | 861 | 861 | - | - | - |
| Church of Youth/Youth grc | 661 | - | 661 | 432 | - | 432 |
| Messy Church | 293 | - | 293 | 415 | - | 415 |
| Little Fishes | 230 | - | 230 | - | - | - |
| Weddings & funerals | 160 | - | 160 | 85 | - | 85 |
| Organist | 2,030 | - | 2,030 | 2,220 | - | 2,220 |
| Depreciation | 6,086 | | 6,086 | 5,586 | 496 | 6,082 |
| Bad and doubtful debts | (320) | - | (320) | 968 | - | 968 |
| | 130,854 | 91,297 | 222,151 | 111,634 | 195,576 | 307,210 |
| Governance costs | | | | | | |
| Independent examination | 800 | - | 800 | 800 | - | 800 |
| Training | 648 | - | 648 | 745 | - | 745 |
| | 1,448 | - | 1,448 | 1,545 | - | 1,545 |
| Total expenditure | 132,302 | 91,297 | 223,599 | 113,179 | 195,576 | 308,755 |

## 7 Staff and trustee remuneration and related party transactions

The charity does not employ any staff.

None of the Trustees have been paid any remuneration or received any other benefits from employment with the charity or a related entity (2024: £nil). The minister received a stipend paid by the United Reformed Church.

The charity contributes to the Ministry and Mission fund of the United Reformed Church which provides for the cost of providing ministry (including stipends, pension contributions, training and other benefits for ministers), running the denomination and the mission of the wider church.

The minister and one other trustee were paid expenses of £416 in the year in relation to travel and training (2024: £707)

The aggregate amount of donations received from trustees in the year was £6,770 (2024: £8,506).

There were no other related party transactions (2024: none).

## 8 Tangible fixed assets

| | Fixtures & Fittings | Audio visual | Computer Equipment | Total |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| ***Cost*** | | | | |
| At 1 July 2024 | 4,776 | 25,650 | 3,899 | 34,325 |
| Additions | | - | | - |
| Disposals | - | - | (3,899) | (3,899) |
| At 30 June 2025 | 4,776 | 25,650 | - | 30,426 |
| ***Accumulated depreciation*** | | | | |
| At 1 July 2024 | 1,864 | 20,520 | 3,899 | 26,283 |
| Charge for the year | 956 | 5,130 | - | 6,086 |
| Disposals | - | - | (3,899) | (3,899) |
| At 30 June 2025 | 2,820 | 25,650 | - | 28,470 |
| ***Net book value*** | | | | |
| At 30 June 2025 | 1,956 | - | - | 1,956 |
| At 30 June 2024 | 2,912 | 5,130 | - | 8,042 |

# Christ Church (United Reformed) Petts Wood Charity

Notes to the accounts
for the year ended
30 June 2025

## 9 Debtors

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Trade debtors | 2,032 | 1,047 |
| Prepayments and accrued income | 11,480 | 10,856 |
| Total | 13,512 | 11,903 |

## 10 Creditors: amounts falling due within one year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Monies held for Petts Wood Churches Together | 589 | 629 |
| Halls | - | 18,998 |
| Accruals | 2,430 | 1,981 |
| Letting deposits | 1,100 | - |
| Total | 4,119 | 21,608 |

# Christ Church (United Reformed) Petts Wood Charity

Notes to the accounts
for the year ended
30 June 2025

## 11 Movements in funds

| | At 1 July 2024 £ | Incoming resources £ | Outgoing resources £ | Transfers | At 30 June 2025 £ |
|---|---|---|---|---|---|
| **Restricted funds:** | | | | | |
| Charitable causes | 2,257 | 2,742 | (2,850) | 200 | 2,349 |
| Girls brigade | 887 | - | - | (887) | - |
| Piano | 128 | - | - | - | 128 |
| Bowls Club | 3,619 | 917 | - | (3,000) | 1,536 |
| Defibrillator | 126 | - | - | - | 126 |
| Garden | (571) | - | - | 571 | - |
| Roof & Halls | 78,834 | 20 | (83,558) | 7,984 | 3,280 |
| URC maintenance grants | - | 4,028 | (4,028) | - | - |
| Youth & family worker | 60,000 | 4,092 | (861) | 887 | 64,118 |
| Total restricted funds | **145,280** | **11,799** | **(91,297)** | **5,755** | **71,537** |
| **Unrestricted funds:** | | | | | |
| Designated funds: | | | | | |
| Little Fishes | 7,989 | 1,510 | (230) | (4,010) | 5,259 |
| Local Community | 1,413 | - | - | - | 1,413 |
| Orchestra | 2,734 | 150 | - | - | 2,884 |
| Audio visual | 9,978 | - | (5,130) | - | 4,848 |
| Renovation | 49,175 | - | - | - | 49,175 |
| Sanctuary | (54) | - | - | 54 | - |
| Tuesday Toddlers | 3,195 | 875 | - | - | 4,070 |
| Coffee stop | 466 | 717 | - | (600) | 583 |
| Designated legacies | | | | | |
| Administration legacy | 40 | - | - | - | 40 |
| Osborne legacy | - | - | - | | - |
| Kitchen | 2,820 | - | - | - | 2,820 |
| Luncheon club | 1,070 | 729 | - | - | 1,799 |
| Total designated funds | **78,826** | **3,981** | **(5,360)** | **(4,556)** | **72,891** |
| **General fund** | 50,366 | 126,866 | (126,942) | (1,199) | 49,091 |
| Total unrestricted funds | **129,192** | **130,847** | **(132,302)** | **(5,755)** | **121,982** |
| **Total funds** | **274,472** | **142,646** | **(223,599)** | **-** | **193,519** |

# Christ Church (United Reformed) Petts Wood Charity

Notes to the accounts
for the year ended
30 June 2025

## 11 Movements in funds (Cont'd)

**Movements in funds - previous year**

| | At 1 July 2023 £ | Incoming resources £ | Outgoing resources £ | Transfers | At 30 June 2024 £ |
|---|---|---|---|---|---|
| **Restricted funds:** | | | | | |
| Charitable causes | 1,414 | 2,685 | (1,842) | - | 2,257 |
| Girls brigade | 887 | - | - | - | 887 |
| Piano | 128 | - | - | - | 128 |
| Bowls Club | 2,719 | 900 | - | - | 3,619 |
| Defibrillator | 126 | - | - | - | 126 |
| Garden | (571) | - | - | - | (571) |
| Roof & Halls | 52,259 | 218,104 | (191,745) | 216 | 78,834 |
| URC maintenance grants | - | 1,989 | (1,989) | - | - |
| Youth & family worker | | 60,000 | - | - | 60,000 |
| Total restricted funds | **56,962** | **283,678** | **(195,576)** | **216** | **145,280** |
| **Unrestricted funds:** | | | | | |
| Designated funds: | | | | | |
| Little Fishes | 6,682 | 1,307 | - | - | 7,989 |
| Local Community | 1,413 | - | - | - | 1,413 |
| Orchestra | 2,584 | 150 | - | - | 2,734 |
| Audio visual | 15,125 | - | (5,147) | - | 9,978 |
| Renovation | 34,175 | - | - | 15,000 | 49,175 |
| Sanctuary | (54) | - | - | - | (54) |
| Tuesday Toddlers | 2,498 | 697 | - | - | 3,195 |
| Coffee stop | | 466 | - | - | 466 |
| Designated legacies | | | | | |
| Administration legacy | 40 | | | | 40 |
| Osborne legacy | 216 | - | - | (216) | - |
| Kitchen | 2,820 | - | - | | 2,820 |
| Luncheon club | 1,038 | 32 | - | - | 1,070 |
| Property legacy | - | | - | - | - |
| Total designated funds | **66,537** | **2,652** | **(5,147)** | **14,784** | **78,826** |
| **General fund** | 51,607 | 121,791 | (108,032) | (15,000) | 50,366 |
| Total unrestricted funds | **118,144** | **124,443** | **(113,179)** | **(216)** | **129,192** |
| **Total funds** | **175,106** | **408,121** | **(308,755)** | **-** | **274,472** |

## 11 Movements in funds (Cont'd)

### Purposes of restricted funds

Restricted funds arise primarily from appeals for particular projects of the charity or other charitable causes for which the church has opened an appeal.

URC maintenance grants are claimable against specific items of maintenance of the church building and the manse.

### Purposes of designated funds

Designated funds may arise from income given in relation to particular activities of the church.

The Elders may also designate funds for specific projects.

Legacies with no restrictions on their use are generally held as a designated fund until directed by the Elders to a specific project.

Where a surplus arises on the general fund in the year, the Elders may designate part of that surplus in the following year to the renovation fund in order to provide for major maintenance which may arise in future years.

