

EMMANUEL WEST WICKHAM UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1132128

Details

Other names EMMANUEL CHURCH (UNITED REFORMED) WEST WICKHAM

Status Registered

Legal form Previously excepted

Registered 2009-10-15

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

Contact

Address Emmanuel Church
The Grove
West Wickham
Kent
BR4 9JS

Phone 02087771150

Email finance@emmanuelww.org.uk

Website <http://www.emmanuelww.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: This charity is a place of religious worship and is within the United Reformed Church Southern Synod area. It provides facilities for worship and fellowship to all members of the community and makes its premises available to many other groups in the local community who meet for recreational, educational and social purposes.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£271,106	£233,874	-	-
2024-09-30	£207,503	£186,155	-	-
2023-09-30	£125,071	£141,888	-	-
2022-09-30	£100,658	£99,455	-	-
2021-09-30	£92,539	£93,184	-	-

Trustees

Name	Role	Appointed
Daniel Charles Beach		2024-10-27
Dr Ian Keith Moore		2018-12-04
Gill Chamberlain		2026-01-25
James Hughes Lord		2022-04-24
Marion Gwyneth Moore		2024-04-14

EMMANUEL WEST WICKHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132128

Accounts

EMMANUEL WEST WICKHAM UNITED REFORMED CHURCH
CHARITY

CHARITY NO.: 1132128

REPORT AND ACCOUNTS

**for the year ended
30 September 2025**

www.emmanuelww.org.uk

Emmanuel West Wickham United Reformed Church Charity

Status: Charity registration no. 1132128
The charity's governing document is its constitution adopted on 7 July 2009

Address The Grove
West Wickham
Kent BR4 9JS

Trustees Ian Moore
Pippa Dowsett
James Lord
Ian Scott (resigned 14 January 2025)
Marion Moore
Daniel Beach (appointed 27 October 2024)

Independent examiner: Keith Daniels FCA
20 The Avenue
West Wickham BR4 ODY

Bankers: Co-operative bank
1 Balloon Street
Manchester M4 4BE

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Emmanuel West Wickham United Reformed Church Charity

Trustees' report
for the year ended
30 September 2025

The Trustees present their annual report together with the financial statements for the charity for the year ended 30th September 2025. The financial statements comply with the Charities Act 2011, and Accounting and Reporting by Charities: 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) (effective 1 January 2019).

Structure, Governance and Management

Emmanuel West Wickham United Reformed Church Charity ('the charity') comprises all the assets and funds held by and on behalf of Emmanuel West Wickham United Reformed Church other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act of 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

The charity is governed by its constitution and operates in accordance with the Scheme of Union of the United Reformed Church.

Trustees must be Church Members and are appointed by the Church Meeting.

The church buildings together with the manse do not form part of the charity's property.

Objectives and Activities

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.

The charity's Mission Statement adopted in 2024 is:

***To be at the heart of the community
with a vibrant Christian presence, and
where everyone may belong and grow in faith***

The trustees have had regard for the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. The trustees consider that the charity operates for the public benefit by:

- providing public worship at least weekly
- maintaining and operating the church buildings as a space for worship, faith development, and community activities
- offering baptisms, services of blessing, weddings, and funerals
- providing support groups and activities based on our understanding of the Christian faith.

Emmanuel West Wickham United Reformed Church Charity

Trustees' report
for the year ended
30 September 2025

Achievements

During 2024/25, Emmanuel has seen a transition in leadership, but no diminution in our efforts to fulfil our vision statement.

Our Minister, Revd David Pickering, retired at the end of February 2025, and since then church life has been energised by the Elders, continuing to work through the structures set up in 2024, comprising three missional groups:

- Worship & Faith Development
- Children, Families & Youth
- Community & Outreach

and three support groups:

- Property & Finance
- Safeguarding
- Communications & administration.

In addition the Elders have established a vacancy group to engage with the wider URC's processes, leading, we hope in the near future, to a new minister of word & sacraments.

Over the course of the year, the church has had much to celebrate. All the Christmas and Easter services were well attended, and we focused on the Season of Creation in September. There were two "all-in-one" services involving all parts of the church which were joyful and uplifting, and our regular diet of classic church, Messy Church, parade and 5th Friday dementia-friendly services were supplemented with a weekly Pause for Prayer session on Fridays.

Over 2024/25, we celebrated 1 wedding and conducted 5 services of thanksgiving for former members.

In our Children & Youth work, we were well-served by our Children & Families Worker, and by our Youth Worker (up to her resignation in September 2025). Our Community & Outreach Work has been bolstered by an appointment to the post of Community Worker at the end of September. These three missional posts are funded from our Gift of Grace, by grants from the URC Southern Synod Strategic Mission Fund and also by a grant from the Benefact Trust.

We also give thanks for our other paid staff, the Halls Manager and two caretakers, who provide a welcoming presence to the many community groups who use our premises.

The life of the church also relies on every member and adherent who contributes much by their attendance, prayerful support and direct volunteering, from helping run Warm Welcome, making pastoral visits, catering for special events, diarising visiting preachers, looking after the finance, editing the newsletter, keeping the noticeboards up-to-date, fixing repairs & maintenance, and so on. We give thanks for everyone's service, whether front of house or hidden in the background.

Emmanuel continues to work to its vision statement and is not standing still. We give thanks for all that

Emmanuel West Wickham United Reformed Church Charity

Trustees' report
for the year ended
30 September 2025

Financial Review

Total income for the year was £271,106. Total expenditure was £233,874 leading to a surplus across all funds of £37,232.

The general fund showed a surplus of £10,997 after transfers including £9,000 from the energy reserve. Regular offerings rose by over £5,000 compared to the previous year thanks to the congregation's generous response to the Every Person Challenge in summer 2024, which also led to an increase in one-off donations in the year.

General fund expenditure rose by just over £4,000 from the previous year. Increases in Ministry and Mission contributions and staff costs were offset by reductions in utility costs and repairs.

The charity received legacies of £29,575 in the year of which £25,125 had no restrictions on their use and have been added to the designated legacies fund. £4,450 was a further receipt to the Music in Worship fund.

Net expenditure of £5,669 was charged to the designated maintenance funds. As permitted by the SORP insurance claims have been offset against related expenditure.

Significant works took place at the manse following the minister's departure. A restricted manse fund has been established to hold the proceeds of manse letting, which under the Synod manse policy may only be used on upgrading the manse. A grant from the Synod manse fund was received to cover part of the work undertaken. The manse has been let from 3rd October 2025 so, although this fund is in deficit at the end of the financial year, we expect that future rentals will reverse the position in 2025-26.

The Gift of Grace restricted funds showed a surplus of £13,523. The charity is benefitting from grants from the Synod Strategic Mission fund in respect of the 3 Missional posts charged to this fund, and also received a grant of £15,000 from the Benefact Trust for the Community Worker post. Of the 3 Missional roles, 2 were in post throughout the year and the Community Worker post was filled from 29 September 2025. The Youth Worker post became vacant at the end of the year but a replacement will be sought. The funds continue to generate significant amounts of interest; however the charity expects this fund to show new expenditure in 25-26 and future years with the 3 roles in post. The Facilitation Group continues to review further projects for spending within this fund.

The presentation of the accounts was amended so that several items previously shown as provisions were reclassified as funds of the charity, as there was no liability to third parties. This includes funds held on behalf of the Emmanuel Fellowship which have been treated as a Restricted fund. Comparative figures have been restated.

At the year end the charity had total reserves of £777,633. Of these, £592,298 are restricted and £185,335 are unrestricted.

Emmanuel West Wickham United Reformed Church Charity

Trustees' report
for the year ended
30 September 2025

Reserves Policy

The charity's policy for its designated reserves is:

- to build a buildings maintenance reserve of £20,000 - £30,000 to provide for major repairs to the church building which cannot be covered from within the annual general fund budget. The reserve is funded from transfers from the general fund as the trustees consider appropriate. The charity expects to regularly spend against and replenish this reserve
- to hold an energy reserve to support the general fund through the term of the current gas contract (which expires in June 2026). This reserve was funded from a one-off receipt in 2023 and is intended to be used by the end of the next financial year
- to maintain funds to support specific areas of church life as the trustees consider appropriate, with the aim of spending these within a medium term (3-5 years).

In addition, legacies with no restrictions on their use are added to the legacies fund, which may be spent on special projects, such projects to be approved by the Church Meeting.

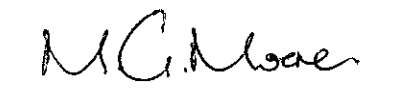
The charity considers that the major risks relating to the general fund are:

- fall in giving from the congregation
- fall in premises letting income if bookings decline
- major works required to the building

The third risk is mitigated by the buildings maintenance reserve. The trustees consider that a general fund reserve of around one-third to one-half of voluntary and premises letting income should be maintained. This gives a range of £40,000 to £60,000. Where general fund reserves exceed the target range trustees will consider further transfers to the building maintenance reserve.

This report was approved by the trustees on 22 January 2026 and signed on their behalf by





Independent Examiner's Report to the Trustees of Emmanuel West Wickham United Reformed Church Charity

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

Responsibilities and basis of report

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

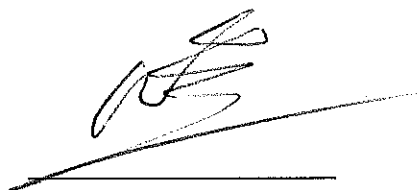
Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives 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.



25/1/26

Keith Daniels FCA
20 The Avenue
West Wickham BR4 ODY

Emmanuel West Wickham United Reformed Church Charity

Statement of financial activities for the year ended 30 September 2025

						(restated)	
	Note	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2025	Total funds 2024
		£	£	£	£	£	£
Income from:							
Donations and legacies	3	76,493	27,625	35,786	42,150	182,054	132,787
Charitable activities	4	5,125	-	2,020	-	7,145	-
Activities to raise funds	5	49,165	-	3,074	-	52,239	48,668
Interest		4,707	-	2,549	22,412	29,668	27,278
Total income		<u>135,490</u>	<u>27,625</u>	<u>43,429</u>	<u>64,562</u>	<u>271,106</u>	<u>208,733</u>
Expenditure on:							
Raising funds		-	-	567	-	567	-
Charitable activities		130,960	8,908	42,400	51,039	233,307	181,183
Total expenditure	6	<u>130,960</u>	<u>8,908</u>	<u>42,967</u>	<u>51,039</u>	<u>233,874</u>	<u>181,183</u>
Net income/(expenditure)		4,530	18,717	462	13,523	37,232	27,550
Transfers between funds	14	6,467	(4,467)	(2,000)	-	-	-
Net movement in funds		<u>10,997</u>	<u>14,250</u>	<u>(1,538)</u>	<u>13,523</u>	<u>37,232</u>	<u>27,550</u>
Reconciliation of funds							
Total funds brought forward		<u>58,858</u>	<u>101,230</u>	<u>96,781</u>	<u>483,532</u>	<u>740,401</u>	<u>712,851</u>
Total funds carried forward	14	<u><u>69,855</u></u>	<u><u>115,480</u></u>	<u><u>95,243</u></u>	<u><u>497,055</u></u>	<u><u>777,633</u></u>	<u><u>740,401</u></u>

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 14 to the financial statements.

