

*Sigrid Gpy.*

**Emmanuel West Wickham United Reformed Church Charity**

**Trustees' Report and Financial Statements**

**Year to 30<sup>th</sup> September 2023**

**Emmanuel West Wickham United Reformed Church Charity  
Trustees' Report and Financial Statements  
Year to 30<sup>th</sup> 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 30<sup>th</sup> 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.

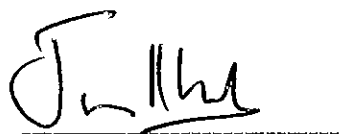
### **Trustees' Expenses and Remuneration:**

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 28<sup>th</sup> / 11<sup>th</sup> 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 8<sup>th</sup> 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 30<sup>th</sup> September 2023**

Funds	Note	Unrestricted Funds ----				Total	Total
		General	Other*	Designated	Restricted	2023	2022
		14	15	16			
		£	£	£	£	£	£
<b>Income</b>							
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
<b>Total</b>		110071	15000			125071	100280
<b>Expenditure</b>							
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
<b>Total</b>		108121	11909	21858		141888	97397
<b>Net income for the Year</b>		1950	3091	(21858)		(16817)	2883
<b>Funds at 1<sup>st</sup> October 2022</b>		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
<b>Funds at 30<sup>th</sup> Sept. 2023</b>	£	54325	84570	13264	522285	674444	621941
		-----152159-----					

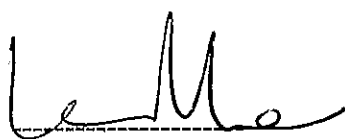
\*Note: Other Unrestricted Funds, which are not Designated, comprise the Legacy Fund and the Anniversary Fund.

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

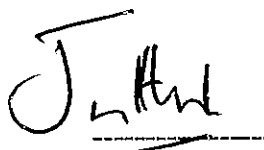
# Emmanuel West Wickham United Reformed Church Charity

## Balance Sheet as at 30<sup>th</sup> September 2023

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Fixed Assets</b>						
Tangible assets	10	-	-	-	-	-
Investments	13.1	60309	-	-	60309	60309
		-----	-----	-----	-----	-----
		60309	-	-	60309	60309
<b>Current Assets</b>						
Debtors and prepayments	11	4757	-	-	4757	6096
Investments and bank balances	13	121525	13264	522285	657074	601135
		-----	-----	-----	-----	-----
		126282	13264	522285	661831	607231
<b>Current Liabilities</b>						
Creditors payable within one year	12	(20696)	-	-	(20696)	(18599)
Energy Provision		(27000)			(27000)	(27000)
		-----	-----	-----	-----	-----
		(47696)	0	0	(47696)	(45599)
<b>Net Current Assets</b>		78586	13264	522285	614135	561632
<b>Total Net Assets</b>	£	138895	13264	522285	674444	621941
		-----	-----	-----	-----	-----
<b>Total Funds of the Charity</b>						
<b>Unrestricted Funds</b>						
General	14	138895			138895	133854
Designated	15		13264		13264	35122
					-----	-----
					152159	168976
<b>Restricted Funds</b>	16					
Gift of Grace				419342	419342	411789
Mission and Outreach				60379	60379	-
Other Funds				42564	42564	41176
		-----	-----	-----	-----	-----
	£	138895	13264	522285	674444	621941
		-----	-----	-----	-----	-----
		-152159-	-			



Trustee



Trustee

Date 28<sup>th</sup> January 2024

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 30<sup>th</sup> 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 1<sup>st</sup> 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 30<sup>th</sup> September 2026.

# Emmanuel West Wickham United Reformed Church Charity

## Notes to the Statement of Financial Activities – continued For the Year Ended 30<sup>th</sup> September 2023

	Unrestricted Funds		Total	Total
	General	Legacy Funds	2023	2022
	£	£	£	£
<b>2. Income</b>				
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
<b>3. Letting and Sales Income</b>				
Letting of premises	41489		41489	33128
	£ 41489	-	41489	33128
<b>4. Investment Income</b>				
Interest on Government Stock, deposits with bankers and with Southern Province	4936		4936	2145
	£ 4936	-	4936	2145
<b>5. Ministry and Mission</b>				
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
<b>6. Ministerial Costs</b>				
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 30<sup>th</sup> September 2023

	Unrestricted Funds		Total	Total
	Genera	Designated	2023	2022
	£	£	£	£
<b>8. Church Activities</b>				
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
	-----	-----	-----	-----
<b>8.1 Church Employees</b>				
The church employed two people in the year to 30 <sup>th</sup> September.2023			2023	2022
			£	£
Their total remuneration was	Custodian		19243	17850
	Halls' Manager		5180	-:
			-----	-----
<b>9. Donations Payable</b>				
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 30<sup>th</sup> September 2023

	Unrestricted Funds	Total	Total
	General      Designated	2023	2022
	£		
<b>11. Debtors</b>			
Owing by hirers of premises	2054	2054	2713
Prepaid utility expenses	381	381	341
Sundry	2322	2322	3355
	£ 4757	4757	6409
<b>12. Creditors payable within one year</b>			
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
	£ 20696	20696	18599
<b>12.1 Energy Provision</b>	£ 27000	27000	27000
<b>13. a) Fixed Asset Investments</b>			

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

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

### b) Current Asset Bank Balances

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

## Emmanuel West Wickham United Reformed Church Charity

### Notes to the Statement of Financial Activities – continued For the Year Ended 30<sup>th</sup> 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 75<sup>th</sup> 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 <sup>st</sup> October 2022	52375	3566	77913	133854	130971
Income	110071	-	15000	125071	100280
Expenditure	(108121)	(3566)	(8343)	(120030)	(97397)
	-----	-----	-----	-----	-----
Balance at 30 <sup>th</sup> September 2023	£ 54325	0	84570	138895	133854
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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.

#### 15.1

The movements on the Designated Funds during the year were:

	Building Maintenance	Manse Maintenance	Total 2023	Total 2022
	£	£	£	£
Balance at 1 <sup>st</sup> October 2022	33827	1295	35122	35122
Major maintenance costs	(21858)	-	(21858)	-
Manse maintenance costs	-	-	-	-
	-----	-----	-----	-----
Balance at 30 <sup>th</sup> September 2023	£ 11969	1295	13264	35122
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## Emmanuel West Wickham United Reformed Church Charity

### Notes to the Statement of Financial Activities –continued For the Year Ended 30<sup>th</sup> 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 <sup>st</sup> 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
	3925	22949	2684	13793	43351	43534
Expenditure in the year	(155)	( 557)	(75)	-	(787)	(2358)
Balance at 30 <sup>th</sup> 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 <sup>st</sup> October 2022	411789	0
Funds received in the year	-	60000
Interest earned	9354	379
	421143	60379
Expenditure in the year	(1801)	-
Balance at 30 <sup>th</sup> September 2023	£ 419342	60379

## Financial Statements for the Year Ended 30<sup>th</sup> 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 30<sup>th</sup> 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