## 12 Analysis of net assets between funds

| | Unrestricted funds £ | Designated funds £ | Restricted funds £ | Total funds £ |
|---|---|---|---|---|
| Tangible fixed assets | 456 | - | 1,500 | 1,956 |
| Net current assets | 48,635 | 72,891 | 70,037 | 191,563 |
| Net assets at 30 June 2025 | 49,091 | 72,891 | 71,537 | 193,519 |

### Analysis of net assets between funds - previous year

| | Unrestricted funds £ | Designated funds £ | Restricted funds £ | Total funds £ |
|---|---|---|---|---|
| Tangible fixed assets | 912 | 5,130 | 2,000 | 8,042 |
| Net current assets | 49,454 | 73,696 | 143,280 | 266,430 |
| Net assets at 30 June 2024 | 50,366 | 78,826 | 145,280 | 274,472 |

**CHRIST CHURCH (UNITED REFORMED) PETTS WOOD CHARITY**

England & Wales - Charity number 1131806

# Accounts




**Annual Report**

**and**

**Financial Statements**

**of the**

**Christ Church (United Reformed) Petts Wood Charity**
Charity Number: 1131806

for the year ended 30 June 2023

**Minister:**
The Revd Nadene Snyman

**Bankers:**
HSBC
249 High St, Orpington, Kent, BR6 0NR

Metro
4 Nugent Retail Park, Cray Ave, Orpington, Kent, BR5 3RP

**Independent Examiner:**
Mrs Marion Moore
10 Barnfield Wood Road, Beckenham, Kent, BR3 6SR

## CHRIST CHURCH (UNITED REFORMED) CHURCH CHARITY

### MISSION STATEMENT

Christ Church is a worshipping, welcoming and proclaiming Christian community, wishing to learn, grow spiritually and serve its local neighbourhood whilst being alive to the needs of an ever-changing world.

### Mission Priorities

**Prayer**

- To increase the number of individuals who feel comfortable around prayer
- To establish a congregation which will bring all things to God in prayer
- To become a faith filled community of people who on a personal level think deeply about their faith and their relationship with God

**Welcoming & Diverse**

- To be a church where people feel welcome and that they belong
- To become a church that recognises and celebrates diversity
- To offer safe, attractive and comfortable surroundings to those who come to our premises

**Relevant & Accessible**

- To offer ways of being church that will accommodate current lifestyles
- To increase the number of families associated with the local church
- To be more visible in our response to global, national and local situations

**Becoming a Greener Church**

- To be awarded our GOLD Eco-church status (currently silver)

## BACKGROUND

**The Church Meeting**: Under the constitution of the United Reformed Church the Church Meeting at Christ Church Petts Wood provides church members the opportunity through discussion, responsible decision and care for one another,

- to strengthen each other's faith
- and to foster the life, work and mission of the Church.

It also has the responsibility for the maintenance of Christ Church's buildings and its grounds which are owned by the United Reformed Church Southern Synod Trust. The responsibility for the maintenance of the minister's manse in Petts Wood is jointly managed by Christ Church, Petts Wood and Camberwell United Reformed Church. The manse in which Christ Church's minister normally resides is owned by the United Reformed Church Southern Synod Trust.

**The Elders Meeting**: Amongst other things, the Elders Meeting has responsibility

- To work with the minister in fostering in the congregation a concern for witness and service to the community
- to provide regular public worship
- to make recommendations to the Church Meeting concerning arrangements for the proper maintenance of buildings and the general oversight of all the financial responsibilities of the local church
- to ensure that safeguarding measures are in place and are regularly reviewed and that health and safety issues are monitored and addressed

Members of the Elders Meeting are the Trustees of Christ Church (United Reformed) Petts Wood Charity

## HISTORY OF REGISTRATION

In 2009 the Church registered with the Charity Commission in its own right as per the Charities Act 2006. The Church Meeting approved the name of the Charity as "Christ Church (United Reformed) Petts Wood Charity". Members of the Elders Meeting were appointed as Trustees of the Charity as from September 2009.

## TRUSTEES

Members of the Elders Meeting and Trustees are either ex officio or elected by the Church Meeting in accordance with the regulations as laid down by the United Reformed Church.
3 Elders came to the end of their natural terms of service and during 2022-2023 Elders have been planning for the Elders meeting from January 2024 as another 2 Elders will come to the end of their terms of service and we would like to maintain 10-12 serving Elders.

During the year the following served on the Elders Meeting and as Trustees:

| Trustees | Elected as Trustee | Ceased as Trustee |
|---|---|---|
| Susan Calvett | January 2018 | |
| Katherine Copley | January 2015 | |
| Peter Dale | January 2021 | |
| Jacqui Degraft-Johnson | January 2021 | |
| Fiona Fogden | January 2018 | |
| Martin Leonard | September 2009 | |
| Christine McNamara | January 2017 | December 2022 |
| Steve McNamara | January 2017 | December 2022 |
| Hilary Miles | January 2023 | |
| Rachel Millington | January 2021 | |
| Janet Poole | January 2020 | December 2022 |
| The Revd Nadene Snyman | February 2019 | |
| David Watts | January 2021 | |

## COMMITTEES

Members of the Elders Meeting for the following calendar year are elected at the Church's Annual General Meeting held in November. The Elders Meeting meets seven times a year.
Working Groups are also appointed at the November Church Meeting. These groups meet regularly and work to support the Elders Meeting in achieving the Church's Mission Statement. They also make reports and recommendations to the Elders Meeting and to Church Meeting. Church Meeting meets six times a year.

The Working Groups are:

- Finance Group (which reports to every Elders Meeting)
- Property Group
- Children's and Youth Ministry Working Group
- Hospitality and Fellowship Group
- Pastoral Care Group
- Worship Group
- World Church and Social Action Group
- Technology, Media & Communications

**CHURCH MEMBERSHIP:** A Church membership roll is kept. On 1st January 2023 there were 115 members.

## REVIEW OF THE YEAR

July 2022 to July 2023 has been really busy for Christ Church and we delighted that people have come back to in person worship but that also many people are watching our services online and form a very special part of our Church community.

Our services at Christmas & Easter have been really special times and we shared in a variety of services including a toy service, nativity, carol services, family Christmas worship, Maundy Thursday meal, Easter Sunday breakfast and participated in the Good Friday Walk of Witness with Petts Wood Churches Together.

The average attendance on a Sunday morning which is a combination of in person and online attendance including children is around 150. Services over the past year have principally been led by our minister supplemented by visiting preachers or members of the congregation.

The Church of Youth is now meeting each week and Messy Church continues to run monthly. Last Autumn we also started a youth group once a month and although this has small numbers it is a lovely group and many of the young people volunteer elsewhere within the Church. All those who work with children and youth have been DBS checked and we are just looking at renewing some of these checks. The Safeguarding Policy was reviewed and updated.

The church has continued to sponsor the Petts Wood Playgroup for Children with Special Needs through the provision of accommodation, volunteers and services.

Pastoral care continues to be a very important part of our mission and this has been even more important in a year that has seen some quite a lot of bereavement within our fellowship.

All our uniformed organisations continue to meet in the halls and nearly 100 young people attend each week as part of these groups.

All these activities were made possible through the voluntary help of church members and of people associated with the church.

The church has continued to support the Leprosy Mission, Christian Aid and Commitment for Life (which is a partnership between the United Reformed Church and Christian Aid) through donations from individual members. Other charities were also similarly supported through gifts of money or goods – for example the Hayes Community food bank.

The church halls continue to be used by many local community organisations for all ages and we are continuing to plan for a major hall refurbishment early in 2024 which will ensure our Church and community activities can continue in this space.

The Elders and Church Meeting have continued to implement a programme of initiatives in furtherance of their vision for the church over the next few years.

**Katherine Copley**
**Church Secretary** **October 2023**

## FINANCE REVIEW

The financial results from 1 July 2022 to 30 June 2023 shows a surplus of £ 26,497. The large surplus relates to the delayed receipt of Gift Aid for 2021 to 2022 and the balance of the insurance claim for lost of income during Covid.
The church's main expenditure has been the completion of the replacement of the hall complex roofs. The finance kept a review of the press news on Metro Bank. It is reviewing other banks to spread the assets.

## RESERVES POLICY

The Trustees aim to build up free reserves by the transfer of £12,500 into dedicated reserves at the beginning of each Financial Year if funds allow. This to enable a dedicated fund to be built up to cover major capital expenditure on building works over the next 10 years.