Emmanuel West Wickham United Reformed Church Charity

Balance sheet as at 30 September 2025

	Note	2025		(restated) 2024	
		£	£	£	£
Fixed assets					
Tangible assets	9		-		-
Investments	10		60,309		60,309
Total fixed assets			<u>60,309</u>		<u>60,309</u>
Current assets					
Debtors	11	28,126		15,708	
Investments	12	323,949		309,969	
Cash at bank and in hand		386,335		376,280	
Total current assets		<u>738,410</u>		<u>701,957</u>	
Creditors: amounts falling due within one year	13	<u>(21,086)</u>		<u>(21,865)</u>	
Net current assets			717,324		680,092
Total assets less current liabilities			<u>777,633</u>		<u>740,401</u>
Creditors: amounts falling due after more than one year					
Provisions for liabilities and charges					
Net assets	15		<u><u>777,633</u></u>		<u><u>740,401</u></u>
The funds of the charity:					
Restricted funds			592,298		580,313
Unrestricted funds:					
- General funds		69,855		58,858	
- Designated funds		115,480		101,230	
Total unrestricted funds		<u>185,335</u>		<u>160,088</u>	
Total charity funds	14		<u><u>777,633</u></u>		<u><u>740,401</u></u>

The accounts were approved and authorised for issue by the trustees on 22 January 2026 and signed on their behalf by:



Daniel Beach, Trustee



Marion Moore, Trustee

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

1 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 Accounting and Reporting by Charities: 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) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are prepared in Sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

Emmanuel West Wickham United Reformed Church 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).

Investments in UK Government securities shown as fixed assets on the balance sheet are shown at cost of acquisition and have not been restated at market value at the balance sheet date. The trustees consider that these investments are long term and will probably be held to maturity and it would therefore be potentially misleading to reflect a market value when they will ultimately be realised at a value close to cost.

Notwithstanding this non compliance with FRS 102, the trustees consider that the accounts present a true and fair view of the financial position of the charity.

(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.

(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.

(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.

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

1 Accounting policies (cont'd)

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.

(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.

Investments held as fixed assets are stated at historic cost.

(vii) Pensions

The charity's employees are able to make contributions into a defined contribution pension scheme. Eligible employees are automatically enrolled unless they have exercised their right to opt out of scheme membership. Employees contribute 5% of their salary and the charity contributes 3%.

(viii) Current asset investments

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

(ix) 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.

(x) 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.

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

2 Comparative Statement of Financial Activities for prior year ending 30 September 2024 (restated)

	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2024
	£	£	£	£	£
Income from:					
Donations and legacies	65,532	2,930	51,325	13,000	132,787
Other trading activities	48,668	-	-	-	48,668
Investments	6,398	-	926	19,954	27,278
Total income	<u>120,598</u>	<u>2,930</u>	<u>52,251</u>	<u>32,954</u>	<u>208,733</u>
Expenditure on:					
Charitable activities	126,765	20,188	5,087	29,143	181,183
Total expenditure	<u>126,765</u>	<u>20,188</u>	<u>5,087</u>	<u>29,143</u>	<u>181,183</u>
Net gain/(loss) on investments					
Net income/(expenditure)	(6,167)	(17,258)	47,164	3,811	27,550
Transfers between funds	10,700	(10,700)			-
Net movement in funds	<u>4,533</u>	<u>(27,958)</u>	<u>47,164</u>	<u>3,811</u>	<u>27,550</u>
Reconciliation of funds					
Total funds brought forward	54,325	130,418	48,387	479,721	712,851
Total funds carried forward	<u>58,858</u>	<u>102,460</u>	<u>95,551</u>	<u>483,532</u>	<u>740,401</u>

3 Income from donations and legacies

	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2025	Total funds 2024
	£	£	£	£	£	£
Freewill Offering	53,501	-	-	-	53,501	48,914
Gift Aid Thereon	12,654	-	-	-	12,654	11,530
Donations	10,338		13,698	350	24,386	21,343
Legacies	-	25,125	4,450	-	29,575	38,000
Grants:				-	-	-
Benefact Trust	-	-	-	15,000	15,000	-
URC Southern Synod:						
Strategic Mission Fund	-	-	-	26,800	26,800	13,000
Building maintenance	-	2,500	-	-	2,500	-
Manse	-	-	17,638	-	17,638	-
Total	<u>76,493</u>	<u>27,625</u>	<u>35,786</u>	<u>42,150</u>	<u>182,054</u>	<u>132,787</u>

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

3 Income from donations and legacies (cont'd)

Income from donations and legacies - prior year (restated)

	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2024
	£	£	£	£	£
Freewill Offering	48,914	-	-	-	48,914
Gift Aid Thereon	11,530	-	-	-	11,530
Donations	5,088	2,930	13,325	-	21,343
Legacies	-	-	38,000	-	38,000
Grants:					
URC Southern Synod:					
Strategic Mission Fund	-	-	-	13,000	13,000
Total	<u>65,532</u>	<u>2,930</u>	<u>51,325</u>	<u>13,000</u>	<u>132,787</u>

4 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2025	Unrestricted funds	Restricted funds	Total 2024
	£	£	£	£	£	£
Church activities	5,125	-	5,125	-	-	-
Fellowship	-	2,020	2,020	-	-	-
	<u>5,125</u>	<u>2,020</u>	<u>7,145</u>	<u>-</u>	<u>-</u>	<u>-</u>

5 Activities to raise funds

	Unrestricted funds	Restricted funds	Total 2025	Unrestricted funds	Restricted funds	Total 2024
	£	£	£	£	£	£
Letting of premises	49,165	-	49,165	48,668	-	48,668
Manse letting	-	1,395	1,395	-	-	-
Fundraising events	-	1,679	1,679	-	-	-
	<u>49,165</u>	<u>3,074</u>	<u>52,239</u>	<u>48,668</u>	<u>-</u>	<u>48,668</u>

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

6 Expenditure

	<u>General fund</u>	<u>Designated funds</u>	<u>Restricted funds</u>	<u>Restricted Gift of Grace</u>	<u>Total funds 2025</u>	<u>Total funds 2024</u>
	£	£	£	£	£	£
Fundraising costs	-	-	567	-	567	567
Charitable activities:						
Ministry						
URC Ministry & Mission	57,186	-	-	-	57,186	53,862
Minister's expenses	2,020	-	-	-	2,020	3,372
Manse costs	2,787	1,295	21,585	-	25,667	4,306
Running the church						
Staff costs	36,686	-	-	-	36,686	29,655
Light, heat and water	15,523	-	-	-	15,523	16,464
Insurance	2,506	-	-	-	2,506	4,949
Repairs & maintenance	6,367	4,374	-	-	10,741	29,687
Other property costs	-	2,065	2,457	-	4,522	-
IT and telephone	1,573	-	-	405	1,978	-
Printing & stationery	2,064	-	-	-	2,064	-
Other finance costs	1,473	-	-	589	2,062	-
Church and mission activities						
Staff costs	-	-	-	35,410	35,410	21,101
Music and copyright	341	-	5,481	-	5,822	8,577
Children & youth	937	399	-	2,246	3,582	8,805
Community	838	722	-	5,843	7,403	(580)
Worship	330	-	-	-	330	-
Property development	-	-	-	6,546	6,546	-
Other costs	329	53	457	-	839	785
Donations	-	-	12,420	-	12,420	200
	<u>130,960</u>	<u>8,908</u>	<u>42,400</u>	<u>51,039</u>	<u>233,307</u>	<u>181,183</u>

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

Expenditure - prior year (restated)

	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2024
	£	£	£	£	£
Charitable activities:					
Ministry					
URC Ministry & Mission	53,862	-	-	-	53,862
Minister's expenses	3,316	-	56	-	3,372
Manse costs	4,306	-	-	-	4,306
Running the church					
Staff costs	29,655	-	-	-	29,655
Light, heat and water	16,464	-	-	-	16,464
Insurance	4,949	-	-	-	4,949
Repairs & maintenance	9,484	20,166	37	-	29,687
Church and mission activities					
Staff costs				21,101	21,101
Music and copyright	3,583	-	4,994	-	8,577
Children & youth	763	-	-	8,042	8,805
Catering & hospitality	(580)	-	-	-	(580)
Other costs	763	22	-	-	785
Donations	200	-	-	-	200
	<u>126,765</u>	<u>20,188</u>	<u>5,087</u>	<u>29,143</u>	<u>181,183</u>

7 Staff costs

	2025	2024
	£	£
Staff costs were as follows:		
Salaries and wages	69,317	50,208
Social Security costs	-	-
Employer's contribution to defined contribution pension schemes	2,779	548
Total	<u>72,096</u>	<u>50,756</u>

The average number of staff on a headcount basis during the year was 5 (2024: 4)

There were no employees whose total employee benefits (excluding employer pension costs) exceeded £60,000 (2024: nil).

Employer National Insurance contributions are covered in full by the Employment Allowance.

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

8 Trustees' remuneration and Related party transactions

None of the Trustees have been paid any remuneration in their role as trustees.

The charity has entered into agreements with 3 trustees in relation to payments made in respect of other roles, namely as organist, lay preacher and audio-visual operator. The total amount paid during the financial year under these agreements was £2,520 (2024: £nil).

The Charity considers that the Trustees, Elders and Minister are Key Management Personnel.

The minister received a stipend (until his retirement at the end of February 2025) which is paid by the United Reformed Church. The charity pays a contribution to the Ministry and Mission Fund of the URC in accordance with a formula set by the URC Southern Synod. The amount is shown in note 6.

The charity received grants from several funds of the URC Southern Synod during the year. These are shown in note 3.

The charity also received a grant from the Benefact Trust. One of the charity's trustees is also a trustee of the Benefact Trust.

The aggregate amount of donations received from trustees in the year was £6,720 (2024: £6,040).

9 Tangible fixed assets

The church premises and the manse are owned by the United Reformed Church (Southern Synod) Trust Ltd. They are not assets of the charity and accordingly do not appear on the balance sheet.

The charity has an obligation to maintain both premises and the costs of doing so are shown in note 6.

10 Investments

	<u>2025</u>	<u>2024</u>
	£	£
£25400 Treasury 4.25% Stock 2032	25,000	25,000
£35000 Treasury 4.25% Stock 2036	35,309	35,309
	<u>60,309</u>	<u>60,309</u>

Investments are shown at cost as described in note 1.

11 Debtors

	<u>2025</u>	<u>2024</u>
	£	£
Trade debtors	510	4,724
Prepayments	3,283	1,342
Gift Aid recoverable	224	4,534
Accrued income	5,183	4,815
Other debtors	18,926	293
Total	<u>28,126</u>	<u>15,708</u>

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

12 Current asset investments

	2025	2024
	£	£
Deposits with a maturity date of:		
Three to six months	-	-
Six to twelve months	323,949	309,969
Total	323,949	309,969

13 Creditors: amounts falling due within one year

	2025	Restated 2024
	£	£
Bank loans and overdrafts	-	4,830
Trade creditors	13,338	680
Taxation and social security	2,012	1,757
Other creditors	1,746	599
Deferred income	1,125	1,566
Deferred income - giving appeal	-	6,342
Charitable collections not paid over	2,172	4,123
Accruals	693	1,968
Total	21,086	21,865

Deferred income

	2025	2024
	£	£
Balance at beginning of year	7,908	1,146
Amounts released to income	(7,908)	(1,146)
Amounts deferred in the year	1,125	7,908
Balance at the end of the year	1,125	7,908

Income is deferred when it has been invoiced or received in advance of the relevant activity being carried out or (in the case of grant income) when performance-related conditions have not yet been met.

