



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 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

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	<u>140,967</u>	<u>2,233</u>	<u>11,027</u>	<u>154,227</u>	<u>190,655</u>
PAYMENTS					
Fundraising	171	-	-	171	-
Church activities	94,794	125	31,710	126,629	173,110
Governance	930	-	-	930	580
Total payments	<u>95,895</u>	<u>125</u>	<u>31,710</u>	<u>127,730</u>	<u>173,690</u>
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	<u>40,280</u>	<u>65,774</u>	<u>59,794</u>	<u>165,848</u>	<u>139,351</u>

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	-
	<u>83,807</u>	<u>650</u>	<u>10,697</u>	<u>95,154</u>	<u>133,788</u>
Fundraising					
Fundraising events	-	-	-	-	-
Sundry donations	22	-	100	122	-
	<u>22</u>	<u>-</u>	<u>100</u>	<u>122</u>	<u>-</u>
Interest					
Deposit interest	881	-	-	881	42
	<u>881</u>	<u>-</u>	<u>-</u>	<u>881</u>	<u>42</u>
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	-
	<u>47,584</u>	<u>1,583</u>	<u>230</u>	<u>49,397</u>	<u>37,825</u>
Other					
Training	-	-	-	-	-
Insurance claim	8,673	-	-	8,673	19,000
	<u>8,673</u>	<u>-</u>	<u>-</u>	<u>8,673</u>	<u>19,000</u>

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
	<hr/> 165,848	<hr/> 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

and signed on their behalf by:

Rev Nadene Snyman
(NADENE SNYMAN)

1 November 2023

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