The balance at the end of June 2023 is £34,174. The Trustees agreed to move funds from the Renovation fund and other funds to the Halls Renovation project to start in the next Financial Year. This fund has a balance of £55,091

## RISK MANAGEMENT

The Trustees have assessed major risks to which the church is exposed, in particular those related to operational and financial risks and are satisfied that systems are in place to mitigate its exposure to major risks. The principle risks and uncertainties currently facing the charity are considered to be:

- Financial risk: The age of the building will require unexpected repairs costs that potentially be unaffordable by its current income and reserve level.
- Risk in connection with working with children, young adults and vulnerable adults: The church volunteers have regular contact with children and adults. The risk is that the appropriate level of due care over these individuals is not adequate.
- Risk in keyman dependency for important roles in running and maintenance of the Church.

Our plans and strategies for managing these risks include:

- Regular meetings of the Trustees, Finance and other related sub committees monitoring income and expenditure.
- Spreading money between banks to reduce if banks collapse.
- Dual authority on banks accounts to safe guard the church's expenditure.
- Reduce the risk of keyman dependency.
- Review and produce polices for finance.
- Maintaining adequate insurance, ensuring adequate reserve is held, the use of intruder alarms and relevant procedures for evacuation of the building.
- Have appropriate safeguarding training and policies in place.

**Martin Leonard**
**Church Treasurer** **October 2023**

## Christ Church (United Reformed) Petts Wood Charity

### Receipts and Payments for the year ended 30 June 2023

| | 2023 | | | | 2022 |
|---|---|---|---|---|---|
| | General fund £ | Designated funds £ | Restricted funds £ | Total funds £ | Total funds £ |
| **RECEIPTS** | | | | | |
| Voluntary | 83,807 | 650 | 10,697 | 95,154 | 133,788 |
| Fundraising | 22 | - | 100 | 122 | - |
| Interest | 881 | - | - | 881 | 42 |
| Church activities | 47,584 | 1,583 | 230 | 49,397 | 37,825 |
| Other | 8,673 | - | - | 8,673 | 19,000 |
| Total receipts | 140,967 | 2,233 | 11,027 | 154,227 | 190,655 |
| **PAYMENTS** | | | | | |
| Fundraising | 171 | - | - | 171 | - |
| Church activities | 94,794 | 125 | 31,710 | 126,629 | 173,110 |
| Governance | 930 | - | - | 930 | 580 |
| Total payments | 95,895 | 125 | 31,710 | 127,730 | 173,690 |
| Excess of receipts over payments | 45,072 | 2,108 | (20,683) | 26,497 | 16,965 |
| Transfers between funds | (20,683) | (28,317) | 49,000 | - | - |
| Opening cash funds | 15,891 | 91,983 | 31,477 | 139,351 | 122,386 |
| **Closing cash funds** | 40,280 | 65,774 | 59,794 | 165,848 | 139,351 |

## Christ Church (United Reformed) Petts Wood Charity

### Receipts for the year ended 30 June 2023

| | 2023 | | | | 2022 |
|---|---|---|---|---|---|
| | General fund | Designated funds | Restricted funds | Total funds | Total funds |
| | £ | £ | £ | £ | £ |
| Voluntary | | | | | |
| Donations - GA standing orders | 49,190 | - | - | 49,190 | 51,432 |
| Donations - GA envelopes | 2,503 | - | - | 2,503 | 4,328 |
| Donations - no GA envelopes | 931 | - | - | 931 | 1,139 |
| Cash collections | 4,622 | - | - | 4,622 | 2,171 |
| Donations - General | 1,456 | 650 | 5,718 | 7,824 | 8,471 |
| Charity Appeals | - | - | 1,386 | 1,386 | 1,980 |
| Commitment for Life | - | - | 25 | 25 | - |
| Leprosy Mission | - | - | - | - | - |
| Gift Aid | 24,909 | - | - | 24,909 | - |
| Legacies | - | - | - | - | - |
| Grants | - | - | 3,568 | 3,568 | 64,267 |
| Contribution to manse exps | 196 | - | - | 196 | - |
| | 83,807 | 650 | 10,697 | 95,154 | 133,788 |
| Fundraising | | | | | |
| Fundraising events | - | - | - | - | - |
| Sundry donations | 22 | - | 100 | 122 | - |
| | 22 | - | 100 | 122 | - |
| Interest | | | | | |
| Deposit interest | 881 | - | - | 881 | 42 |
| | 881 | - | - | 881 | 42 |
| Church activities | | | | | |
| Hospitality working group | 139 | - | - | 139 | - |
| Messy church | 160 | - | - | 160 | 211 |
| Little Fishes on Friday | - | 1,047 | - | 1,047 | 492 |
| Tuesday Toddlers | | 512 | - | 512 | 391 |
| Lettings | 46,216 | - | - | 46,216 | 36,225 |
| Weddings & funerals | 1,035 | - | 230 | 1,265 | 506 |
| Sumup payments | 34 | 24 | - | 58 | - |
| | 47,584 | 1,583 | 230 | 49,397 | 37,825 |
| Other | | | | | |
| Training | - | - | - | - | - |
| Insurance claim | 8,673 | - | - | 8,673 | 19,000 |
| | 8,673 | - | - | 8,673 | 19,000 |

## Christ Church (United Reformed) Petts Wood Charity

### Payments for the year ended 30 June 2023

| | 2023 | | | | 2022 |
|---|---|---|---|---|---|
| | General fund £ | Designated funds £ | Restricted funds £ | Total funds £ | Total funds £ |
| Fundraising | | | | | |
| Fundraising events | 171 | - | - | 171 | - |
| Church activities | | | | | |
| Charity Appeals | - | - | 5,474 | 5,474 | 248 |
| Ministry and Mission | 54,371 | - | - | 54,371 | 54,059 |
| Pulpit Supply | 400 | - | - | 400 | 160 |
| Ministers' expenses | 742 | - | - | 742 | 1,097 |
| Contracts | 122 | | 2,335 | 2,457 | - |
| Repairs & maintenance | 377 | - | 21,194 | 21,571 | 3,570 |
| Kitchen project | - | 125 | - | 125 | 1,392 |
| Roof | - | - | - | - | 46,686 |
| Garden | - | - | - | - | 6,620 |
| Renovation | - | | - | - | 8,855 |
| Insurance | 7,926 | - | - | 7,926 | 14,896 |
| Gas | 5,541 | - | - | 5,541 | 5,724 |
| Electricity | 2,122 | - | - | 2,122 | 2,125 |
| Water | 832 | - | - | 832 | 86 |
| Waste | 1,147 | - | - | 1,147 | 1,147 |
| Telephone & broadband | 749 | - | - | 749 | 603 |
| Heating | 1,216 | - | - | 1,216 | 2,255 |
| Manse expenses | 951 | - | 1,496 | 2,447 | 6,743 |
| CCLI License | 843 | - | - | 843 | 901 |
| Postage & stationery | 595 | - | - | 595 | 312 |
| Other expenses | 126 | - | 1,211 | 1,337 | 1,239 |
| Cleaning | 6,855 | - | - | 6,855 | 5,744 |
| Cleaning materials | 1,393 | - | - | 1,393 | 832 |
| Finance working group | 220 | - | - | 220 | 2,685 |
| Worship working group | 303 | - | - | 303 | 667 |
| Pastoral working group | 325 | - | - | 325 | 213 |
| Hospitality working group | 138 | - | - | 138 | 136 |
| Servery refreshments | 297 | - | - | 297 | - |
| Technology, Comms & Media | 3,385 | - | - | 3,385 | 1,757 |
| Disciple & witness working group | 236 | - | - | 236 | 91 |
| Eco church | 208 | - | - | 208 | 57 |
| World Church working group | - | - | - | - | 41 |
| Church of Youth/Youth group | 466 | - | - | 466 | 197 |
| Messy Church | 349 | - | - | 349 | 315 |
| Weddings & funerals | 255 | - | - | 255 | 265 |
| Organist | 2,220 | - | - | 2,220 | 1,320 |
| Flowers | 84 | - | - | 84 | 72 |
| | 94,794 | 125 | 31,710 | 126,629 | 173,110 |
| Governance | | | | | |
| Training | 610 | - | - | 610 | 270 |
| Bank charges | 120 | - | - | 120 | 110 |
| Independent examination | 200 | - | - | 200 | 200 |
| | 930 | - | - | 930 | 580 |