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

14 Movements in funds

	<u>At 1 Oct 2024</u>	<u>Incoming resources</u>	<u>Outgoing resources</u>	<u>Transfers</u>	<u>At 30 Sep 2025</u>
	£	£	£		£
Restricted funds:					
Benevolent fund	3,770	94	(457)	-	3,407
Hibbert fund	2,609	69	-	-	2,678
Memorial fund	36,550	3,359	(2,457)	-	37,452
Music in Worship fund	46,799	5,679	(5,481)	-	46,997
Emmanuel Fellowship	7,053	2,208	-	(2,000)	7,261
Manse	-	19,033	(21,585)	-	(2,552)
Charity appeals	-	12,987	(12,987)	-	-
General restricted funds	<u>96,781</u>	<u>43,429</u>	<u>(42,967)</u>	<u>(2,000)</u>	<u>95,243</u>
Mission & Outreach fund	63,525	2,148	(9,694)	-	55,979
Gift of Grace legacy	420,007	62,414	(41,345)	-	441,076
Gift of Grace	<u>483,532</u>	<u>64,562</u>	<u>(51,039)</u>	<u>-</u>	<u>497,055</u>
Total restricted funds	<u>580,313</u>	<u>107,991</u>	<u>(94,006)</u>	<u>(2,000)</u>	<u>592,298</u>
Designated funds					
Unrestricted legacies	67,948	25,125	(2,065)	-	91,008
Building maintenance	8,425	2,500	(4,374)	4,533	11,084
Manse maintenance	1,295	-	(1,295)	-	-
Energy	18,000	-	-	(9,000)	9,000
Other church funds	5,562	-	(1,174)	-	4,388
Total designated funds	<u>101,230</u>	<u>27,625</u>	<u>(8,908)</u>	<u>(4,467)</u>	<u>115,480</u>
General fund	58,858	135,490	(130,960)	6,467	69,855
Total unrestricted funds	<u>160,088</u>	<u>163,115</u>	<u>(139,868)</u>	<u>2,000</u>	<u>185,335</u>
Total funds	<u>740,401</u>	<u>271,106</u>	<u>(233,874)</u>	<u>-</u>	<u>777,633</u>

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

14a Movements in funds (Cont'd)

Movements in funds - previous year (restated)

	<u>At 1 Oct</u> <u>2023</u> £	<u>Incoming</u> <u>resources</u> £	<u>Outgoing</u> <u>resources</u> £	<u>Transfers</u>	<u>At 30 Sep</u> <u>2024</u> £
Restricted funds:					
Benevolent fund	3,770	-	-	-	3,770
Hibbert fund	2,609	56	(56)	-	2,609
Memorial fund	22,392	14,195	(37)	-	36,550
Music in Worship fund	13,793	38,000	(4,994)	-	46,799
Emmanuel Fellowship	5,823	2,930	-	(1,700)	7,053
General restricted funds	<u>48,387</u>	<u>55,181</u>	<u>(5,087)</u>	<u>(1,700)</u>	<u>96,781</u>
Mission & Outreach fund	60,379	3,146	-	-	63,525
Gift of Grace fund	419,342	29,808	(29,143)	-	420,007
Gift of Grace	<u>479,721</u>	<u>32,954</u>	<u>(29,143)</u>	<u>-</u>	<u>483,532</u>
Total restricted funds	<u>528,108</u>	<u>88,135</u>	<u>(34,230)</u>	<u>(1,700)</u>	<u>580,313</u>
Designated funds					
Unrestricted legacies	84,570	-	(16,622)	-	67,948
Building maintenance	11,969	-	(3,544)	-	8,425
Manse maintenance	1,295	-	-	-	1,295
Energy	27,000	-	-	(9,000)	18,000
Other church funds	5,584	-	(22)	-	5,562
Total designated funds	<u>130,418</u>	<u>-</u>	<u>(20,188)</u>	<u>(9,000)</u>	<u>101,230</u>
General funds	54,325	120,598	(126,765)	10,700	58,858
Total unrestricted funds	<u>184,743</u>	<u>120,598</u>	<u>(146,953)</u>	<u>1,700</u>	<u>160,088</u>
Total funds	<u>712,851</u>	<u>208,733</u>	<u>(181,183)</u>	<u>-</u>	<u>740,401</u>

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

14 Movements in funds (Cont'd)

Purposes of restricted funds

Benevolent fund	To provide benevolence for those in need, in confidence at the discretion of the minister.
Hibbert fund	Established by a former member to provide for the supply of books and literature for use by the minister in their work.
Memorial fund	Donations in memory of former members for specific purposes.
Music in Worship fund	Established by donations and a legacy to provide for the maintenance of the organ and the music of the church.
Emmanuel Fellowship	Holds funds raised by the Emmanuel Fellowship to be applied as directed by the Fellowship committee.
Manse	During the vacancy to receive income from letting the manse, to be spent on repairs, maintenance and refurbishment of the manse.
Charity appeals	Donations for specific appeals established by the church for other charities.
Gift of Grace legacy	Established by a legacy for mission within West Wickham
Mission & Outreach fund	Established by a donation from a Trust associated with a former church for mission and outreach. Collectively these two funds are known as the Gift of Grace.

Purposes of designated funds

Unrestricted legacies	Legacies with no restrictions on their use are added to this fund which is directed to particular projects at the discretion of the Elders Meeting.
Building maintenance	Intended to provide for significant repairs to the church buildings.
Manse maintenance	Established to provide for major repairs at the manse, this fund has been spent in the year and the restricted manse fund will be utilised for future repairs.
Energy	Proceeds from a post Covid insurance claim were set aside to support increased energy costs over a 3 year period.
Other church funds	Amounts set aside in previous years to support particular aspects of church life.

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

15 Analysis of net assets between funds

	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2025
	£	£	£	£	£
Fixed asset investments	-	30,000	30,309	-	60,309
Current asset investments	-	-	-	323,949	323,949
Other net current assets	69,855	85,480	64,934	173,106	393,375
Net assets at 30 September 2025	69,855	115,480	95,243	497,055	777,633

15a Analysis of net assets between funds - previous year

	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2024
	£	£	£	£	£
Fixed asset investments	-	30,000	30,309	-	60,309
Current asset investments	-	-	-	309,969	309,969
Other net current assets	58,858	71,230	96,781	173,563	400,432
Net assets at 30 September 2024	58,858	101,230	127,090	483,532	770,710

16 Post balance sheet events

A tenancy commenced at the manse on 3rd October 2025.

EMMANUEL WEST WICKHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132128

Accounts

Emmanuel West Wickham United Reformed Church Charity
Trustees' Report and Financial Statements
Year to 30th September 2024

**Emmanuel West Wickham United Reformed Church Charity
Trustees' Report and Financial Statements
Year to 30th September 2024**

Trustees' Report

Charity Name and Address:

Emmanuel West Wickham United Reformed Church Charity
The Grove, West Wickham, Kent. BR4 9JS

Charity Number: 1132128

Trustees:

Mr Ian Moore	Mrs Marion Moore (appointed 28 th April 2024)
Mr Ian Paul Scott	Mr Daniel Beach (appointed 27 th October 2024)
Mrs Philippa Ann Dowsett	
Mr James Hughes Lord	

Independent Person appointed to Review Accounts:

Mr Keith Daniels FCA

Structure, Governance and Management:

The Charity's governing document was adopted on 7th July 2009, and follows the United Reformed Church Assembly approved form.

The Charity comprises all the assets and funds held by and on behalf of Emmanuel United Reformed Church, West Wickham, other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2002) and those held on other specifically declared trusts.

The trustees are those members of the Charity, qualified to serve as trustees, appointed by the Church Meeting of Emmanuel West Wickham, United Reformed Church, to act in accordance with the procedures for the time being laid down by the aforementioned Church Meeting which shall be in conformity with the Scheme of Union of the United Reformed Church

Emmanuel West Wickham United Reformed Church Charity Objectives and Activities

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

When reviewing activities, the Trustees have had regard for the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. The Trustees consider that the charity operates for the public benefit by:

- providing public worship at least weekly
- maintaining and operating the church buildings as a space for worship, faith development and community activities
- offering baptisms, services of blessing, weddings and funerals
- providing support groups and activities based on our understanding of the Christian faith.

During the year the charity adopted a new Mission statement which is::

To be at the heart of the community, with a vibrant Christian presence and where everyone may belong and grow in faith.

Achievements

This has been a year of considerable change and development at Emmanuel as the church has continued to evaluate its calling and purpose in the post-Covid era and with the possibilities engendered by the Gift of Grace legacy. Significant achievements included:

- Continuing our Warm Welcome Fridays open to the community, in particular with the appointment of a sessional chef to cook a hearty soup.
- Appointing a Children and Family worker in January 2024 and a Youth worker in April 2024. Both roles are half time and include support for Messy Church and establishment of new groups for new parents and babies, parents and toddlers, and a youth group. These roles are funded from the Gift of Grace legacy and grants from the Synod Mission Fund.
- Adopting a Mission statement following an Elders awayday in February
- Trialling a revised structure with 3 missional and 3 core groups to oversee areas of church life
- Launching a new website, emmanuelww.org.uk
- Hosting an in-person safeguarding training session run by the Synod Safeguarding Officer, and adopting a new Safeguarding Policy following URC Good Practice 6
- Running a successful financial stewardship campaign

Church membership grew to 113 including one member of our Messy Church congregation received by believer's baptism, and 8 by transfer from the former West Wickham Methodist church which closed in January 2024.

Emmanuel continues as a church in transition. In the last 2 years it has established a more outward facing approach through Warm Welcome Fridays, employing a Children and Family Worker and a Youth Worker, and has the ambition to employ a Community Worker. In some ways our church is creaking, in other ways there is a buzz in the building and a zing in its step, with a renewed sense of purpose.

Emerging from lockdown days, Emmanuel has felt called and emboldened to look outwards. We don't yet know what shape of church or Christian community we may evolve into, but hope and pray that Emmanuel's family and others who have yet to find us, may be excited and guided by God's vision and calling for our life and mission.

Financial Review

The charity reported a surplus of £ 4533 (2023 Surplus of £ 1950) on the General Fund. An upgrade of the church audio visual facilities was undertaken funded from the Legacy Fund.

The church recruited the first two of three planned Missional posts to be funded from the Gift of Grace and Mission and Outreach Funds.

We received a generous legacy from a former church member establishing a Music in Worship Fund.

Total funds increased by £ 35342 to £ 709786.

