

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 0DY

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.

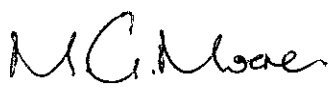
The charity considers that the major risks relating to the general fund are:

- 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.

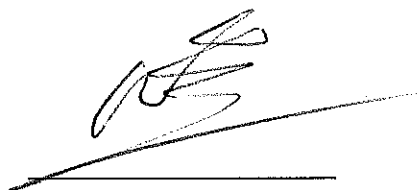
Independent examiner's statement

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

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			60,309		60,309
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		738,410		701,957	
Creditors: amounts falling due within one year	13	(21,086)		(21,865)	
Net current assets			717,324		680,092
Total assets less current liabilities			777,633		740,401
Creditors: amounts falling due after more than one year					
Provisions for liabilities and charges					
Net assets	15		777,633		740,401
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			185,335		160,088
Total charity funds	14		777,633		740,401

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	120,598	2,930	52,251	32,954	208,733
Expenditure on:					
Charitable activities	126,765	20,188	5,087	29,143	181,183
Total expenditure	126,765	20,188	5,087	29,143	181,183
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	4,533	(27,958)	47,164	3,811	27,550
Reconciliation of funds					
Total funds brought forward	54,325	130,418	48,387	479,721	712,851
Total funds carried forward	58,858	102,460	95,551	483,532	740,401

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	76,493	27,625	35,786	42,150	182,054	132,787

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	65,532	2,930	51,325	13,000	132,787

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	-	-	-
	5,125	2,020	7,145	-	-	-

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	-	-	-
	49,165	3,074	52,239	48,668	-	48,668

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
30 September 2025

6 Expenditure

	General fund	Designated funds	Restricted funds	Restricted Gift of Grace	Total funds 2025	Total funds 2024
	£	£	£	£	£	£
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
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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

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

13 Creditors: amounts falling due within one year

	<u>2025</u>	<u>Restated 2024</u>
	£	£
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	<u>21,086</u>	<u>21,865</u>

Deferred income

	<u>2025</u>	<u>2024</u>
	£	£
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	<u>1,125</u>	<u>7,908</u>

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
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14 Movements in funds

	<u>At 1 Oct</u> <u>2024</u> £	<u>Incoming</u> <u>resources</u> £	<u>Outgoing</u> <u>resources</u> £	<u>Transfers</u>	<u>At 30 Sep</u> <u>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><u>740,401</u></u>	<u><u>271,106</u></u>	<u><u>(233,874)</u></u>	<u><u>-</u></u>	<u><u>777,633</u></u>

Emmanuel West Wickham United Reformed Church Charity

Notes to the accounts
for the year ended
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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
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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
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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	<u>69,855</u>	<u>115,480</u>	<u>95,243</u>	<u>497,055</u>	<u>777,633</u>

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	<u>58,858</u>	<u>101,230</u>	<u>127,090</u>	<u>483,532</u>	<u>770,710</u>

16 Post balance sheet events

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