## Christ Church (United Reformed) Petts Wood Charity

### Movement on funds

| | Opening balance at 1 July 2022 £ | Receipts £ | Payments £ | Transfers between funds £ | Closing balance at 30 June 2023 £ |
|---|---|---|---|---|---|
| General fund | 15,891 | 140,967 | (95,895) | (20,683) | 40,280 |
| Designated funds | | | | | |
| Little Fishes | 5,634 | 1,047 | - | - | 6,681 |
| Local Community | 1,412 | - | - | - | 1,412 |
| Orchestra | 2,434 | 150 | - | - | 2,584 |
| Audio visual | 14,362 | - | - | - | 14,362 |
| Renovation | 29,174 | - | - | 5,000 | 34,174 |
| Sanctuary | (54) | - | - | - | (54) |
| Tuesday Toddlers | 1,986 | 512 | - | - | 2,498 |
| Designated legacies | | | | | |
| Administration legacy | 40 | - | - | - | 40 |
| Osborne legacy | 19,217 | - | - | (19,000) | 217 |
| Kitchen | 2,446 | 500 | (125) | - | 2,821 |
| Property legacy | 5,000 | - | - | (5,000) | - |
| Luncheon Club | 10,332 | 24 | - | (9,317) | 1,039 |
| Total designated funds | 91,983 | 2,233 | (125) | (28,317) | 65,774 |
| Restricted funds | | | | | |
| Charitable Causes | 5,477 | 1,411 | (5,474) | - | 1,414 |
| Girls Brigade | 887 | - | - | - | 887 |
| Piano | 128 | - | - | - | 128 |
| Bowls club | 2,019 | 700 | - | - | 2,719 |
| Defibrillator | 1,600 | - | (1,474) | - | 126 |
| Garden | (571) | - | - | - | (571) |
| URC maintenance grants | - | 3,568 | (3,568) | | - |
| Roof & Halls | 21,937 | 5,348 | (21,194) | 49,000 | 55,091 |
| Total restricted funds | 31,477 | 11,027 | (31,710) | 49,000 | 59,794 |
| Total funds | 139,351 | 154,227 | (127,730) | - | 165,848 |

**Notes**

## Christ Church (United Reformed) Petts Wood Charity

### Statement of assets and liabilities

| | 2023 Total funds £ | 2022 Total funds £ |
|---|---|---|
| Monetary assets | | |
| Metro current account | 7,325 | 48,063 |
| Metro lettings account | 2,903 | 804 |
| Cash - float in safe | 100 | 100 |
| Cash - Messy Church (safe) | 127 | 127 |
| Metro Deposits | 70,430 | 6,001 |
| CAF accounts | - | - |
| HSBC - Deposit | 84,963 | 84,256 |
| | 165,848 | 139,351 |
| Other monetary assets | | |
| Uncleared deposits - Metro current | - | - |
| Lettings invoiced not yet received | 3,345 | 3,164 |
| Liabilities | | |
| PAYE | - | - |
| Letting deposits - refundable | - | (1,990) |
| Monies held for Petts Wood Churches Together | (653) | (667) |
| Retention for Roof work | (2,832) | - |

Approved by the Trustees on 1 November 2023 and signed on their behalf by:

Rev Nadene Snyman

(NADENE SNYMAN)

# Independent Examiner's report to the Trustees of Christ Church (United Reformed) Petts Wood Charity

I report to the Elders (as trustees) on my examination of the accounts of the church for the year ended 30 June 2023.

## Responsibilities and basis of report

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

I report in respect of my examination of the church'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 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:

- Accounting records were not kept in respect of the church as required by section 130 of the Act; or
- The accounts do not accord with those records.

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



Marion Moore MA FCA DChA
10 Barnfield Wood Road
Beckenham BR3 6SR

7 November 2023

**CHRIST CHURCH (UNITED REFORMED) PETTS WOOD CHARITY**

England & Wales - Charity number 1131806

# Accounts

The United Reformed Church

**Annual Report**

**and**

**Financial Statements**

**of the**

**Christ Church (United Reformed) Petts Wood Charity**
Charity Number: 1131806

for the year ended 30 June 2022

**Minister:**
The Revd Nadene Snyman

**Bankers:**
HSBC
249 High St, Orpington, Kent, BR6 0NR

Metro
4 Nugent Retail Park, Cray Ave, Orpington, Kent, BR5 3RP

**Independent Examiner:**
Mrs Marion Moore
10 Barnfield Wood Road, Beckenham, Kent, BR3 6SR

## CHRIST CHURCH (UNITED REFORMED) CHURCH CHARITY

**MISSION STATEMENT**

Christ Church is a worshipping, welcoming and proclaiming Christian community, wishing to learn, grow spiritually and serve its local neighbourhood whilst being alive to the needs of an ever-changing world.

**Mission Priorities**

**Prayer**

- To increase the number of individuals who feel comfortable around prayer
- To establish a congregation which will bring all things to God in prayer
- To become a faith filled community of people who on a personal level think deeply about their faith and their relationship with God

**Welcoming & Diverse**

- To be a church where people feel welcome and that they belong
- To become a church that recognises and celebrates diversity
- To offer safe, attractive and comfortable surroundings to those who come to our premises

**Relevant & Accessible**

- To offer ways of being church that will accommodate current lifestyles
- To increase the number of families associated with the local church
- To be more visible in our response to global, national and local situations

**Becoming a Greener Church**

- To be awarded our GOLD Eco-church status (currently silver)

## BACKGROUND

**The Church Meeting**: Under the constitution of the United Reformed Church the Church Meeting at Christ Church Petts Wood provides church members the opportunity through discussion, responsible decision and care for one another,

- to strengthen each other's faith
- and to foster the life, work and mission of the Church.

It also has the responsibility for the maintenance of Christ Church's buildings and its grounds which are owned by the United Reformed Church Southern Synod Trust. The responsibility for the maintenance of the minister's manse in Petts Wood is jointly managed by Christ Church, Petts Wood and Beckenham United Reformed Church (up until 31st July 2022). The manse in which Christ Church's minister normally resides is owned by the United Reformed Church Southern Synod Trust.

**The Elders Meeting**: Amongst other things, the Elders Meeting has responsibility

- To work with the minister in fostering in the congregation a concern for witness and service to the community
- to provide regular public worship
- to make recommendations to the Church Meeting concerning arrangements for the proper maintenance of buildings and the general oversight of all the financial responsibilities of the local church
- to ensure that safeguarding measures are in place and are regularly reviewed and that health and safety issues are monitored and addressed

Members of the Elders Meeting are the Trustees of Christ Church (United Reformed) Petts Wood Charity

## HISTORY OF REGISTRATION

In 2009 the Church registered with the Charity Commission in its own right as per the Charities Act 2006. The Church Meeting approved the name of the Charity as "Christ Church (United Reformed) Petts Wood Charity". Members of the Elders Meeting were appointed as Trustees of the Charity as from September 2009.

## TRUSTEES

Members of the Elders Meeting and Trustees are either ex officio or elected by the Church Meeting in accordance with the regulations as laid down by the United Reformed Church.
2 Elders came to the end of their natural terms of service and during 2021-2022 Elders have been planning for the Elders meeting from January 2023 as another 2 Elders will come to the end of their terms of service and we would like to maintain 10-12 serving Elders.

During the year the following served on the Elders Meeting and as Trustees:

| Trustees | Elected as Trustee | Ceased as Trustee |
|---|---|---|
| Susan Calvett | January 2018 | |
| Katherine Copley | January 2015 | |
| Peter Dale | January 2021 | |
| Jacqui Degraft-Johnson | January 2021 | |
| Fiona Fogden | January 2018 | |
| Martin Fosten | January 2017 | December 2021 |
| Diane Hatch | January 2016 | December 2021 |
| Martin Leonard | September 2009 | |
| Christine McNamara | January 2017 | |
| Steve McNamara | January 2017 | |
| Rachel Millington | January 2021 | |
| Janet Poole | January 2020 | |
| The Revd Nadene Snyman | February 2019 | |
| David Watts | January 2021 | |

## COMMITTEES

Members of the Elders Meeting for the following calendar year are elected at the Church's Annual General Meeting held in November. The Elders Meeting meets seven times a year.
Working Groups are also appointed at the November Church Meeting. These groups meet regularly and work to support the Elders Meeting in achieving the Church's Mission Statement. They

also make reports and recommendations to the Elders Meeting and to Church Meeting. Church Meeting meets six times a year.
The Working Groups are:

- Finance Group (which reports to every Elders Meeting)
- Property Group
- Children's and Youth Ministry Working Group
- Hospitality and Fellowship Group
- Pastoral Care Group
- Worship Group
- World Church and Social Action Group
- Technology, Media & Communications

**CHURCH MEMBERSHIP:** A Church membership roll is kept. On 1st January 2022 there were 120 members.

**REVIEW OF THE YEAR**

Since July 2021 we have been holding services in person again each Sunday and all of these services are also streamed live to YouTube. Over Christmas 2021 we were delighted to be back in person for most of our Christmas services but did hold the first 3 weeks of 2022 online due to high covid cases. Easter 2022 was a very special time where we shared in services in person again, a Maundy Thursday meal, Easter Sunday breakfast and participated in the Good Friday Walk of Witness with Petts Wood Churches together.