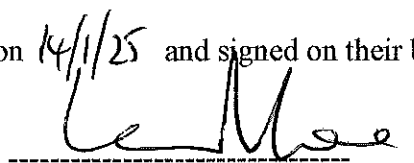
Reserves

The Balance Sheet on page 4 shows the disposition of the various Charity Funds totalling £ 709786 as at 30th September 2024, (2023 £ 674444).

Trustees review the policy annually and they consider that the Unrestricted Funds which totalled £ 136526, (2023 £ 152159), disclosed in notes 14 and 15 to the accounts, are sufficient for the objectives and activities of the Charity.

Restricted Funds which totalled £ 573260, (2023 £ 522285), are disclosed in note 16 to the accounts and the purpose for which they are held is explained in the note.

This report was approved by the Trustees on 14/1/25 and signed on their behalf by :



Trustee

Emmanuel West Wickham United Reformed Church Charity
Statement of Financial Activities
For the Year Ended 30th September 2024


Funds	Unrestricted Note 14,15 £	Restricted 16 £	Total 2024 £	Total 2023 £
Income				
Voluntary Income	2 67232		67232	63646
Gifts and Donations		48700	48700	1000
Legacy				15000
Mission and Outreach Funding Grants Received		13000	13000	60000
Letting of Premises	3 48668		48668	41489
Investment Income	4 6398	20880	27278	15594
Income Tax reclaimed		2625	2625	250
Total	122298	85205	207503	196979
Expenditure				
Charitable activities:				
Ministry and Mission	5 53862		53862	50100
Ministerial costs	6 7622		7622	7025
Church activities	7 90241	34230	134471	87351
Donations payable	9 200		200	-
Total	151925	34230	126155	144476
Surplus (Deficit) for the year	(29627)	50975	21348	52503
Music Fund utilized	16.1 4994		4994	
Energy provision utilized	12.1 9000		9000	
Deficit after use of reserves	(15633)	50975	35342	52503
Funds at 1st October 2023	152159	522285	674444	621941
Funds at 30th September 2024	£ 136526	573260	709786	674444

The notes on pages 6 to 12 form part of these financial statements

Emmanuel West Wickham United Reformed Church Charity
Balance Sheet as at 30th September 2024

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2024 £	Total 2023 £
Fixed Assets						
Tangible assets	10	-	-	-	-	-
Investments	13.1	60309	-	-	60309	60309
		-----	-----	-----	-----	-----
		60309	-	-	60309	60309
Current Assets						
Debtors and prepayments	11	10893	-	-	10893	4757
Investments and bank balances	13	103254	9720	573260	686234	657074
		-----	-----	-----	-----	-----
		114147	9720	573260	697127	661831
Current Liabilities						
Creditors payable within one year	12	(29650)	-	-	(29650)	(20696)
Energy Provision		(18000)			(18000)	(27000)
		-----	-----	-----	-----	-----
		(47650)	0	0	(47650)	(47696)
Net Current Assets		78586	9720	573260	649477	614135
Total Net Assets	£	126806	9720	573260	709786	674444
Total Funds of the Charity						
Unrestricted Funds						
General	14	126806			126806	138895
Designated	15		9720		9720	13264
					-----	-----
					136526	152159
Restricted Funds						
Gift of Grace	16			420007	420007	419342
Mission and Outreach				63525	63525	60379
Other Funds				89728	89728	42564
		-----	-----	-----	-----	-----
	£	126806	9720	573260	709786	674444
		-----	-----	-----	-----	-----
		--136526				

These Financial Statements were approved by the Trustees on 14/11/25 and signed on their behalf by



 Trustee

The notes on pages 6 to 12 form part of these financial statements

Emmanuel West Wickham United Reformed Church Charity
Notes to the Statement of Financial Activities
For the Year Ended 30th September 2024

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The Trustees confirm that:

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, (FRS 102) issued in October 2019 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 Practice as it applies from 1st January 2019, with the following exception:

Investments in UK Government securities, which are shown as Fixed Assets in the Balance Sheet are shown at cost of acquisition and have not been restated at market value at the Balance Sheet date. The Trustees consider that these investments are long term investments and that it would be misleading to reflect a change in market value in the annual Financial Statements, as required under FRS 102, when it can be anticipated that, if they are held to maturity, they will revert to a value which is close to the cost of acquisition.

Notwithstanding the non-compliance with FRS 102 in respect of the treatment of the Investments in UK Government securities, the Trustees consider that the Financial Statements present a true and fair view of the financial position of the Charity

The Charity constitutes a public benefit entity as defined by FRS 102

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

(b) Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are restricted in their expenditure by the conditions imposed by the donor.

(c) Tangible Fixed Assets

There are currently no Tangible Fixed Assets carried on the Balance Sheet of the Charity

(d) Investments

Fixed asset investments are stated at historical cost of acquisition.

These investments are UK based, denominated in Sterling.

Current asset investments are deposits with a maturity date of between three months and one year.

(e) Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

(f) Pensions

The Charity operates a defined contribution pension scheme through NEST. Eligible employees are automatically enrolled unless they have exercised their right to opt out of scheme membership. Other employees are entitled to join the scheme. For all employees within the scheme the Charity contributes 3 % and the employees 5 %

Emmanuel West Wickham United Reformed Church Charity

Accounting Policies -continued

(g) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

(h) Taxation

The church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(i) Energy Provision

The church has an Energy Provision amounting to £18000 , which will allow adequate time to increase our voluntary income and our income from halls lettings thereby offsetting the increases in the cost of our energy supplies The provision will be utilised over the two years ending 30th September 2026.

Emmanuel West Wickham United Reformed Church Charity
Notes to the Statement of Financial Activities – continued
For the Year Ended 30th September 2024

	Unrestricted Funds		Total	Total
	General	Legacy Fund	2024	2023
	£	£	£	£
2. Income				
Freewill Offering and Mission				
Donations	48914		48914	46459
General donations	6788		6788	5485
Income Tax recovered under				
Gift Aid	11530		11530	11702
Legacies	-			15000
	-----	-----	-----	-----
£	67232		67232	78646
	-----	-----	-----	-----
3. Letting and Sales Income				
Letting of premises	48668		48668	41489
	-----	-----	-----	-----
£	48668	-	48668	41489
	-----	-----	-----	-----
4. Investment Income				
Interest on Government Stock, deposits with bankers and with Southern Province	6398		6398	4936
	-----	-----	-----	-----
£	6398	-	6398	4936
	-----	-----	-----	-----
5. Ministry and Mission				
This is the contribution to the central URC costs of training and providing ministers, and engaging in the mission of the church.	£ 53862		53862	50100
	-----	-----	-----	-----
6. Ministerial Costs				
Ministers' Expenses	3316		3316	3141
Running and maintaining the Manse	4306		4306	3884
	-----	-----	-----	-----
* £	7622		7622	7025
	-----	-----	-----	-----

- Includes agreed share of the Elmers End Free Church Ministerial Cost £.762

Emmanuel West Wickham United Reformed Church Charity
Notes to the Statement of Financial Activities – continued
For the Year Ended 30th September 2024

	Unrestricted Funds			Total	Total
	General	Legacy	Building	2024	2023
	£	£		£	£
7. Church Activities					
Caretaking of Premises see 8.1	20295			20295	19243
Halls' Manager	9360			9360	5180
Lighting heating and water	16464			16464	7716
Insurance	4949			4949	4750
Premises maintenance	9484	16622	3544	29650	39632
Music in worship	4994			4994	4645
Youth Activities net cost	763			763	450
Communications and broadcasting	3583			3583	2615
Sundry expenses,	763			763	3589
Catering donations	(580)			(580)	(465)
	-----	-----	-----	-----	-----
	£ 70075	16622	3544	90241	87351
	-----	-----	-----	-----	-----

8.1 Church Employees

The church employed four people in the year to 30 th September 2024	2024	2023
	£	£
The remuneration of two people. caretaking and managing the premises, was	29655	24423
The remuneration of a Children and Family Worker and a Youth Worker, which was charged against the Gift of Grace Fund .was	20553	-
Employer Pension costs were	548	367
The Employment Allowance offset the cost of Employer NI Contributions	-	-

No employees received employee benefit, (excluding employer pension costs) of more than £ 60000.

8.2 Trustees Remuneration and Expenses and Related Party Transactions.

None of the Trustees received any remuneration or expenses in the year (2023 nil)

The total amount of general donations received from Trustees in the year was £ 6040 (2023 £ 4565)

The Charity considers that the Trustees, Elders, and Minister are Key Management Personnel

The Minister receives a stipend which is paid by the United Reformed Church The charity pays a Contribution to the Ministry and Mission Fund of the URC in accordance with a formula set by the URC Southern Synod. The amount is shown in Note 5.

The Charity received a grant from the URC Southern Synod Mission fund of £ 13000 in the year. (2023 £ nil), towards the cost of employing a Children and Family Worker

9. Donations Payable

Churches together in West Wickham	£	200	-
		-----	-----

10 The Church Premises and the Manse are owned by the United Reformed Church (Southern Province) Trust Limited, They are not assets of the charity and accordingly do not appear on the Balance Sheet.

The Charity has an obligation to maintain the properties and costs of doing so are shown in note 7

Emmanuel West Wickham United Reformed Church Charity
Notes to the Statement of Financial Activities – continued
For the Year Ended 30th September 2024

	Unrestricted Funds General £"	Total 2024 £	Total 2023 £
11. Debtors			
Owing by hirers of premises	4724	4724	2054
Income Tax recoverable under Gift Aid	4534	4534	-
Prepaid utility expenses	408	408	381
Sundry	1227	1227	3355
	-----	-----	-----
	10893	10893	4757
	-----	-----	-----
12. Creditors and deferred income			
Inland Revenue for PAYE/NIC	1757	1757	784
Kitchen equipment renewal fund	3042	3042	3059
Premises maintenance	-	-	1065
Lettings income received in advance	879	879	461
Offertories received in advance	337	337	685
Commitment for Life	1613	1613	1621
Deposits for church organisations	7053	7053	5823
Members' Giving Commitments	6342	6342	-
Sundry	8627	8627	7198
	-----	-----	-----
£	29650	29650	20696
	-----	-----	-----
12.1 Energy Provision Note 1(i)	£ 18000	18000	27000
	-----	-----	-----

13. a) Fixed Asset Investments

13.1 The church holds the following fixed asset investments in UK Government Stock:

	30.9.24 Market Value £	30.9.24 £	30.9.23 £
£ 25400 Treasury 4.25% Stock 2032 at cost Acquired February 2009	£ 25682	25000	25000
£ 35000 Treasury 4.25% Stock 2036 at cost Acquired June 2010	£ 35821	35309	35309
	-----	-----	-----
	£ 61503	60309	60309
	-----	-----	-----

b) Current Asset Bank Balances

13.2 Balances held with Nat West Bank	52005	98282
13.2.1 Cash balances	100	355
13.3 CAF Bank Current Account	5966	9799
CAF Bank Deposit Account	55993	13644
Deposited with Charity Bank Gift of Grace account	314784	303560
13.4 URC Southern Province – Emmanuel account	72349	68126
Gift of Grace account	121512	102929
Mission and Outreach account	63525	60379
	-----	-----
£	686234	657074
	-----	-----

Emmanuel West Wickham United Reformed Church Charity
Notes to the Statement of Financial Activities – continued
For the Year Ended 30th September 2024

14. Unrestricted Funds

The church operates two unrestricted funds:

Revenue Reserve – this holds the accumulated surplus of the church in respect of its unrestricted income and expenditure. There is no restriction on use.

