

RAYLEIGH UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1132232

Details

Other names CHRIST CHURCH UNITED REFORMED CHURCH CHARITY

Status Registered

Legal form Previously excepted

Registered 2009-10-21

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

Contact

Address Christ Church URC
Crown Hill
Rayleigh
Essex
SS6 7HA

Phone 07555 705530

Email secretary@christchurchrayleigh.org.uk

Website www.christchurchrayleigh.org.uk

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: Christian Worship and service

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£283,484	£327,225	-	-
2023-12-31	£134,506	£101,073	-	-
2022-12-31	£93,637	£80,493	-	-
2021-12-31	£76,658	£75,526	-	-
2020-12-31	£81,961	£90,887	-	-

Trustees

Name	Role	Appointed
Gwyneth Lilyann Delve		2024-04-25
Joyce Elsie Berry		2022-04-21
Keith Roy Berry		2019-11-03
Phillip Simon Headley		2024-04-25
Rev Naomi Elizabeth Young-Rodas		2019-11-02
Richard John William Stokes		2024-04-25
Sue Deane		2022-04-21

RAYLEIGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132232

Accounts



Christ Church United Reformed Church

Rayleigh

Trustees Report and Financial Statements

For the Year Ended 31st December 2024

Contents

	Page
Report of the Trustees	1 – 4
Independent Examiner’s Report	5
Statement of financial activities	6
Balance Sheet	7
Notes to the financial statements	8 -12

Rayleigh United Reformed Church Charity

(Alternative name – Christ Church United Reformed Church Charity)

Charity Registration Number: 1132232

Report of the Trustees

For the year ended 31st December 2024.

Mission Statement

Christ Church aims to promote and nourish faith in God, to tell of God's love, and by working together, to share God's love with the community and wider world.

Legal and Administrative Information

Christ Church United Reformed Church, Rayleigh is a local church of the United Reformed Church in Great Britain and is a member church of Eastern Synod of the United Reformed Church.

The church premises are situated in Crown Hill, Rayleigh SS6 7HA. Christ Church United Reformed Church Rayleigh is a community of people who gather together regularly to worship God in a non-conformist tradition that traces its roots to the Reformation. Christ Church was established as a Congregational Church in 1910 and joined the United Reformed Church at its formation in 1972. The church premises are vested in Eastern Province Trust as trustees and held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the trusts applicable to United Reformed Church properties.

Christ Church United Reformed Church, Rayleigh was registered as a charity on 21 October 2009 (Reg. No. 1132232) to comply with changed legal requirements.

The charity trustees are the members of the Elders Committee, from 1st January 2024 until the date this report was approved were:

Joyce Berry
 Keith Berry
 Sue Deane
 Gwyneth Delve (from 25 April 2024)
 Phillip Headley (from 25 April 2024)
 Thora Ker (to 25 April 2024)
 Ian Miller (to 25 April 2024 and from 1 May 2025)
 Richard Stokes (from 25 April 2024)
 Naomi Young-Rodas

Bankers: Barclays Bank, 63-65 High Street, Rayleigh, SS6 7EL.

Structure and Governance

The activities of Christ Church United Reformed Church, Rayleigh are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of Christ Church United Reformed Church, Rayleigh.

The Elders' Meeting is responsible for the spiritual well-being and financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church

Meeting (of all church members wishing to attend) gives guidance on the life and work of the Church, appoints Church Officers, all major initiatives and significant items of church expenditure are also brought to Church Meeting for approval.

The members of the Elders' Meeting are the minister in pastoral charge and up to eight members of Christ Church United Reformed Church, Rayleigh nominated and elected by the members of the Church. Elders having served for 3 years retire by rotation and are eligible for re-election for a further period of 3 years. Following a period of 6 consecutive years as a serving Elder, a period of one year must elapse before the person is eligible for re-election as a serving Elder. There is no limit on the number of periods of service.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders.

Objectives and Activities

As a local congregation of the United Reformed Church, Christ Church, Rayleigh seeks to advance the Christian faith through its activities and the facilities offered to the community by its building and described more specifically in its mission statement.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- managing the premises for community use;
- promoting Christian values and services by members of the congregation to the community, for the benefit of individuals and society as a whole.