The average attendance on a Sunday morning which is a combination of in person and online attendance including children is around 150. Services over the past year have principally been led by our minister supplemented by visiting preachers or members of the congregation.

The Church of Youth has returned in person 3 times a month and Messy Church also returned in September 2021. Last Autumn we also started an all age Café Church once a month and although this has not continued we were pleased to welcome young people to this alternative style of worship and we are therefore exploring the possibility of starting a youth group this Autumn. All those

who work with children and youth have been DBS checked and we are just looking at renewing some of these checks. The Safeguarding Policy was reviewed and updated.

The church has continued to sponsor the Petts Wood Playgroup for Children with Special Needs through the provision of accommodation, volunteers and services.

Pastoral care continues to be a very important part of our mission and being back in the Church has meant that our flower ministry was able to start up again which has been lovely.

All our uniformed organisations continue to meet in the halls and nearly 100 young people attend each week as part of these groups.

All these activities were made possible through the voluntary help of church members and of people associated with the church.

The church has continued to support the Leprosy Mission, Christian Aid and Commitment for Life (which is a partnership between the United Reformed Church and Christian Aid) through donations from individual members. Other charities were also similarly supported through gifts of money or goods – for example Bromley Borough Foodbank.

The church halls continue to be used by local community organisations and we have been delighted and very grateful to the Synod for financial help towards a new roof for our hall complex which will ensure our Church and community activities can continue in this space.

The Elders and Church Meeting have continued to implement a programme of initiatives in furtherance of their vision for the church over the next few years.

**Katherine Copley**
**Church Secretary**
**September 2022**

## FINANCE REVIEW

The financial results from 1 July 2021 to 30 June 2022 shows a surplus of £16,965, this was due to the charity made a claim for loss of income during the pandemic and received an interim payment of £19,000. The balance from the claim, to be received in 2022/23 Financial Year, is £8,672.

The church's main expenditure has been the replacement of the hall roofs. The charity applied for grants towards the replacement of the roofs and received one from Synod and another from Viridor. The balance came from donations and the Renovation fund.

The church received a donation from the Co-op and with other donations from members it was able to have two raised flower bed built for children to maintain plus a labyrinth for members of the community to enjoy.

## RESERVES POLICY

The Trustees aim to build up free reserves by the transfer of £12,500 into dedicated reserves at the beginning of each Financial Year if funds allow. This to enable a dedicated fund to be built up to cover major capital expenditure on building works over the next 10 years.

The balance at the end of June 2022 is £41,175. The unreserved funds showed a surplus at the end of June 2021, which enabled us to transfer money to Reserves this year.

## RISK MANAGEMENT

The Trustees have assessed major risks to which the church is exposed, in particular those related to operational and financial risks and are satisfied that systems are in place to mitigate its exposure to major risks. The principle risks and uncertainties currently facing the charity are considered to be:

- Financial risk: The age of the building will require unexpected repairs costs that potentially be unaffordable by its current income and reserve level.

- Risk in connection with working with children, young adults and vulnerable adults: The church volunteers have regular contact with children and adults. The risk is that the appropriate level of due care over these individuals is not adequate.
- Risk in keyman dependency for important roles in running and maintenance of the Church.

Our plans and strategies for managing these risks include:

- Regular meetings of the Trustees, Finance and other related sub committees monitoring income and expenditure.
- Spreading money between banks to reduce if banks collapse.
- Dual authority on banks accounts to safe guard the church's expenditure.
- Reduce the risk of keyman dependency.
- Review and produce polices for finance.
- Maintaining adequate insurance, ensuring adequate reserve is held, the use of intruder alarms and relevant procedures for evacuation of the building.
- Have appropriate safeguarding training and policies in place

**Martin Leonard**
**Church Treasurer**

## Christ Church (United Reformed) Petts Wood Charity

### Receipts and Payments for the year ended 30 June 2022

| | 2022 | | | | 2021 |
|---|---|---|---|---|---|
| | General fund £ | Designated funds £ | Restricted funds £ | Total funds £ | Total funds £ |
| **RECEIPTS** | | | | | |
| Voluntary | 61,239 | 228 | 72,321 | 133,788 | 114,925 |
| Fundraising | - | - | - | - | 2,900 |
| Interest | 42 | - | - | 42 | 42 |
| Church activities | 36,942 | 883 | - | 37,825 | 8,438 |
| Other | 19,000 | - | - | 19,000 | - |
| Total receipts | 117,223 | 1,111 | 72,321 | 190,655 | 126,305 |
| **PAYMENTS** | | | | | |
| Fundraising | - | - | - | - | - |
| Church activities | 106,163 | 13,032 | 53,915 | 173,110 | 178,073 |
| Governance | 580 | - | - | 580 | 320 |
| Total payments | 106,743 | 13,032 | 53,915 | 173,690 | 178,393 |
| Excess of receipts over payments | 10,480 | (11,921) | 18,406 | 16,965 | (52,088) |
| Transfers between funds | (19,502) | 21,334 | (1,832) | - | - |
| Opening cash funds | 24,913 | 82,570 | 14,903 | 122,386 | 174,474 |
| **Closing cash funds** | 15,891 | 91,983 | 31,477 | 139,351 | 122,386 |

## Christ Church (United Reformed) Petts Wood Charity

### Receipts for the year ended 30 June 2022

| | 2022 | | | | 2021 |
|---|---|---|---|---|---|
| | General fund | Designated funds | Restricted funds | Total funds | Total funds |
| | £ | £ | £ | £ | £ |
| Voluntary | | | | | |
| Donations - GA standing orders | 51,432 | - | - | 51,432 | 49,255 |
| Donations - GA envelopes | 4,328 | - | - | 4,328 | 6,108 |
| Donations - no GA envelopes | 1,139 | - | - | 1,139 | 776 |
| Cash collections | 2,171 | - | - | 2,171 | 1,069 |
| Donations - General | 2,169 | 228 | 6,074 | 8,471 | 12,015 |
| Charity Appeals | - | - | 1,980 | 1,980 | 3,449 |
| Commitment for Life | - | - | - | - | - |
| Leprosy Mission | - | - | - | - | - |
| Gift Aid | - | - | - | - | 15,499 |
| Legacies | - | - | - | - | 5,000 |
| Grants | - | - | 64,267 | 64,267 | 20,030 |
| HMRC JRS (furlough) | - | - | - | - | 1,724 |
| | 61,239 | 228 | 72,321 | 133,788 | 114,925 |
| Fundraising | | | | | |
| Fundraising events | - | - | - | - | - |
| Sundry donations | | | | - | 2,900 |
| | - | - | - | - | 2,900 |
| Interest | | | | | |
| Deposit interest | 42 | - | - | 42 | 42 |
| | 42 | - | - | 42 | 42 |
| Church activities | | | | | |
| Finance working group | - | - | - | - | - |
| Hospitality working group | - | - | - | - | - |
| Disciple & witness working group | - | - | - | - | - |
| World Church working group | - | - | - | - | - |
| Messy church | 211 | - | - | 211 | 4 |
| Little Fishes on Friday | - | 492 | - | 492 | 493 |
| Tuesday Toddlers | - | 391 | - | 391 | 340 |
| Lettings | 36,225 | - | - | 36,225 | 29,679 |
| Contact | - | - | - | - | - |
| Weddings & funerals | 506 | - | - | 506 | - |
| Sumup payments | - | - | - | - | 36 |
| | 36,942 | 883 | - | 37,825 | 30,552 |
| Other | | | | | |
| Training | - | - | - | - | - |
| Insurance claim | 19,000 | - | - | 19,000 | - |
| | 19,000 | - | - | 19,000 | - |