Legacy Fund – this was established to receive and hold legacies and substantial donations, given to the church by members and adherents which carry no restrictions as to their use.

14.

The movements on the Unrestricted Funds during the year were:

	Revenue Reserve	Legacy Fund	Total 2024	Total 2023
	£	£	£	£
Balance at 1 st October 2023	54325	84570	138895	133854
Income	121298	-	121298	125071
Expenditure	(116765)	(16622)	(133387)	(120030)
Balance at 30 th September 2024	£ 58858	67948	126806	138895

15. Designated Funds

The church operates two designated funds:

Building Maintenance Fund – this is established to fund maintenance of the church and associated buildings. The maintenance is supervised by a Fabric Committee reporting to the Elders. Major maintenance decisions are approved by members at Church Meeting.

Manse Maintenance Fund – this is established to fund maintenance of the Manse. The maintenance is supervised by a Fabric Committee reporting to the Elders. Major maintenance decisions are approved by members at Church Meeting, and in consultation where appropriate with the URC Southern Synod.

15.1

The movements on the Designated Funds during the year were:

	Building Maintenance	Manse Maintenance	Total 2024	Total 2023
	£	£	£	£
Balance at 1 st October 2023	11969	1295	13264	35122
Major maintenance costs	(3544)	-	(3544)	(21858)
Manse maintenance costs	-	-	-	-
Balance at 30 th September 2024	£ 8425	1295	9720	13264

Maintenance is supervised by the Finance and Property Group reporting to the Elders as we do not have a fabric committee.

Emmanuel West Wickham United Reformed Church Charity
Notes to the Statement of Financial Activities –continued
For the Year Ended 30th September 2024

16. Restricted Funds:

The church operates six restricted funds:

Benevolent Fund – this is established to provide benevolence to those in need, in confidence at the discretion of the minister. It is funded by retiring collections after communion services and by other donations.

Memorial Fund – this is established to provide for the comfort, wellbeing, and care, of members and adherents of the church and users of the premises from the community. Interest is added to the Fund and the Fund is open for further donations.

Hibbert Memorial Fund – this was established by a former member to provide for the supply of books and literature for use by the minister in his work. Interest is added to the Fund and currently most of the provision of books and literature for the minister is being met from general funds.

Music Fund – this was established to provide for maintenance and renovation of the church organ, and it was known as the Organ Fund. Following the receipt of a Legacy this year, to be used for the provision of all musical instruments and the performance of music in the church, the name of the fund was changed. Interest has not been added to this fund .

16.1

The movements on the Restricted Funds during the year were:

	Benevolent	Memorial	Hibbert	Music	Total 2024	Total 2023
	£	£	£	£	£	£
Balance at 1 st October 2023	3770	22392	2609	13793	42564	41176
Gifts and donations in the year	-	10700	-	38000	48700	1000
Income Tax recoverable	-	2625	-	-	2625	250
Interest earned	-	870	56	-	926	925
	-----	-----	-----	-----	-----	-----
	3770	36587	2665	51793	94815	43351
Expenditure in the year		(37)	(56)	(4994)	(5087)	(787)
	-----	-----	-----	-----	-----	-----
Balance at 30 th September 2024	£ 3770	36550	2609	46799	89728	42564
	-----	-----	-----	-----	-----	-----

16.2

The Gift of Grace Legacy has been given to the church for the advancement of the Christian Faith in the Community of West Wickham. The Mission and Outreach Fund has been Established following the receipt of a donation from a Trust set up for that purpose.

	Gift of Grace Fund		Mission and Outreach Fund	
	2024	2023	2024	2023
	£	£	£	£
Balance at 1 st October 2023	419342	411789	60379	-
Grant received in the year	13000	-	-	-
Gift received				60000
Interest earned	16808	9354	3146	379
	-----	-----	-----	-----
	449150	421143	63525	60379
Expenditure in the year	(29143)	(1801)	-	-
	-----	-----	-----	-----
Balance at 30 th September 2024	£ 420007	419342	63525	60379
	-----	-----	-----	-----

**Emmanuel West Wickham United Reformed Church Charity
Financial Statements for the Year Ended 30th September 2024**

Independent Examiner's Report

I report to the Trustees on my examination of the Financial Statements of Emmanuel West Wickham United Reformed Church Charity, ("the Trust"), Charity number 1132128, for the year ended 30th September 2024, as set out on pages 1 to 11.

Responsibilities and Basis of Report

As the Charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Accounts are eligible for Independent Examination, I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

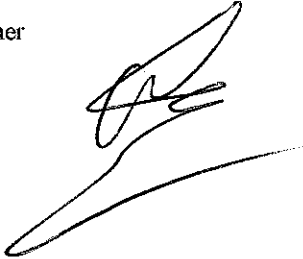
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- * the accounting records were not kept in accordance with Section 130 of the Charities Act, or
- * the accounts do not accord with the accounting records, or
- * the accounts do not comply with the accounting requirements concerning the form and content of the 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, or
- * the accounts have not been prepared in accordance with the method and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK and Republic of Ireland, (FRS 102)).

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.

Signed by the Independent Examiner

Independent Examiner
Mr K. Daniels FCA
20 The Avenue
West Wickham, BR4 0DY



Dated

24/1/25

EMMANUEL WEST WICKHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132128

Accounts

Signed Copy

Emmanuel West Wickham United Reformed Church Charity

Trustees' Report and Financial Statements

Year to 30th September 2023

**Emmanuel West Wickham United Reformed Church Charity
Trustees' Report and Financial Statements
Year to 30th September 2023**

Trustees' Report

Charity Name and Address:

Emmanuel West Wickham United Reformed Church Charity
The Grove, West Wickham, Kent. BR4 9JS

Charity Number: 1132128

Trustees:

Mr Ian Moore
Mr Ian Paul Scott
Mrs Philippa Ann Dowsett
Mr James Hughes Lord

Independent Person appointed to Review Accounts:

Mr Keith Daniels FCA

Structure, Governance and Management:

The Charity comprises all the assets and funds held by and on behalf of Emmanuel United Reformed Church, West Wickham, other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2002) and those held on other specifically declared trusts.

The trustees are those members of the Charity, qualified to serve as trustees, appointed by the Church Meeting of Emmanuel West Wickham, United Reformed Church, to act in accordance with the procedures for the time being laid down by the aforementioned Church Meeting which shall be in conformity with the Scheme of Union of the United Reformed Church.

Objectives and Achievements

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, and the Trustees believe this objective is being achieved.

The church aims to be at the heart of the local community, open seven days a week for those who come to worship or to share in a variety of activities, including scouting and guiding, youth and children's activities, Messy Church, and providing an opportunity for people of all ages to meet together.

Emmanuel West Wickham United Reformed Church Charity

Financial Review:

The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts, with the exception set out in note 1, and comply with the Charities Act 2011 and the "Accounting and Reporting by Charities Statement of Recommended Practice" applicable to charities preparing their accounts in accordance with the Financial Reporting Standard in the United Kingdom and Republic of Ireland issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland, (FRS 102).

Reserves Policy:

The Balance Sheet on page 4 shows the disposition of the various Charity Funds totalling £674444 as at 30th September 2023, (2022 £ 621941).

The Trustees review the policy annually and they consider that the Unrestricted Funds which totalled £ 152159 , (2022 £ 168976), disclosed in notes 14 and 15 to the accounts, are sufficient for the objectives and activities of the Charity.

Restricted Funds which totalled £ 522285, (2022 £ 452965), are disclosed in Note 16 to the accounts, and the purpose for which they are held is explained in the note.

Trustees' Expenses and Remuneration:

The Trustees did not receive any expenses or remuneration for their services as Trustees in the year, or in the previous year.

This report was approved by the Trustees on ^{28th / 29th 24} and signed on their behalf by:



Trustee



Trustee

Emmanuel West Wickham United Reformed Church Charity

Review of church life

Over the last 12 months, our Minister's approach of offering a variety of services including some specials has continued, including celebrating Harvest, Remembrance, through Advent to Christmas (when every service had a special character) and of course Easter. We have continued to grow a vibrant Messy Church, based on a different format and approach, which continues to attract new families to the monthly meeting and also other special occasions.

As reported at the January 2023 AGM, membership numbers increased over the year (to December 2022) from 111 to 112, but as we will report to the 2024 AGM, numbers have dropped since then to 101 (at December 2023). We are conscious of diminishing capacity to run things, but hopeful that with various initiatives we have started, deliberately outward looking initiatives, we can shape Emmanuel as a church for a new generation, who may seek to worship and belong in different ways from the traditional model.

The main outward looking activities that we have started are the following:

- In September 2022, we launched "Warm Spaces", successfully encouraging our sister churches in the local Churches Together group to do likewise. A limited number of people came specifically for the warm space, most came for warm welcome and company. We have continued over the summer, with a regular crew of volunteers including some from outside the church, and the unanticipated bonus of being able to send over £2,000 from donations received to The Vine Foodbank.
- We have relaunched our website and kicked off a new Facebook page.
- We have committed to recruiting three new ministry posts – a Children & Family Worker, a Youth Worker, and a Community Worker. These posts are funded from the Gift of Grace and the donation from the Trinity Trust, and we are excited that the first post will be filled in January 2024.
- Over the summer of 2023, we were approached by the 8th West Wickham Scout Group who were seeking a new home. We are delighted that we have been able to welcome them as a sponsored unit with effect from September 2023 and have enjoyed having beavers, cubs, scouts and explorers on the premises once more, a complement to the ongoing rainbows, brownies, guides and rangers.

The Gift of Grace Fund (first reported in last year's accounts) has had a significant impact on Emmanuel, and whilst we haven't actually spent much of the legacy yet, it has enabled us to dream dreams of what could be, without worrying so much about how to pay for it. It has enabled us to start Warm Spaces and to shape posts to develop our children and youth work. Rather than playing safe, ie simply maintain regular church life, we are developing and moving forward with a God-inspired vision to:

- Develop a more vibrant Christian presence, integrated in the heart of the community, offering a range of activities Monday – Sunday

Emmanuel West Wickham United Reformed Church Charity

- Be a place where more people of all ages have a greater desire to nurture their faith and play a role in an aspect of Emmanuel's life
- Support, encourage and grow the presence of young people in our church life.

In many ways these are brave steps, even risky mindful of diminishing capacity, but the steps feel the gospel way. Whatever happens in Emmanuel's future, we feel it is right that the church isn't sitting back on its relative monetary wealth, but is using the God-given resources in response to Jesus' Kingdom building calling.