Review of Activities and Achievements

Worship has been offered regularly on a Sunday morning led by the minister, Revd. Naomi Young-Rodas, by visiting worship leaders or by one of the lay preachers within the congregation. The average attendance was 43 at the morning service. Activities are arranged for the younger members of the congregation (usually four or five children) in the Sunday Club or, once a month the service is All Age Worship. A special service of Remembering was held in October and a Christingle Service on Christmas Eve. Messy Church was held on six occasions during the year. A Carers and Toddlers Group meet once a week during school term time organised by the church's Children and Family Worker and volunteers from the church have helped with the running of this group. A service based on the Taize style of worship is held once a month. A monthly Space for Prayer is arranged giving a quiet time for anyone wishing to attend. At the end of 2024 the church membership was 68 with nine people regularly attending worship who are not church members.

Pastoral Care and Church Life

All members and adherents are included in Pastoral Groups. The church employs a Children and Family Worker who liaises with the families of children connected with the church. A number of activities are arranged during the year where members and friends can meet including Quiz Nights and Meals Out.

The charity also includes the Concord Ladies Club and the Badminton Club. The funds for these organisation are in separate accounts, they have their own committee structure and

treasurer, but their total receipts and payments and the balance held at the year end are included in this report. Separate bank accounts for the Music Group and the Fairtrade Stall are maintained, again their receipts and payments and year end balances are included in this report.

The Needles and Natter group continued meeting and as with the other organisations is not limited to those who attend the church.

The building work of Phase 1 of the building project was started in March 2024 with the work being completed by early August 2024. Phase 1 concentrated on the external repairs to the fabric of the building identified in the Quinquennial Survey Report, on improving the insulation to Caley Hall which involved lining the ceiling and the end wall with insulated plasterboard; installing infra-red heating panels to replace the gas heater; double glazing the large window; new lighting in Caley Hall; resolving the damp problem in the Primary Room; new flooring and new lighting in the Primary Room, as well as re-decorating both Caley Hall and the Primary Room. As with any building work, on a building which is more than hundred years old, additional repairs were identified during the progress of the work and these were dealt with as appropriate as it made good economic sense to rectify these while the builders were on site. The work was completed within budget and the cost was met from the grants received, donations from members of the congregation, fundraising events and church funds.

Charitable Works

Fundraising for other charities continues on a regular basis with different charities being supported each month during the year (see Note 12).

In addition, the church has a partner church in Zimbabwe, this partnership was established in 2010 and financial assistance has been given to the church in Budiriro.

Financial Review

The accounts for the year are set out on pages 6 to 12. The accounts have been prepared on the Accruals basis in accordance with the Statement of Recognised Practice for Charities (2015) as the gross income exceeded £250,000.

For the church the main source of income is the Offertories, including the giving by some members by monthly standing order, hall hire and the income earned by the solar panels installed on the roof of the church. The General fund, after making some transfers to the designated accounts, indicates expenditure in excess of receipts of £2,148 (2023 – surplus of £267).

The designated funds are detailed in Note 17 of the statements and provide reserves to meet various categories of non-routine expenditure. During 2024 the value of the investments held by the church increased in value by £2,526. After taking into account the increase in the value of the investments held by the church and the spending on the building project the total funds of the church charity are approximately £41,000 lower at the end of 2024 compared with December 2023. The Restricted Funds comprise mainly of money given for the building project, other charities and the funds of the church organisations.

Reserves - the trustees consider that a minimum of £10,000 should be held as a reserve in the General Fund to meet routine expenditure, and £7,000 was transferred from the Bequest Fund to the General Fund in 2024.

Investment Policy – as some of the funds were not needed for current expenditure they were placed in investment funds with CCLA Management to provide a better return than

was available on Deposit Accounts. The income from the investments held in Designated Funds is included within the general receipts.

Risk Management – the trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary and review the risk assessment annually.

Safeguarding Policy – the charity's Safeguarding Policy is based on the one approved by the United Reformed Church and is reviewed regularly. The trustees and other key members of the charity have attended on-line refresher safeguarding training.