## Christ Church (United Reformed) Petts Wood Charity

### Payments for the year ended 30 June 2022

| | 2022 | | | | 2021 |
|---|---|---|---|---|---|
| | General fund £ | Designated funds £ | Restricted funds £ | Total funds £ | Total funds £ |
| Church activities | | | | | |
| Charity Appeals | - | - | 248 | 248 | 350 |
| Commitment for Life | - | - | - | - | - |
| Leprosy Mission | - | - | - | - | 339 |
| Ministry and Mission | 54,059 | - | - | 54,059 | 53,482 |
| Pulpit Supply | 160 | - | - | 160 | 90 |
| Ministers' expenses | 1,097 | - | - | 1,097 | 175 |
| Repairs & maintenance | 3,570 | - | - | 3,570 | 23,683 |
| Kitchen project | - | 1,392 | - | 1,392 | 32,362 |
| Audio visual project | - | - | - | - | 38,756 |
| Roof | - | - | 46,686 | 46,686 | - |
| Garden | - | - | 6,620 | 6,620 | - |
| Renovation | - | 8,855 | - | 8,855 | - |
| Insurance | 14,896 | - | - | 14,896 | - |
| Gas | 5,724 | - | - | 5,724 | 2,401 |
| Electricity | 2,125 | - | - | 2,125 | 2,439 |
| Water | 86 | - | - | 86 | - |
| Waste | 1,147 | - | - | 1,147 | 860 |
| Telephone & broadband | 603 | - | - | 603 | 712 |
| Heating | 2,255 | - | - | 2,255 | 324 |
| Manse expenses | 6,743 | - | - | 6,743 | 6,739 |
| CCLI License | 901 | - | - | 901 | 752 |
| Postage & stationery | 312 | - | - | 312 | 204 |
| Other expenses | 678 | 200 | 361 | 1,239 | 2,066 |
| Cleaning | 5,744 | - | - | 5,744 | 3,676 |
| Cleaning materials | 832 | - | - | 832 | 956 |
| Church administrator wages | - | - | - | - | 3,481 |
| Finance working group | 405 | 2,280 | - | 2,685 | 1,312 |
| Worship working group | 667 | - | - | 667 | 537 |
| Pastoral working group | 213 | - | - | 213 | 84 |
| Hospitality working group | 136 | - | - | 136 | 37 |
| Technology, Comms & Media | 1,452 | 305 | - | 1,757 | - |
| Disciple & witness working group | 91 | - | - | 91 | 128 |
| Eco church | 57 | - | - | 57 | - |
| World Church working group | 41 | - | - | 41 | - |
| Church of Youth | 197 | - | - | 197 | 139 |
| Messy Church | 315 | - | - | 315 | 29 |
| Weddings & funerals | 265 | - | - | 265 | - |
| Organist | 1,320 | - | - | 1,320 | 550 |
| Flowers | 72 | - | - | 72 | 59 |
| Furlough pay | - | - | - | - | 1,351 |
| | 106,163 | 13,032 | 53,915 | 173,110 | 178,073 |
| Governance | | | | | |
| Training | 270 | - | - | 270 | - |
| Bank charges | 110 | - | - | 110 | 120 |
| Independent examination | 200 | - | - | 200 | 200 |
| | 580 | - | - | 580 | 320 |

## Christ Church (United Reformed) Petts Wood Charity

### Movement on funds

| | Opening balance at 1 July 2021 £ | Receipts £ | Payments £ | Transfers between funds £ | Closing balance at 30 June 2022 £ |
|---|---|---|---|---|---|
| General fund | 24,913 | 117,223 | (106,743) | (19,502) | 15,891 |
| Designated funds | | | | | |
| Little Fishes | 6,052 | 580 | - | (998) | 5,634 |
| Local Community | 1,612 | - | (200) | - | 1,412 |
| Orchestra | 2,334 | 100 | - | - | 2,434 |
| Audio visual | 14,667 | - | (305) | - | 14,362 |
| Renovation | 26,029 | - | (8,855) | 12,000 | 29,174 |
| Sanctuary | (54) | - | - | - | (54) |
| Tuesday Toddlers | 1,595 | 391 | - | - | 1,986 |
| Designated legacies | | | | | |
| Administration legacy | 1,738 | 40 | (1,738) | - | 40 |
| Osborne legacy | 19,759 | - | (542) | - | 19,217 |
| Kitchen | 3,838 | - | (1,392) | - | 2,446 |
| Property legacy | 5,000 | - | - | - | 5,000 |
| Luncheon Club | - | - | - | 10,332 | 10,332 |
| Total designated funds | 82,570 | 1,111 | (13,032) | 21,334 | 91,983 |
| Restricted funds | | | | | |
| Charitable Causes | 3,745 | 1,980 | (248) | - | 5,477 |
| Girls Brigade | 887 | - | - | - | 887 |
| Leprosy Mission | - | - | - | - | - |
| Luncheon Club | 10,297 | 396 | (361) | (10,332) | - |
| Piano | 128 | - | - | - | 128 |
| Bowls club | - | 2,019 | - | - | 2,019 |
| Defibrillator | - | 1,600 | - | - | 1,600 |
| Garden | - | 4,549 | (6,620) | 1,500 | (571) |
| Roof | (154) | 61,777 | (46,686) | 7,000 | 21,937 |
| Total restricted funds | 14,903 | 72,321 | (53,915) | (1,832) | 31,477 |
| Total funds | 122,386 | 190,655 | (173,690) | - | 139,351 |

**Notes**

1 In addition to the expenditure shown above for the Roof fund, in the year a further £49,581 of expenditure was funded directly from a grant without passing through the church's bank account.

2 Church meeting agreed during the year that, in the absence of historical record to the contrary, the Luncheon club fund would be treated as a designated fund. This has been shown as a transfer in the accounts.

## Christ Church (United Reformed) Petts Wood Charity

### Statement of assets and liabilities

| | 2022 Total funds £ | 2021 Total funds £ |
|---|---|---|
| Monetary assets | | |
| Metro current account | 48,063 | 1,209 |
| Metro lettings account | 804 | 1,964 |
| Cash - float in safe | 100 | 100 |
| Cash - Messy Church (safe) | 127 | 127 |
| Metro Deposit | 6,001 | 34,808 |
| CAF accounts | - | - |
| HSBC - Deposit | 84,256 | 84,178 |
| | 139,351 | 122,386 |
| Other monetary assets | | |
| Uncleared deposits - Metro current | - | - |
| Lettings invoiced not yet received | 3,164 | 2,550 |
| Liabilities | | |
| PAYE | - | - |
| Letting deposits - refundable | (1,990) | |
| Monies held for Petts Wood Churches Together | (667) | |

Approved by the Trustees on and signed on their behalf by:

Rev Nadene Symon 2 Nov 2022

# Independent Examiner's report to the Trustees of Christ Church (United Reformed) Petts Wood Charity

I report to the Elders (as trustees) on my examination of the accounts of the church for the year ended 30 June 2022.

## Responsibilities and basis of report

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

I report in respect of my examination of the church'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 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:

- Accounting records were not kept in respect of the church as required by section 130 of the Act; or
- The accounts do not accord with those records.

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

M.C. Moore.

Marion Moore MA FCA DChA
10 Barnfield Wood Road
Beckenham BR3 6SR

6 November 2022

**CHRIST CHURCH (UNITED REFORMED) PETTS WOOD CHARITY**

England & Wales - Charity number 1131806

# Accounts

The United Reformed Church

Annual Report

and

Financial Statements

of the

Christ Church (United Reformed) Petts Wood Charity
Charity Number: 1131806

for the year ended 30 June 2021

Minister:
The Revd Nadene Snyman

Bankers:
HSBC
249 High St, Orpington, Kent, BR6 0NR

Metro
4 Nugent Retail Park, Cray Ave, Orpington, Kent, BR5 3RP

Independent Examiner:
Mrs Marion Moore
10 Barnfield Wood Road, Beckenham, Kent, BR3 6SR

# CHRIST CHURCH (UNITED REFORMED) CHURCH CHARITY

## MISSION STATEMENT

Christ Church is a worshipping, welcoming and proclaiming Christian community, wishing to learn, grow spiritually and serve its local neighbourhood whilst being alive to the needs of an ever-changing world.

## BACKGROUND

The Church Meeting: Under the constitution of the United Reformed Church the Church Meeting at Christ Church Petts Wood provides church members the opportunity through discussion, responsible decision and care for one another,

- to strengthen each other's faith
- and to foster the life, work and mission of the Church.

It also has the responsibility for the maintenance of Christ Church's buildings and its grounds which are owned by the United Reformed Church Southern Synod Trust. The responsibility for the maintenance of the minister's manse in Petts Wood is jointly managed by Christ Church, Petts Wood and Beckenham United Reformed Church. The manse in which Christ Church's minister normally resides is owned by the United Reformed Church Southern Synod Trust.

The Elders Meeting: Amongst other things, the Elders Meeting has responsibility

- To work with the minister in fostering in the congregation a concern for witness and service to the community
- to provide regular public worship
- to make recommendations to the Church Meeting concerning arrangements for the proper maintenance of buildings and the general oversight of all the financial responsibilities of the local church
- to ensure that safeguarding measures are in place and are regularly reviewed and that health and safety issues are monitored and addressed

Members of the Elders Meeting are the Trustees of Christ Church (United Reformed) Petts Wood Charity

## HISTORY OF REGISTRATION

In 2009 the Church registered with the Charity Commission in its own right as per the Charities Act 2006. The Church Meeting approved the name of the Charity as "Christ Church (United Reformed) Petts Wood Charity". Members of the Elders Meeting were appointed as Trustees of the Charity as from September 2009.

## TRUSTEES

Members of the Elders Meeting and Trustees are either ex officio or elected by the Church Meeting in accordance with the regulations as laid down by the United Reformed Church.