Emmanuel West Wickham United Reformed Church Charity
Statement of Financial Activities
For the Year Ended 30th September 2023

Funds	Note	----- Unrestricted Funds ----			Restricted	Total	Total
		General	Other*	Designated		2023	2022
		14		15	16		
		£	£	£	£	£	£
Income							
Voluntary income	2	63646				63646	62507
Legacies	2		15000			15000	2500
Lettings and book sales	3	41489				41489	33128
Investment income	4	4936				4936	2145
Total		110071	15000			125071	100280
Expenditure							
Charitable activities:							
Ministry and Mission	5	50100				50100	50100
Ministerial costs	6	7025		-		7025	6896
Church activities	7	50996	11909	21858		84763	40301
Donations payable	9					-	100
Total		108121	11909	21858		141888	97397
Net income for the Year		1950	3091	(21858)		(16817)	2883
Funds at 1st October 2022		55441	78413	35122		168976	166093
Re-allocation		(3066)	3066				
	14, 15.1	52375	81479	13264		152159	168976
Gift of Grace Fund	16.2	-	-	-	419342	419342	411789
Mission and Outreach Fund	16.2				60379	60379	-
Other Restricted Funds	16.1				42564	42564	41176
Funds at 30th Sept. 2023	£	54325	84570	13264	522285	674444	621941
						152159	

*Note: Other Unrestricted Funds, which are not Designated, comprise the Legacy Fund and the Anniversary Fund.

The notes on pages 5 to 11 form part of these financial statements

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities For the Year Ended 30th September 2023

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The Trustees confirm that:

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, (FRS 102) issued in October 2019 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 Practice as it applies from 1st January 2019, with the following exception:

Investments in UK Government securities, which are shown as Fixed Assets in the Balance Sheet are shown at cost of acquisition and have not been restated at market value at the Balance Sheet date. The Trustees consider that these investments are long term investments and that it would be misleading to reflect a change in market value in the annual Financial Statements, as required under FRS 102, when it can be anticipated that, if they are held to maturity, they will revert to a value which is close to the cost of acquisition.

Notwithstanding the non-compliance with FRS 102 in respect of the treatment of the Investments in UK Government securities, the Trustees consider that the Financial Statements present a true and fair view of the financial position of the Charity

The Charity constitutes a public benefit entity as defined by FRS 102

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

(b) Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are restricted in their expenditure by the conditions imposed by the donor.

(c) Tangible Fixed Assets

The Charity does not currently own a motor vehicle for which a depreciation policy would be required

(d) Investments

Fixed asset investments are stated at historical cost of acquisition.
These investments are UK based, denominated in Sterling.

(e) Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Emmanuel West Wickham United Reformed Church Charity
Accounting Policies -continued

(f) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

(g) Taxation

The church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(h) Energy Provision

The church has established an Energy Provision amounting to £ 27000, which will allow adequate time to increase our voluntary income and our income from halls lettings thereby offsetting the increases in the cost of our energy supplies The provision will be utilised over the three years ending 30th September 2026.

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities – continued For the Year Ended 30th September 2023

	Unrestricted Funds		Total	Total
	General	Legacy Funds	2023	2022
	£	£	£	£
2. Income				
Freewill Offering and Mission				
Donations	46459		46459	44975
General donations	5485		5485	5966
Income Tax recovered under				
Gift Aid	11702		11702	11566
Legacies	-	15000	15000	2500
	£ 63646	15000	78646	65007
3. Letting and Sales Income				
Letting of premises	41489		41489	33128
	£ 41489	-	41489	33128
4. Investment Income				
Interest on Government Stock, deposits with bankers and with Southern Province	4936		4936	2145
	£ 4936	-	4936	2145
5. Ministry and Mission				
This is the contribution to the central URC costs of training and providing ministers, and engaging in the mission of the church.	£ 50100		50100	50100
6. Ministerial Costs				
Ministers' Expenses	3141		3141	3187
Running and maintaining the Manse	3884		3884	3709
	* £ 7025		7025	6896

- Includes agreed share of the Elmers End Free Church Ministerial Cost £.702

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities – continued For the Year Ended 30th September 2023

	Unrestricted Funds		Total	Total
	General	Designated	2023	2022
	£	£	£	£
8. Church Activities				
Caretaking of Premises see 8.1	19243		19243	17850
Halls' Manager	5180		5180	-
Lighting heating and water	7716		7716	6171
Insurance	4750		4750	4740
Premises maintenance	5865	33767	39632	3779
Music in worship	4645		4645	4758
Youth Activities net cost	450		450	174
Communications and broadcasting	2615		2615	2006
Sundry expenses,	997		997	979
Catering donations	(465)		(465)	(156)
	-----	-----	-----	-----
£	50996	33767	84763	40301
	-----	-----	-----	-----
8.1 Church Employees				
The church employed two people in the year to 30 th September.2023			2023	2022
			£	£
Their total remuneration was		Custodian	19243	17850
		Halls' Manager	5180	-:
			-----	-----
9. Donations Payable				
Churches together	£		--	100
			-----	-----

10.1 Manse

The church holds the deed to the Manse which was purchased at a cost of £ 6750. This property is not included on the Balance Sheet because the URC Southern Province has sole responsibility for the provision of manses in the Province. In the event of the sale of the Manse, the realised value must be remitted to the Provincial Manse fund.

10.2 Church Building

The Trustees of the Church premises are the URC Southern Synod Trust who hold the property for use by Emmanuel West Wickham United Reformed Church Charity.

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities – continued For the Year Ended 30th September 2023

	Unrestricted Funds		Total	Total
	General	Designated	2023	2022
	£			
11. Debtors				
Owing by hirers of premises	2054		2054	2713
Prepaid utility expenses	381		381	341
Sundry	2322		2322	3355
	<u>£ 4757</u>	<u>-----</u>	<u>4757</u>	<u>6409</u>
12. Creditors payable within one year				
Inland Revenue for PAYE/NIC	784		784	425
Kitchen equipment renewal fund	3059		3059	3812
Premises maintenance	1065		1065	1400
Lettings income received in advance	461		461	271
Offertories received in advance	685		685	762
Commitment for Life	1621		1621	803
Deposits for church organisations	5823		5823	5366
Sundry	7198		7198	5538
	<u>£ 20696</u>	<u>-----</u>	<u>20696</u>	<u>18599</u>
12.1 Energy Provision	<u>£ 27000</u>	<u>-----</u>	<u>27000</u>	<u>27000</u>
13. a) Fixed Asset Investments				

13.1 The church holds the following fixed asset investments in UK Government Stock:

	30.9.23	30.9.23	30.9.22
	Market Value	£	£
£ 25400 Treasury 4.25% Stock 2032 at cost Acquired February 2009	£ 24434	25000	25000
£ 35000 Treasury 4.25% Stock 2036 at cost Acquired June 2010	£ 33544	35309	35309
	<u>£ 57978</u>	<u>60309</u>	<u>60309</u>

b) Current Asset Bank Balances

13.2	Balances held with Nat West Bank	98282	107515
13.2.1	Cash balances	355	153
13.3	CAF Bank Current Account	9799	16356
	CAF Bank Deposit Account	13644	411789
	Deposited with Charity Bank Gift of Grace account	303560	-
13.4	URC Southern Province – Emmanuel account	68126	65322
	Gift of Grace account	102929	-
	Mission and Outreach account	60379	-
	<u>£</u>	<u>657074</u>	<u>601135</u>

Emmanuel West Wickham United Reformed Church Charity

**Notes to the Statement of Financial Activities – continued
For the Year Ended 30th September 2023**

14. Unrestricted Funds

The church operates three unrestricted funds:

Revenue Reserve – this holds the accumulated surplus of the church in respect of its unrestricted income and expenditure. There is no restriction on use.

Anniversary Fund – this was established in order to celebrate the 75th Anniversary of the church and the remaining funds were utilized during the year. The Fund has now been closed.

Legacy Fund – this was established to receive and hold legacies, and substantial donations designated to the Legacy Fund, given to the church by members and adherents which carry no restrictions as to their use.

14.

The movements on the Unrestricted Funds during the year were:

	Revenue Reserve	Anniversary Fund	Legacy Fund	Total 2023	Total 2022
	£	£	£	£	£
Balance at 1 st October 2022	52375	3566	77913	133854	130971
Income	110071	-	15000	125071	100280
Expenditure	(108121)	(3566)	(8343)	(120030)	(97397)
Balance at 30 th September 2023	£ 54325	0	84570	138895	133854

15. Designated Funds

The church operates two designated funds:

Building Maintenance Fund – this is established to fund maintenance of the church and associated buildings. The maintenance is supervised by a Fabric Committee reporting to the Elders. Major maintenance decisions are approved by members at Church Meeting.

Manse Maintenance Fund – this is established to fund maintenance of the Manse. The maintenance is supervised by a Fabric Committee reporting to the Elders. Major maintenance decisions are approved by members at Church Meeting, and in consultation where appropriate with the URC Southern Synod.

15.1

The movements on the Designated Funds during the year were:

	Building Maintenance	Manse Maintenance	Total 2023	Total 2022
	£	£	£	£
Balance at 1 st October 2022	33827	1295	35122	35122
Major maintenance costs	(21858)	-	(21858)	-
Manse maintenance costs	-	-	-	-
Balance at 30 th September 2023	£ 11969	1295	13264	35122

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities –continued For the Year Ended 30th September 2023

16. Restricted Funds:

The church operates six restricted funds:

Benevolent Fund – this is established to provide benevolence to those in need, in confidence at the discretion of the minister. It is funded by retiring collections after communion services and by other donations.

Memorial Fund – this is established to provide for the comfort, wellbeing, and care, of members and adherents of the church and users of the premises from the community. Interest is added to the Fund and the Fund is open for further donations.

Hibbert Memorial Fund – this was established by a former member to provide for the supply of books and literature for use by the minister in his work. Interest is added to the Fund and currently the provision of books and literature for the minister is being met from general funds.

Organ Fund – this is established to provide for major renovation of the church organ when required. Interest is added to the Fund and the Fund is open for further donations.

16.1

The movements on the Restricted Funds during the year were:

	Benevolent	Memorial	Hibbert	Organ	Total 2023	Total 2022
	£	£	£	£	£	£
Balance at 1 st October 2022	3925	20849	2609	13793	41176	43156
Gifts and donations in the year	-	1000	-	-	1000	-
Income Tax recovered	-	250	-	-	250	-
Interest earned	-	850	75	-	925	378
	-----	-----	-----	-----	-----	-----
Expenditure in the year	3925 (155)	22949 (557)	2684 (75)	13793 -	43351 (787)	43534 (2358)
	-----	-----	-----	-----	-----	-----
Balance at 30 th September 2023	£ 3770	22392	2609	13793	42564	41176
	-----	-----	-----	-----	-----	-----

16.2

The Gift of Grace Legacy has been given to the church for the advancement of the Christian Faith in the Community of West Wickham. The Mission and Outreach Fund has been established following the receipt of a donation from a Trust set up for that purpose.

	Gift of Grace Fund £	Mission and Outreach Fund £
Balance at 1 st October 2022	411789	0
Funds received in the year	-	60000
Interest earned	9354	379
	-----	-----
Expenditure in the year	421143 (1801)	60379 -
	-----	-----
Balance at 30 th September 2023	£ 419342	60379
	-----	-----

Financial Statements for the Year Ended 30th September 2023

Independent Examiner's Report

I report to the Trustees on my examination of the Financial Statements of Emmanuel West Wickham United Reformed Church Charity, ("the Trust"), Charity number 1132128, for the year ended 30th September 2023, as set out on pages 1 to 11.