Public Benefit – the trustees are aware of the Charity Commission guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

Volunteers – as would be expected within a church structure many of the activities are carried out by volunteers. The stipendiary minister is paid from the central United Reformed Church's Ministry and Mission Fund to which the church contributes. The work of the church is, therefore, substantially dependent upon the voluntary members and it is not considered appropriate to consider the value of this time.

As mentioned earlier the total income and expenditure figures for the church organisations are included in the charity's income and expenditure accounts. The year end balances are included in the balance sheet.

Approved by the Elders and signed on their behalf by:

Church Secretary: *S. Deane*

Date: *01.12.2025*

Independent Examiner's Report to the Members of Christ Church United Reformed Church Charity

I report on the financial statements of the Charity for the year ended 31 December 2024 as set out on pages 6 to 12.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records, it also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- a) Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;
 - Have not been met; or
- b) To which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Independent Examiner

Signature



Name:

Mr Alan Clifton

Date:

4th December 2025

Christ Church United Reformed Church, Rayleigh

Statement of Financial Activities for the Year Ended 31 December 2024

	Note	Unrestricted Funds		Restricted	Total	Total
		General	Designated	Monies	2024	2023
		£	£	£	£	£
Incoming Resources						
Voluntary income	2	53,919	5,882	10,703	70,504	99,398
Activities for generating funds	3	1,771	266	0	2,037	3,196
Other Trading Activities	4	5,722	0	2,103	7,825	6,556
Investment income	5	2,485	320	762	3,567	2,734
Grants	6	0	0	191,823	191,823	24,704
Other Income	7	7,728	0	0	7,728	5,436
Total incoming resources		71,625	6,468	205,391	283,484	142,024
Resources Expended						
Ministry and Mission	8	43,016	0	2,186	45,202	47,522
Children and Family Worker	9	11,156	0	0	11,156	10,587
Charitable activities:	10	1,148	5,625	100	6,873	6,527
Church Running Costs	11	15,235	0	0	15,235	20,900
Outside Causes	12	1,718	0	3,545	5,263	6,206
Building Project	13	0	0	243,496	243,496	14,753
Total resources expended		72,273	5,625	249,327	327,225	106,495
Net gain/(loss) on investments		0	2,526	0	2,526	7,402
Net income/(expenditure) before transfers		-648	3,369	-43,936	-41,215	42,931
Transfers between funds	17 & 18	5,500	-18,943	13,443	0	0
Total funds b/fwd 1 January		16,476	78,895	39,911	135,282	92,351
Total funds c/fwd 31 December		21,328	63,321	9,418	94,067	135,282

The notes on pages 8 to 12 form part of these financial statements

Christ Church United Reformed Church, Raleigh

Balance Sheet as at 31 December 2024

	Note	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
		General	Designated			
Fixed Assets						
Tangible Assets		0	0	0	0	0
		0	0	0	0	0
Current Assets						
Investments	14	1,485	61,194	4,898	67,577	78,173
Debtors	15	11,773	0	578	12,351	12,675
Short Term Deposits	16	7,534	0	8,699	16,233	41,370
Bank current accounts and Cash		1,587	2,127	482	4,196	4,387
Total Current Assets		22,378	63,321	14,657	100,356	136,605
Current Liabilities						
Accrued Expenses		1,050	0	5,239	6,289	1,323
Income received in advance		0	0	0	0	0
Creditors Payable within one year		0	0	0	0	0
		1,050	0	5,239	6,289	1,323
Net Current Assets		21,328	63,321	9,418	94,067	135,282
Total Net Assets		21,328	63,321	9,418	94,067	135,282
The Funds of the Charity						
Unrestricted Funds		21,328	0	0	21,328	16,476
Designated Funds	17	0	63,321	0	63,321	78,895
Restricted Funds	18	0	0	9,418	9,418	39,911
Total Funds		21,328	63,321	9,418	94,067	135,282

Approved by the Elders and signed on their behalf by:

N. Young Rodas

Date *03.12.2025*

CHRIST CHURCH, RAYLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

a) Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accrual basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Designated funds are funds established by the church for particular purposes. The designation is a statement of intent and does not prevent the church from using these funds for other purposes if circumstances change.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant.

c) Tangible Fixed Assets

Freehold property: The Trustee of the church building is the United Reformed (Eastern Province) Trust who hold them upon trust for purposes connected with Rayleigh United Reformed Church. Expenditure incurred on the church building and equipment is written off in the year it is incurred.

d) Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

e) Resources Expended

The URC Ministry and Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

f) Taxation

As part of the United Reformed Church, 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.

g) Investments

Investments are initially recorded at cost but subsequently revalued at 'bid value'. Any increase or decrease in value is shown in the Statement of Financial Activities.