We had a number of Elders coming to the end of their natural terms of service and had seen through the interregnum and first year of our new Minister where

numbers had been bolstered knowing we would be in need of this leadership during this time. A decision to only induct one new Elder was to support a period of minimal change after that had previously been a lot of leadership changes.

During the year the following served on the Elders Meeting and as Trustees:

| Trustees | Elected as Trustee | Ceased as Trustee |
|---|---|---|
| Susan Calvett | January 2018 | |
| Katherine Copley | January 2015 | |
| Peter Dale | January 2021 | |
| Jacqui Degraft-Johnson | January 2021 | |
| Fiona Fogden | January 2018 | |
| Martin Fosten | January 2017 | |
| Diane Hatch | January 2016 | |
| Martin Leonard | September 2009 | |
| Christine McNamara | January 2017 | |
| Steve McNamara | January 2017 | |
| Rachel Millington | January 2021 | |
| Janet Poole | January 2020 | |
| The Revd Nadene Snyman | February 2019 | |
| David Watts | January 2021 | |

COMMITTEES

Members of the Elders Meeting for the following calendar year are elected at the Church's Annual General Meeting held in November. The Elders Meeting meets seven times a year.

Working Groups are also appointed at the November Church Meeting. These groups meet regularly and work to support the Elders Meeting in achieving the Church's Mission Statement. They also make reports and recommendations to the Elders Meeting and to Church Meeting. Church Meeting meets six times a year.

The Working Groups are:

- Finance Group (which reports to every Elders Meeting)
- Property Group
- Children's and Youth Ministry Working Group
- Hospitality and Fellowship Group
- Pastoral Care Group
- Worship Group
- World Church and Social Action Group
- Technology, Media & Communications

CHURCH MEMBERSHIP: A Church membership roll is kept. On 1st January 2021 there were 117 members.

REVIEW OF THE YEAR

Since July 2020 we have been holding services online each Sunday and some of these services (during Autumn 2020 and then from May 2021) have also been in person. For the first time all our Christmas services in 2020 were held on YouTube or zoom and we also started a new tradition of an online advent calendar which proved very popular! The average attendance on a Sunday morning which is a combination of in person and online attendance including children is around 135. Services over the past year have principally been led by our minister supplemented by visiting preachers or members of the congregation.

The Church of Youth has been on zoom some Sundays where breakout rooms were used to tell stories and lead crafts with our young people. We have also had Sunday school twice a month when the Church has met back in person. This Autumn sees our Messy Church and other children activities restarting and also an all age Café Church once a month will be a new addition to our worship at Christ Church. All those who work with children and youth have been DBS checked and we are just looking at renewing some of these checks. The Safeguarding Policy was reviewed and updated.

The church has continued to sponsor the Petts Wood Playgroup for Children with Special Needs through the provision of accommodation, volunteers and services. The playgroup (when permitted) has continued to operate during the last year during the Autumn & Summer terms.

During lockdown our pastoral care lists have continued to come into their own with regular contact in all different forms evident throughout our membership. 2 members of the church with a team of deliverers have now prepared a hot meal once a week since 1st April 2020 and this has only finished at the end of July 2021 as our lunch club in person will be restarting in September.

All our uniformed organisations have been keeping in touch with the young people during lockdown and have all managed to meet outdoors and socially distanced during the summer months and are looking forward to meeting in person with a bit more normality during the Autumn.

All these activities were made possible through the voluntary help of church members and of people associated with the church.

The church has continued to support the Leprosy Mission, Christian Aid and Commitment for Life (which is a partnership between the United Reformed Church and Christian Aid) through donations from individual members. Other

charities were also similarly supported through gifts of money or goods – for example Bromley Borough Foodbank.

The church halls continue to be used by local community organisations and the Church has been contacted by new hirers since groups were able to meet again in the Spring.

The Elders and Church Meeting have continued to implement a programme of initiatives in furtherance of their vision for the church over the next few years.

Katherine Copley
Church Secretary

September 2021

## FINANCE REVIEW

The financial results from 1 July 2020 to 30 June 2021 shows a deficit of £52,088. The church's main expenditure has been the completion of the Kitchen Project and expense for the AV Project.

The Kitchen Project was a major project in ripping out a 1950's kitchen to create a music room. The music room was converted to a modern kitchen that created a hatch into the Church. This will enable us to providing facilities for concert hirers.

The AV project was originally to replace the projectors with TV screens to make it clearer for members to read the hymns. Covid-19 took this project in another direction where we were running services via Zoom but streaming them live to YouTube as well. We found we reach a much wider community and wanted to continue this after lockdown. A grant from Synod assisted us in reaching our goal to provide quality streaming to the wider community not just in Petts Wood but the world. We will also offer this facility to hirers to stream meetings, concerts, etc. to others.

Covid-19 had a dramatic effect on the income of the church's finances. With Government restrictions we had to close the Church. It meant our lettings income suffered by approx. £20,000. The Church's insurance policy had loss of income as part of its cover. The Church has made a claim are waiting on the result of the claim

The Finance Team, this year was involved in the redundancy process for the Church Administrator and used the expertise of an employment lawyer to follow the process correctly. The trustees agreed pay more that the statutory redundancy requirement.

## RESERVES POLICY

The Trustees aim to build up free reserves by the transfer of £12,500 into a designated renovation fund at the beginning of each Financial Year if funds allow. This to enable a dedicated fund to be built up to cover major capital expenditure on building works over the next 10 years.

The balance of the renovation fund at the end of June 2021 is £26,030. The general funds showed a deficit for the year to June 2021, which did not enable us to transfer money to the renovation fund this year.

## RISK MANAGEMENT

The Trustees have assessed major risks to which the church is exposed, in particular those related to operational and financial risks and are satisfied that systems are in place to mitigate its exposure to major risks. The principle risks and uncertainties currently facing the charity are considered to be:

- Financial risk: The age of the building will require unexpected repairs costs that potentially be unaffordable by its current income and reserve level.
- Risk in connection with working with children, young adults and vulnerable adults: The church volunteers have regular contact with children and adults. The risk is that the appropriate level of due care over these individuals is not adequate.
- Risk in keyman dependency for important roles in running and maintenance of the Church.

Our plans and strategies for managing these risks include:

- Regular meetings of the Trustees, Finance and other related sub committees monitoring income and expenditure.
- Spreading money between banks to reduce if banks collapse.
- Dual authority on banks accounts to safeguard the church's expenditure.
- Reduce the risk of keyman dependency.
- Review and produce polices for finance.
- Maintaining adequate insurance, ensuring adequate reserve is held, the use of intruder alarms and relevant procedures for evacuation of the building.
- Have appropriate safeguarding training and policies in place

Martin Leonard
Church Treasurer

## Christ Church (United Reformed) Petts Wood Charity

### Receipts and Payments for the year ended 30 June 2021

| | 2021 | | | | 2020 |
|---|---|---|---|---|---|
| | General fund £ | Designated funds £ | Restricted funds £ | Total funds £ | Total funds £ |
| **RECEIPTS** | | | | | |
| Voluntary | 77,441 | 619 | 36,865 | 114,925 | 98,054 |
| Fundraising | 1,802 | 1,038 | 60 | 2,900 | 1,287 |
| Interest | 42 | - | - | 42 | 523 |
| Church activities | 8,438 | - | - | 8,438 | 30,552 |
| Other | - | - | - | - | 5,950 |
| Total receipts | 87,723 | 1,657 | 36,925 | 126,305 | 136,366 |
| **PAYMENTS** | | | | | |
| Fundraising | - | - | - | - | - |
| Church activities | 93,660 | 49,094 | 35,319 | 178,073 | 121,134 |
| Governance | 320 | - | - | 320 | 490 |
| Total payments | 93,980 | 49,094 | 35,319 | 178,393 | 121,624 |
| Excess of receipts over payments | (6,257) | (47,437) | 1,606 | (52,088) | 14,742 |
| Transfers between funds | (775) | (225) | 1,000 | - | - |
| Opening cash funds | 31,945 | 130,232 | 12,297 | 174,474 | 159,727 |
| **Closing cash funds** | 24,913 | 82,570 | 14,903 | 122,386 | 174,469 |