Responsibilities and Basis of Report

As the Charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Accounts are eligible for Independent Examination, I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

- * the accounting records were not kept in accordance with Section 130 of the Charities Act, or
- * the accounts do not accord with the accounting records, or
- * the accounts do not comply with the accounting requirements concerning the form and content of the 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, or
- * the accounts have not been prepared in accordance with the method and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK and Republic of Ireland, (FRS 102)).

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.

Signed by the Independent Examiner

Dated

10/1/2024

Independent Examiner
Mr K. Daniels FCA
20 The Avenue
West Wickham, BR4 0DY

EMMANUEL WEST WICKHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132128

Accounts

Emmanuel West Wickham United Reformed Church Charity

Trustees' Report and Financial Statements

Year to 30th September 2022

Minister's Report

Worship

Through the year 1st October 2021 - 30th September 2022, public worship continued to be offered on a weekly basis, with a weekly service of a more traditional style and a monthly Messy Church. Through this period the elders continued to monitor and implement measures in response to the Covid pandemic, and the evolving level of risk, with many restrictions or precautions being gradually eased from Spring 2022.

The worship programme included some themed or additional services including:

- In the autumn season a Harvest Festival and Remembrance Sunday service
- Special services through Advent to Christmas
- Special services in Lent, including Maundy Thursday (with local URCs), Good Friday (ecumenical) and Easter Saturday (Messy Church)
- Partnering with our ecumenical churches in other special services
- From May holding themed services including, 'Peter – this is your life', Queen's 70th Jubilee, Thanksgiving for the Life of the Choir, Dedication of the Quiet Garden, 150th Anniversary of the birth of Ralph Vaughan Williams, Songs of Praise/Top of the Hymn Charts, the resumption of Church Parade services and a Reflective Evening service following the death of Her Majesty, The Queen.

Emmanuel has also held personal services including a baptism, a wedding and a wedding blessing and a number of funerals.

Through the year the church has lost some faithful friends, both from death and geographical moves, but it has also started welcoming visitors again following the Covid lockdown, with some appearing to feel settled in our community.

Messy Church continues to thrive, with a steadily growing number of families on the books, and a regular buzz on Messy Church Sundays. The morning session now includes a separate session offered to the older children/teens. Beyond Messy Church Sundays Pat, Colin and their team continue to support the families in a wide variety of encouraging ways.

Pastoral Care

Pastoral care continues to be offered through Emmanuel. This year the role of Pastoral Assistants, who support Elders, has been re-invigorated, aided by a gathering of PAs.

Governance

The Elders continue to meet regularly, offering oversight and developing initiatives across our church life. At the AGM Ian Moore, who had served as Church Secretary for 3 ½ years covering the planned vacancy and unplanned Covid pandemic was succeeded by a new arrangement with Rosemary Daniel as Church Secretary/Communications and Sue Carr as Meetings Secretary. Ian Moore took on the role of Property Convenor from Ian Scott, who had acted in this capacity as well as being Church Treasurer for many years.

Minister's Report (continued)

During the year Church Managers, comprising the Church Secretaries, Minister, Treasurer, Property Convenor and Halls Manager re-started meeting. Currently a process is underway to recruit a Halls Administrator.

The Gift of Grace

A significant development at Emmanuel is the receipt of a significant legacy. News of the anticipated legacy was conveyed to Church Meeting in January, with the value received in late Spring being c. £411,000. The purpose of the legacy is to foster the life and mission of Emmanuel Church, with the wish of the person who made the bequest being that the funds were to be rather than being stored for a rainy day.

A Foundational Guide to the legacy was developed and agreed by Church Meeting, and named the Gift of Grace to distinguish it from Emmanuel's Legacy Fund. A process was initiated to consult on potential uses of the Gift of Grace, including a feedback form for individuals and a gathering facilitated by a Church Related Community Worker.

Church Life

The elders oversee 5 'Habitat' Groups covering worship, faith nurture, buildings and grounds, communication and church life. Through 2021/22 the buildings and grounds group have focused on refurbishing the vestry and 'greening' grounds including the establishment of a Quiet Garden, in addition to regular maintenance and repairs.

Emmanuel Fellowship ran a full season of weekly meetings from September 2021 through to July 2021, and the 2022/23 season has just begun. Friday Coffee has run weekly through the year.

Emmanuel's charitable outreach continued through the year supporting Bromley Latch/Homeless at Christmas, the URC's Commitment for Life Appeal, the New Vine Food Bank, a Toys Appeal as Christmas approached, and the Annual Fair raising significant funds for Hope4Malawi.

Expression of Appreciation

Behind the above, often uncited and unnamed, lies a huge amount of dedicated work by a range of people, who give of their time and gifts richly, and to who the church owes deep gratitude.

**David Pickering
Minister**

**Emmanuel West Wickham United Reformed Church Charity
Trustees' Report and Financial Statements
Year to 30th September 2022**

Trustees' Report

Charity Name and Address:

Emmanuel West Wickham United Reformed Church Charity
The Grove, West Wickham, Kent. BR4 9JS

Charity Number: 1132128

Trustees:

Mr Ian Moore

Mr Ian Paul Scott

Mr Douglas Clive Carr - Resigned 24th April 2022

Mrs Philippa Ann Dowsett- Appointed 24th April 2022

Mr James Hughes Lord - Appointed 24th April 2022

Independent Person appointed to Review Accounts:

Mr Keith Daniels FCA

Structure, Governance and Management:

The Charity comprises all the assets and funds held by and on behalf of Emmanuel United Reformed Church, West Wickham, other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2002) and those held on other specifically declared trusts.

The trustees are those members of the Charity, qualified to serve as trustees, appointed by the Church Meeting of Emmanuel West Wickham, United Reformed Church, to act in accordance with the procedures for the time being laid down by the aforementioned Church Meeting which shall be in conformity with the Scheme of Union of the United Reformed Church.

Objectives and Achievements

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, and the Trustees believe this objective is being achieved.

The church aims to be at the heart of the local community, open seven days a week for those who come to worship or to share in a variety of activities, including scouting and guiding, youth and children's activities, Messy Church, and providing an opportunity for people of all ages to meet together.

Emmanuel West Wickham United Reformed Church Charity

Financial Review:

The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts, with the exception set out in note 1, and comply with the Charities Act 2011 and the “Accounting and Reporting by Charities Statement of Recommended Practice” applicable to charities preparing their accounts in accordance with the Financial Reporting Standard in the United Kingdom and Republic of Ireland issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland, (FRS 102).

Reserves Policy:

The Balance Sheet on page 6 shows the disposition of the various Charity Funds totalling £ 622241 as at 30th September 2022, (2021 £ 209249).

The Trustees review the policy annually and they consider that the Unrestricted Funds which totalled £ 169276, (2021 £ 166093), disclosed in notes 14 and 15 to the accounts, are sufficient for the objectives and activities of the Charity.

Restricted Funds which totalled £452965 , (2021 £ 43156), are disclosed in Note 16 to the accounts, and the purpose for which they are held is explained in the note.

Trustees’ Expenses and Remuneration:

The Trustees did not receive any expenses or remuneration for their services as Trustees in the year, or in the previous year.

This report was approved by the Trustees on

and signed on their behalf by:

Trustee

Trustee

**Emmanuel West Wickham United Reformed Church Charity
Statement of Financial Activities**

For the Year Ended 30th September 2022

Funds	Note	----- Unrestricted -----			Total 2022	Total 2021
		General	Legacies	Designated		
		£	£	£	£	£
Income						
Voluntary income	2	62507			62507	65468
Legacies	2		2500		2500	1000
Lettings and book sales	3	33128			33128	22665
Investment income	4	2145			378	2571
Manse letting surplus						835
Total		97780	2500		378	100658
Expenditure						
Charitable activities:						
Ministry and Mission	5	50100				50046
Ministerial costs	6	6896		-		7140
Church activities	7	39373	928		2358	35898
Donations payable	9	100				100
Valuation of tangible fixed assets	10	(300)				(300)
Total		96169	928	-	2358	93184
Net income for the Year		1611	1572	-	(1980)	1203
Funds at 1st October 2021		54130	76841	35122	43156	209249
					41176	209894
Gift of Grace Legacy	16.2	-	-	-	411789	-
Funds at 30th Sept. 2022	£	55741	78413	35122	452965	622241
						209249
						134154

Note that on this statement showing the incoming and outgoing resources, the movement on the Legacy Fund has been shown separately, although it remains part of the Unrestricted General Fund.

The notes on pages 7 to 13 form part of these financial statements

Emmanuel West Wickham United Reformed Church Charity

Balance Sheet as at 30th September 2022

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2022 £	Total 2021 £
Fixed Assets						
Tangible assets	10	300	-	-	300	-
Investments	13.1	60309	-	-	60309	60309
		-----	-----	-----	-----	-----
		60609	-	-	60609	60309
Current Assets						
Debtors and prepayments	11	6096	-	-	6096	5701
Investments and bank balances	13	113048	35122	452965	601135	179790
		-----	-----	-----	-----	-----
		119144	35122	452965	607231	185491
		-----	-----	-----	-----	-----
Current Liabilities						
Creditors payable within one year	12	(18599)	-	-	(18599)	(36551)
Energy Provision	12.1	(27000)			(27000)	-
		-----	-----	-----	-----	-----
		(45599)	0	0	(45599)	(36551)
		-----	-----	-----	-----	-----
Net Current Assets		73845	35122	452965	561932	148940
		-----	-----	-----	-----	-----
Total Net Assets	£	134154	35122	452965	622241	209249
		-----	-----	-----	-----	-----
Total Funds of the Charity						
Unrestricted income funds						
General	14	134154			134154	130971
Designated	15		35122		35122	35122
		-----	-----	-----	-----	-----
Total					169276	166093
Restricted income funds						
	16			452965	452965	43156
	£	134154	35122	452965	622241	209249
		-----	-----	-----	-----	-----
		--- 169276 ---				

Trustee

Trustee

Date -----

The notes on pages 7 to 13 form part of these financial statements

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities For the Year Ended 30th September 2022

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The Trustees confirm that:

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, (FRS 102) issued in October 2019 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 Practice as it applies from 1st January 2019, with the following exception:

Investments in UK Government securities, which are shown as Fixed Assets in the Balance Sheet are shown at cost of acquisition and have not been restated at market value at the Balance Sheet date. The Trustees consider that these investments are long term investments and that it would be misleading to reflect a change in market value in the annual Financial Statements, as required under FRS 102, when it can be anticipated that, if they are held to maturity, they will revert to a value which is close to the cost of acquisition.

Notwithstanding the non-compliance with FRS 102 in respect of the treatment of the Investments in UK Government securities, the Trustees consider that the Financial Statements present a true and fair view of the financial position of the Charity

The Charity constitutes a public benefit entity as defined by FRS 102

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

(b) Reconciliation with previous Generally accepted accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

(c) Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are restricted in their expenditure by the conditions imposed by the donor.