CHRIST CHURCH, RAYLEIGH UNITED REFORMED CHURCH
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted		Restricted	Total 2024	Total 2023
	General	Designated	Funds		
	£	£	£	£	£
2 Voluntary Income					
Standing orders	34,387	0	0	34,387	32,096
Envelopes	5,047	0	0	5,047	6,210
Loose cash	1,191	0	0	1,191	2,718
Gift Aid	7,214	0	578	7,792	9,743
Donations	6,080	5,882	6,852	18,814	34,974
Legacies	0	0	0	0	10,000
Outside causes	0	0	3,273	3,273	3,657
	<u>53,919</u>	<u>5,882</u>	<u>10,703</u>	<u>70,504</u>	<u>99,398</u>
3 Activities for generating funds					
Mustard Seeds	943	0	0	943	1,200
Messy Church	428	0	0	428	350
Holiday Club	100	0	0	100	150
Fairtrade	0	266	0	266	742
Needles and Natter	300	0	0	300	300
Drop in Café	0	0	0	0	454
	<u>1,771</u>	<u>266</u>	<u>0</u>	<u>2,037</u>	<u>3,196</u>
4 Other Trading Activities					
Hall Hire	4,257	0	0	4,257	3,361
Fundraising	1,465	0	2,103	3,568	3,195
	<u>5,722</u>	<u>0</u>	<u>2,103</u>	<u>7,825</u>	<u>6,556</u>
5 Investment Income					
Investment income	2,033	0	0	2,033	2,054
Investment gain on sale of investments	0	320	0	320	0
Deposit Account Interest	452	0	762	1,214	680
	<u>2,485</u>	<u>320</u>	<u>762</u>	<u>3,567</u>	<u>2,734</u>
6 Grants					
Eastern Synod for Building Project	0	0	119,223	119,223	22,288
Eastern Synod for Holiday Club	0	0	100	100	0
Enovet Community Trust	0	0	30,000	30,000	0
Essex Community Trust	0	0	7,500	7,500	0
Congregational and General	0	0	25,000	25,000	0
Energy Grant	0	0	0	0	2,416
Organ Fund	0	0	10,000	10,000	0
	<u>0</u>	<u>0</u>	<u>191,823</u>	<u>191,823</u>	<u>24,704</u>
7 Other Income					
Feed In Tariff	5,060	0	0	5,060	2,890
Refund from Bridgwater Drive	2,379	0	0	2,379	2,350
Sundry income	289	0	0	289	196
	<u>7,728</u>	<u>0</u>	<u>0</u>	<u>7,728</u>	<u>5,436</u>