## Christ Church (United Reformed) Petts Wood Charity

### Receipts for the year ended 30 June 2021

| | 2021 | | | | 2020 |
|---|---|---|---|---|---|
| | General fund £ | Designated funds £ | Restricted funds £ | Total funds £ | Total funds £ |
| Voluntary | | | | | |
| Donations - GA standing orders | 49,255 | - | - | 49,255 | 40,846 |
| Donations - GA envelopes | 6,108 | - | - | 6,108 | 10,711 |
| Donations - no GA envelopes | 776 | - | - | 776 | 704 |
| Cash collections | 1,069 | - | - | 1,069 | 4,097 |
| Donations - General | 510 | 619 | 10,886 | 12,015 | 3,674 |
| Charity Appeals | - | - | 3,449 | 3,449 | 3,250 |
| Commitment for Life | - | - | - | - | 937 |
| Leprosy Mission | - | - | - | - | 992 |
| Gift Aid | 12,999 | - | 2,500 | 15,499 | 15,485 |
| Legacies | 5,000 | - | - | 5,000 | 16,420 |
| Grants | - | - | 20,030 | 20,030 | - |
| HMRC JRS (furlough) | 1,724 | - | - | 1,724 | 938 |
| | 77,441 | 619 | 36,865 | 114,925 | 98,054 |
| Fundraising | | | | | |
| Fundraising events | - | - | - | - | 949 |
| Sundry donations | 1,802 | 1,038 | 60 | 2,900 | 338 |
| | 1,802 | 1,038 | 60 | 2,900 | 1,287 |
| Interest | | | | | |
| Deposit interest | 42 | - | - | 42 | 523 |
| | 42 | - | - | 42 | 523 |
| Church activities | | | | | |
| Finance working group | - | - | - | - | - |
| Hospitality working group | - | - | - | - | - |
| Disciple & witness working group | - | - | - | - | - |
| World Church working group | - | - | - | - | - |
| Messy church | 81 | - | - | 81 | 4 |
| Little Fishes on Friday | - | - | - | - | 493 |
| Tuesday Toddlers | - | - | - | - | 340 |
| Lettings | 8,058 | - | - | 8,058 | 29,679 |
| Contact | - | - | - | - | - |
| Weddings & funerals | 299 | - | - | 299 | - |
| Sumup payments | - | - | - | - | 36 |
| | 8,438 | - | - | 8,438 | 30,552 |
| Other | | | | | |
| Training | | - | - | - | - |
| Sundry | | - | - | - | - |
| Insurance claim | - | - | - | - | 5,950 |
| | - | - | - | - | 5,950 |

## Christ Church (United Reformed) Petts Wood Charity

### Payments for the year ended 30 June 2021

| | 2021 | | | | 2020 |
|---|---|---|---|---|---|
| | General fund £ | Designated funds £ | Restricted funds £ | Total funds £ | Total funds £ |
| Fundraising | | | | | |
| Fundraising events | - | - | - | - | - |
| Event 1 | - | - | - | - | - |
| | - | - | - | - | - |
| Church activities | | | | | |
| Charity Appeals | - | - | 350 | 350 | 2,790 |
| Commitment for Life | - | - | - | - | 1,832 |
| Leprosy Mission | - | - | 339 | 339 | 653 |
| Ministry and Mission | 53,482 | - | - | 53,482 | 51,982 |
| Pulpit Supply | 90 | - | - | 90 | 250 |
| Ministers' expenses | 175 | - | - | 175 | 4,570 |
| Repairs & maintenance | 13,086 | 6,497 | 4,100 | 23,683 | 23,950 |
| Kitchen project | - | 32,362 | - | 32,362 | - |
| Audio visual project | - | 9,297 | 29,459 | 38,756 | - |
| Insurance | - | - | - | - | 5,962 |
| Gas | 2,401 | - | - | 2,401 | 4,246 |
| Electricity | 2,439 | - | - | 2,439 | 499 |
| Water | - | - | - | - | 687 |
| Waste | 860 | - | - | 860 | 1,147 |
| Telephone & broadband | 712 | - | - | 712 | 552 |
| Heating | 324 | - | - | 324 | 1,314 |
| Manse expenses | 5,668 | - | 1,071 | 6,739 | 3,938 |
| CCLI License | 752 | - | - | 752 | 735 |
| Postage & stationery | 204 | - | - | 204 | 388 |
| Other expenses | 1,128 | 938 | - | 2,066 | 1,066 |
| Cleaning | 3,676 | - | - | 3,676 | 4,483 |
| Cleaning materials | 956 | - | - | 956 | 761 |
| Church administrator wages | 3,481 | - | - | 3,481 | 4,426 |
| Finance working group | 1,312 | - | - | 1,312 | 722 |
| Worship working group | 537 | - | - | 537 | 449 |
| Pastoral working group | 84 | - | - | 84 | 159 |
| Hospitality working group | 37 | - | - | 37 | 43 |
| Disciple & witness working group | 128 | - | - | 128 | 372 |
| Eco church | - | - | - | - | 182 |
| World Church working group | - | - | - | - | - |
| Church of Youth | 139 | - | - | 139 | 357 |
| Messy Church | 29 | - | - | 29 | 96 |
| Weddings & funerals | - | - | - | - | 60 |
| Organist | 550 | - | - | 550 | 1,200 |
| Flowers | 59 | - | - | 59 | 145 |
| Furlough pay | 1,351 | - | - | 1,351 | 1,118 |
| | 93,660 | 49,094 | 35,319 | 178,073 | 121,134 |
| Governance | | | | | |
| Training | - | - | - | - | 120 |
| Bank charges | 120 | - | - | 120 | 170 |
| Independent examination | 200 | - | - | 200 | 200 |
| | 320 | - | - | 320 | 490 |

## Christ Church (United Reformed) Petts Wood Charity

### Movement on funds

| | Opening balance at 1 July 2020 £ | Receipts £ | Payments £ | Transfers between funds £ | Closing balance at 30 June 2021 £ |
|---|---|---|---|---|---|
| General fund | 31,945 | 87,723 | (93,980) | (775) | 24,913 |
| Designated funds | | | | | |
| Little Fishes | 6,052 | - | - | - | 6,052 |
| Local Community | 938 | 1,612 | (938) | - | 1,612 |
| Orchestra | 2,184 | - | - | 150 | 2,334 |
| Audio visual | 8,339 | - | (9,297) | 15,625 | 14,667 |
| Renovation | 37,526 | - | (6,497) | (5,000) | 26,029 |
| Sanctuary | (54) | - | - | - | (54) |
| Tuesday Toddlers | 1,550 | 45 | - | - | 1,595 |
| Designated legacies | | | | | |
| Administration legacy | 1,738 | - | - | - | 1,738 |
| Osborne legacy | 34,759 | - | - | (15,000) | 19,759 |
| Kitchen | 31,200 | - | (32,362) | 5,000 | 3,838 |
| Property legacy | 6,000 | - | - | (1,000) | 5,000 |
| Total designated funds | 130,232 | 1,657 | (49,094) | (225) | 82,570 |
| Restricted funds | | | | | |
| Charitable Causes | 646 | 3,449 | (350) | - | 3,745 |
| Girls Brigade | 887 | - | - | - | 887 |
| Leprosy | 339 | - | (339) | - | - |
| Luncheon Club | 10,297 | - | - | - | 10,297 |
| Piano | 128 | - | - | - | 128 |
| Manse grant | - | 1,071 | (1,071) | - | - |
| Audio Visual | - | 29,459 | (29,459) | - | - |
| Maintenance grant | - | 2,000 | (2,000) | - | - |
| Roof | - | 946 | (2,100) | 1,000 | (154) |
| Total restricted funds | 12,297 | 36,925 | (35,319) | 1,000 | 14,903 |
| Total funds | 174,474 | 126,305 | (178,393) | - | 122,386 |

## Christ Church (United Reformed) Petts Wood Charity

### Statement of assets and liabilities

| | 2021 Total funds £ | 2020 Total funds £ |
|---|---|---|
| Monetary assets | | |
| Metro current account | 1,209 | 11,050 |
| Metro lettings account | 1,964 | 1,521 |
| Cash - float in safe | 100 | 100 |
| Cash - Messy Church (safe) | 127 | 127 |
| Metro Deposit | 34,808 | 77,522 |
| CAF accounts | - | - |
| HSBC - Deposit | 84,178 | 84,154 |
| | 122,386 | 174,474 |
| Other monetary assets | | |
| Uncleared deposits - Metro current | - | - |
| Lettings invoiced not yet received | 2,550 | - |
| Liabilities | | |
| PAYE | - | (5) |

Approved by the Trustees on 3 NOVEMBER 2021 and signed on their behalf by: STEPHEN MCNAMARA

# Independent Examiner's report to the Trustees of Christ Church (United Reformed) Petts Wood Charity

I report to the Elders (as trustees) on my examination of the accounts of the church for the year ended 30 June 2021.

## Responsibilities and basis of report

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

I report in respect of my examination of the church'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 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:

- Accounting records were not kept in respect of the church as required by section 130 of the Act; or
- The accounts do not accord with those records.

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

M.C. Moore.

Marion Moore MA FCA DChA
10 Barnfield Wood Road
Beckenham BR3 6SR

3 November 2021