(d) Tangible Fixed Assets

It is church policy to write off the cost of fixed assets in the year of purchase. To acknowledge the existence of these fixed assets which are in use they are shown in the Balance Sheet at a nominal value of £ 100 for each asset group.

(e) Investments

Fixed asset investments are stated at historical cost of acquisition.
These investments are UK based, denominated in Sterling.

Emmanuel West Wickham United Reformed Church Charity

Accounting Policies –(continued)

(f) Income All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably

(g) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

(h) Taxation

The church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(1) Loss of Income Insurance Claim

The church has submitted a claim on its insurance policy in respect of Loss of Income suffered as a result of the Covid 19 Pandemic which caused the closure of the premises at certain times and significantly reduced the level of activity and income received throughout the period when restrictions were in place.

The claim was settled in the current financial year and an amount of £ 27222 was received.

(j) Energy Provision

The church has established an Energy Provision amounting to £ 27000, which will allow adequate time to increase our voluntary income and our income from halls' lettings to offset the anticipated increase in the cost of our energy supplies..

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities – continued For the Year Ended 30th September 2022

	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Legacy Fund	Funds	£	£
	£	£	£	£	£
2. Income					
Freewill Offering and Mission Donations	44975			44975	50557
General donations	5966			5966	2267
Donation to Memorial Fund	-	500		500	500
Income Tax recovered under Gift Aid	11566			11566	12144
Legacies	-	2000		2000	1000
	-----	-----	-----	-----	-----
£	62507	2500		65007	66468
	-----	-----	-----	-----	-----
3. Letting and Sales Income					
Letting of premises	33128			33128	22665
Church bookstall				-	
	-----	-----	-----	-----	-----
£	33128	-	-	33128	22665
	-----	-----	-----	-----	-----
4. Investment Income					
Interest on Government Stock, deposits with bankers and with Southern Province	2145	-	378	2523	2571
	-----	-----	-----	-----	-----
£	2145	-	378	2523	2571
	-----	-----	-----	-----	-----
5. Ministry and Mission					
This is the contribution to the central URC costs of training and providing ministers, and engaging in the mission of the church.	£ 50100			50100	50046
	-----			-----	-----
6. Ministerial Costs					
Ministers' Expenses	3187			3187	3559
Running and maintaining the Manse	3709			3709	3581
	-----	-----	-----	-----	-----
* £	6896			6896	7140
	-----	-----	-----	-----	-----

- Includes the agreed share of the Elmers End Free Church Ministerial Costs of £ 690.

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities – continued

For the Year Ended 30th September 2022

	Unrestricted Funds			Total	Total
	Genera	Designated	Restricted	2022	2021
	£	£	£	£	£
7. Church Activities					
Caretaking of Premises see 8.1	17850			17850	11735
Lighting heating and water	6171			6171	4575
Insurance	4740			4740	4700
Premises maintenance	2852	928	2262	6042	2740
Music in worship	4768			4768	4597
Youth Activities	174			174	175
Communications and broadcasting	2006			2006	4992
Sundry expenses,	812			812	793
Minister's expenses			26	26	26
Benevolence			70	70	
Book allowance for worship leaders					750
Minister's vestry equipt.					815
	-----	-----	-----	-----	-----
	£ 39373	928	2358	42659	35898
	-----	-----	-----	-----	-----

Note: Messy Church which forms the major part of our Youth Activities is largely self-funding

8. Church Employees

The church employed one person as a custodian of the premises.

In the year to 30th September 2022 total remuneration was £ 17850, (2021 £ 11735).

9. Donations Payable

Elmers End URC	-			-	-
Churches together	100			100	100
	-----	-----	-----	-----	-----
	£ 100	-		100	100
	-----	-----	-----	-----	-----

10. Tangible Fixed Assets

	Furniture and equipt	Kitchen equipt	Audio Visual and IT equipt	Total
	£	£	£	£
Written down value brought forward and carried forward	100	100	100	300
	-----	-----	-----	-----

10.1 Manse

The church holds the deed to the Manse which was purchased at a cost of £ 6750. This property is not included on the Balance Sheet because the URC Southern Province has sole responsibility for the provision of manses in the Province. In the event of the sale of the Manse, the realised value must be remitted to the Provincial Manse fund.

10.2 Church Building

The Trustees of the Church premises are the URC Southern Synod Trust who hold the property for use by Emmanuel West Wickham United Reformed Church Charity.

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities – continued For the Year Ended 30th September 2022

	Unrestricted Funds	Restricted	Total	Total	
	General	Designated	Funds	2022	2021
	£	£	£	£	£
11. Debtors					
Owing by hirers of premises	2200			2200	2713
Prepaid utility expenses	341			341	343
Removal expenses	1552		-	1552	2072
Sundry	2003			2003	573
	-----	-----	-----	-----	-----
	£ 6096	-	-	6096	5701
	-----	-----	-----	-----	-----
12. Creditors payable within one year					
Sum received as an advance on					
Loss of Income claim	-			-	16000
Inland Revenue for PAYE/NIC	425			425	413
Kitchen equipment renewal fund	3812			3812	3812
Premises maintenance	1400			1400	1300
Lettings income received in advance	271			271	1447
Offertories received in advance	762			762	627
Commitment for Life	803			803	2392
Deposits for church organisations	5366			5366	5940
Sundry accruals	5760			5760	4620
	-----	-----	-----	-----	-----
	£ 18599	-	-	18599	36551
	-----	-----	-----	-----	-----
12.1 Energy Provision	£ 27000	-	-	27000	-
	-----	-----	-----	-----	-----

13. a) Fixed Asset Investments

13.1 The church holds the following fixed asset investments in UK Government Stock:

	30.9.22	30.9.22	30.9.21
	Market Value	£	£
£ 25400 Treasury 4.25% Stock 2032 at cost Acquired February 2009	£ 25344	25000	25000
£ 35000 Treasury 4.25% Stock 2036 at cost Acquired June 2010	£ 35388	35309	35309
	-----	-----	-----
	£ 60732	60309	60309
	-----	-----	-----

b) Current Asset Bank Balances

13.2	Balances held with Nat West Bank	107515	90312
13.2.1	Cash balances	153	294
13.3	Balances held with CAF Bank Current Account	16356	23862
	Balance held with CAF Bank Deposit Account	411789	-
	Balance deposited with URC Southern Province	65322	65322
		-----	-----
	Total	£ 601135	179790
		-----	-----

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities – continued For the Year Ended 30th September 2022

14. Unrestricted Funds

The church operates three unrestricted funds:

Revenue Reserve – this holds the accumulated surplus of the church in respect of its unrestricted income and expenditure. There is no restriction on use.

Anniversary Fund – this was established in order to celebrate the 75th Anniversary of the church and it remains open for further donations and fundraising initiatives. There is no restriction on use.

Legacy Fund – this was established to receive and hold legacies, and substantial donations designated to the Legacy Fund, given to the church by members and adherents which carry no restrictions as to their use.

14.1

The movements on the Unrestricted Funds during the year were:

	Revenue Reserve	Anniversary Fund	Legacy Fund	Total 2022	Total 2021
	£	£	£	£	£
Balance at 1 st October 2021	51064	3066	76841	130971	129356
Income	97780	500	2000	100280	89415
Expenditure	(96169)	-	(928)	(97097)	(87800)
Transfer to Maintenance Fund	-	-	-	-	-
Transfer from Maintenance Fund	-	-	-	-	-
Transfer from Legacy Fund	-	-	-	-	-
	-----	-----	-----	-----	-----
Balance at 30 th September 2022 £	52675	3566	77913	134154	130971
	-----	-----	-----	-----	-----

15. Designated Funds

The church operates two designated funds:

Building Maintenance Fund – this is established to fund maintenance of the church and associated buildings. The maintenance is supervised by a Fabric Committee reporting to the Elders. Major maintenance decisions are approved by members at Church Meeting.

Manse Maintenance Fund – this is established to fund maintenance of the Manse. The maintenance is supervised by a Fabric Committee reporting to the Elders. Major maintenance decisions are approved by members at Church Meeting, and in consultation where appropriate with the URC Southern Synod.

15. The movements on the Designated Funds during the year were:

	Building Maintenance	Manse Maintenance	Total 2022	Total 2021
	£	£	£	£
Balance at 1 st October 2021	33827	1295	35122	34287
Surplus letting income	-	-	-	835
Manse maintenance costs	-	-	-	-
	-----	-----	-----	-----
Balance at 30 th September 2022	£ 33827	1295	35122	35122
	-----	-----	-----	-----

Emmanuel West Wickham United Reformed Church Charity

Notes to the Statement of Financial Activities –continued For the Year Ended 30th September 2022

16. Restricted Funds:

The church operates four restricted funds:

Benevolent Fund – this is established to provide benevolence to those in need, in confidence at the discretion of the minister. It is funded by retiring collections after communion services and by other donations.

Memorial Fund – this is established to provide for the comfort, wellbeing, and care, of members and adherents of the church and users of the premises from the community. Interest is added to the Fund and the Fund is open for further donations.

Hibbert Memorial Fund – this was established by a former member to provide for the supply of books and literature for use by the minister in his work. Interest is added to the Fund and currently the provision of books and literature for the minister is being met from general funds.

Organ Fund – this is established to provide for major renovation of the church organ when required. Interest is added to the Fund and the Fund is open for further donations.

16.1

The movements on the Restricted Funds during the year were:

	Benevolent	Memorial	Hibbert	Organ	Total 2022	Total 2021
	£	£	£	£	£	£
Balance at 1 st October 2021	3995	22895	2609	13657	43156	46251
Gifts and donations in the year	-	-	-	-	-	500
Income Tax recovered	-	-	-	-	-	1375
Interest earned	-	216	26	136	378	414
	-----	-----	-----	-----	-----	-----
	3995	23111	2635	13793	43534	48540
Expenditure in the year	(70)	(2262)	(26)	-	(2358)	(5384)
	-----	-----	-----	-----	-----	-----
Balance at 30 th September 2022 £	3925	20849	2609	13793	41176	43156
	-----	-----	-----	-----	-----	-----

16.2

The Gift of Grace Legacy has been given to the church for the advancement of the Christian Faith in the Community of West Wickham

	Gift of Grace Legacy £
Balance at 1 st October 2021	0
Legacy received in the year	411268
Interest earned	521

	411789
Expenditure in the year	-

Balance at 30 th September 2022	£ 411789

Financial Statements for the Year Ended 30th September 2022

Independent Examiner's Report

I report to the Trustees on my examination of the Financial Statements of Emmanuel West Wickham United Reformed Church Charity, ("the Trust"), Charity number 1132128, for the year ended 30th September 2022, as set out on pages 3 to 13.

Responsibilities and Basis of Report

As the Charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Accounts are eligible for Independent Examination, I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

- * the accounting records were not kept in accordance with Section 130 of the Charities Act, or
- * the accounts do not accord with the accounting records, or
- * the accounts do not comply with the accounting requirements concerning the form and content of the 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, or
- * the accounts have not been prepared in accordance with the method and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK and Republic of Ireland, (FRS 102)).

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.

Signed by the Independent Examiner

Dated

Independent Examiner
Mr K.Daniels FCA
20 The Avenue
West Wickham, BR4 0DY

