

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		-----	Unrestricted	-----		Total	Total
		General	Legacies	Designated	Restricted	2022	2021
	Note	£	£	£	£	£	£
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	2523	2571
Manse letting surplus							835
		-----	-----	-----	-----	-----	-----
Total		97780	2500		378	100658	92539
		-----	-----	-----	-----	-----	-----
Expenditure							
Charitable activities:							
Ministry and Mission	5	50100				50100	50046
Ministerial costs	6	6896		-		6896	7140
Church activities	7	39373	928		2358	42659	35898
Donations payable	9	100				100	100
Valuation of tangible fixed assets	10	(300)				(300)	
		-----	-----	-----	-----	-----	-----
Total		96169	928	-	2358	99455	93184
		-----	-----	-----	-----	-----	-----
Net income for the Year		1611	1572	-	(1980)	1203	(645)
		-----	-----	-----	-----	-----	-----
Funds at 1st October 2021		54130	76841	35122	43156	209249	209894

					41176		
Gift of Grace Legacy	16.2	-	-	-	411789	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 General £	Legacy Fund £	Restricted Funds £	Total 2021 £	Total 2020 £
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 General £	Designated £	Restricted Funds £	Total 2022 £	Total 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 Market Value	30.9.22 £	30.9.21 £
£ 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
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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
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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
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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
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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

