

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.

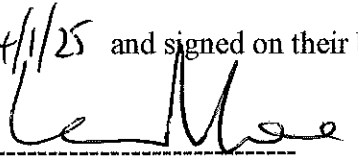
Reserves

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					60000
Grants Received			13000	13000	-
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	16					
Gift of Grace				420007	420007	419342
Mission and Outreach				63525	63525	60379
Other Funds				89728	89728	42564
		-----	-----	-----	-----	-----
	£	126806	9720	573260	709786	674444
		-----	-----	-----	-----	-----

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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 30th September 2024

	2024	2023
	£	£

The remuneration of two people. caretaking and managing the premises, was

	29655	24423
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The remuneration of a Children and Family Worker and a Youth Worker, which was charged against the Gift of Grace Fund .was

	20553	-
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Employer Pension costs were

	548	367
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The Employment Allowance offset the cost of Employer NI Contributions

	-	-
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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
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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. 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
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**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

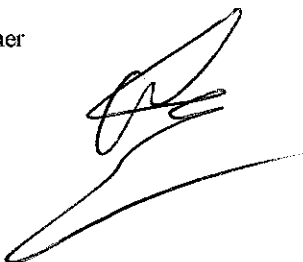
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- * 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