



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 and 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 than 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.
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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 policies 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	<u>87,723</u>	<u>1,657</u>	<u>36,925</u>	<u>126,305</u>	<u>136,366</u>
PAYMENTS					
Fundraising	-	-	-	-	-
Church activities	93,660	49,094	35,319	178,073	121,134
Governance	320	-	-	320	490
Total payments	<u>93,980</u>	<u>49,094</u>	<u>35,319</u>	<u>178,393</u>	<u>121,624</u>
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	<u>24,913</u>	<u>82,570</u>	<u>14,903</u>	<u>122,386</u>	<u>174,469</u>

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
	<u>77,441</u>	<u>619</u>	<u>36,865</u>	<u>114,925</u>	<u>98,054</u>
Fundraising					
Fundraising events	-	-	-	-	949
Sundry donations	1,802	1,038	60	2,900	338
	<u>1,802</u>	<u>1,038</u>	<u>60</u>	<u>2,900</u>	<u>1,287</u>
Interest					
Deposit interest	42	-	-	42	523
	<u>42</u>	<u>-</u>	<u>-</u>	<u>42</u>	<u>523</u>
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
	<u>8,438</u>	<u>-</u>	<u>-</u>	<u>8,438</u>	<u>30,552</u>
Other					
Training	-	-	-	-	-
Sundry	-	-	-	-	-
Insurance claim	-	-	-	-	5,950
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,950</u>

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
	£	£	£	£
Fundraising				
Fundraising events	-	-	-	-
Event 1	-	-	-	-
	-	-	-	-
Church activities				
Charity Appeals	-	-	350	350
Commitment for Life	-	-	-	-
Leprosy Mission	-	-	339	339
Ministry and Mission	53,482	-	-	53,482
Pulpit Supply	90	-	-	90
Ministers' expenses	175	-	-	175
Repairs & maintenance	13,086	6,497	4,100	23,683
Kitchen project	-	32,362	-	32,362
Audio visual project	-	9,297	29,459	38,756
Insurance	-	-	-	-
Gas	2,401	-	-	2,401
Electricity	2,439	-	-	2,439
Water	-	-	-	-
Waste	860	-	-	860
Telephone & broadband	712	-	-	712
Heating	324	-	-	324
Manse expenses	5,668	-	1,071	6,739
CCLI License	752	-	-	752
Postage & stationery	204	-	-	204
Other expenses	1,128	938	-	2,066
Cleaning	3,676	-	-	3,676
Cleaning materials	956	-	-	956
Church administrator wages	3,481	-	-	3,481
Finance working group	1,312	-	-	1,312
Worship working group	537	-	-	537
Pastoral working group	84	-	-	84
Hospitality working group	37	-	-	37
Disciple & witness working group	128	-	-	128
Eco church	-	-	-	-
World Church working group	-	-	-	-
Church of Youth	139	-	-	139
Messy Church	29	-	-	29
Weddings & funerals	-	-	-	-
Organist	550	-	-	550
Flowers	59	-	-	59
Furlough pay	1,351	-	-	1,351
	93,660	49,094	35,319	178,073
Governance				
Training	-	-	-	-
Bank charges	120	-	-	120
Independent examination	200	-	-	200
	320	-	-	320

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

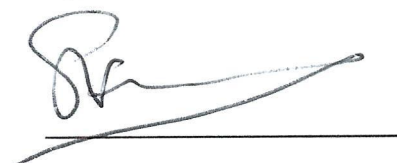
Christ Church (United Reformed) Petts Wood Charity

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
	<hr/>	<hr/>
	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 McANMARA



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').

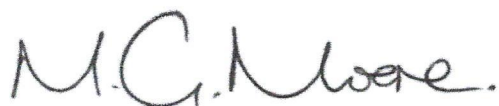
I report in respect of my examination of the church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5) (b) of the Act.

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.



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

3 November 2021