CHRIST CHURCH, RAYLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued

FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted		Restricted	Total 2024	Total 2023
	General	Designated	Funds		
	£	£	£	£	£
8 Ministry and Mission					
URC Ministry and Mission Fund	34,152	0	0	34,152	37,932
Manse Expenses	4,779	0	0	4,779	4,542
Minister's expenses	2,959	0	0	2,959	3,311
Organ Repairs/Tuning	0	0	2,186	2,186	422
Worship and Resources	1,126	0	0	1,126	1,315
	<u>43,016</u>	<u>0</u>	<u>2,186</u>	<u>45,202</u>	<u>47,522</u>
9 Children and Family Worker					
Salary	10,858	0	0	10,858	10,343
Pension & NI	139	0	0	139	103
Expenses	159	0	0	159	141
	<u>11,156</u>	<u>0</u>	<u>0</u>	<u>11,156</u>	<u>10,587</u>
10 Charitable Activities					
Mustard Seeds	242	0	0	242	235
Messy Church	278	0	0	278	413
Holiday Club	47	0	100	147	81
Sunday Club	108	0	0	108	86
Fairtrade	0	259	0	259	731
Concord Ladies Club	0	4,232	0	4,232	4,525
Badminton Club	0	1,134	0	1,134	375
Faith Adventures	0	0	0	0	29
Christmas Books	472	0	0	472	53
	<u>1,148</u>	<u>5,625</u>	<u>100</u>	<u>6,873</u>	<u>6,527</u>
11 Church Running Costs					
Insurance	2,647	0	0	2,647	2,497
Cleaning	3,360	0	0	3,360	3,675
Electricity	1,986	0	0	1,986	2,860
Gas	2,743	0	0	2,743	6,191
Water Rates	88	0	0	88	76
Maintenance	855	0	0	855	1,084
Photocopier	1,847	0	0	1,847	2,141
Broadband	330	0	0	330	326
Website	216	0	0	216	454
Tea/Coffee	81	0	0	81	299
Kitchen/Toilet costs	150	0	0	150	323
Stationery/Postage	56	0	0	56	49
Offertory Envelopes	81	0	0	81	81
Miscellaneous	795	0	0	795	844
	<u>15,235</u>	<u>0</u>	<u>0</u>	<u>15,235</u>	<u>20,900</u>

CHRIST CHURCH, RAYLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued

FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted		Restricted	Total 2024	Total 2023
	General	Designated	Funds	£	£
	£	£	£	£	£
12 Outside Causes					
Commitment for Life	0	0	0	0	106
Lent Silver - Wateraid	0	0	223	223	0
Lent Silver - Trussel Trust	0	0	0	0	223
Bar N Bus	0	0	65	65	103
Christian Aid	0	0	340	340	250
Big Brew/Fairtrade	0	0	0	0	81
Homeless Action Resource Project	0	0	0	0	95
Havens Hospice	0	0	20	20	72
Homestart	0	0	127	127	0
HopeworX	0	0	86	86	143
Romanian Crestin Trust	0	0	0	0	49
Tools With a Mission	0	0	20	20	0
Christingle - Little Havens	0	0	129	129	58
Communion Fund	0	0	320	320	1,604
ACTS 435	0	0	1,279	1,279	520
Budiriro	1,718	0	936	2,654	2,902
	1,718	0	3,545	5,263	6,206

13 Building Project					
Professional/Building Control Fees	0	0	26,916	26,916	14,553
Contractors	0	0	211,572	211,572	0
Insurance	0	0	1,184	1,184	0
Donation to Enover	0	0	3,000	3,000	0
Fundraising Costs	0	0	824	824	200
	0	0	243,496	243,496	14,753

	No of Units	Price at 1 Jan	Value at 1	Price at 31	Value at 31
		2024 p	Jan 2024 £	Dec 2024 p	Dec 2024 £
14 Investments					
CCLA Fixed Short Duration Fund	10,728.33	122.32	13,122.89		-
CCLA Ethical Investment Fund	13,051.92	301.00	39,286.28	309.26	40,364.37
CCLA Global Equity Fund	9,233.06	279.04	25,763.93	294.72	27,211.67
Total Investments			78,173.10		67,576.04

	Unrestricted		Restricted	Total 2024	Total 2023
	General	Designated	Funds	£	£
15 Debtors					
HMRC - Gift Aid	7,214	0	578	7,792	9,743
Xerox UK	974	0	0	974	0
Accrued income	1,586	0	0	1,586	968
Prepayments	1,999	0	0	1,999	1,964
	11,773	0	578	12,351	12,675

16 Short Term Deposits

The funds are held in CCLA Deposit Accounts and the interest accrued in the accounts. The interest earned in the year is included in Investment income. The accounts are instant access accounts.

CHRIST CHURCH, RAYLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued

FOR THE YEAR ENDED 31 DECEMBER 2024

17 Designated Funds

Church Maintenance Fund - Funds set aside for non routine expenditure on the church building

Youth Support - Funds set aside to support young people in attending courses or events

Youth/Children and Family Worker - funds set aside to ensure employment costs can be met

Bequest Fund - Legacies received are paid to this fund to finance special projects and for transfers to the General Fund as necessary

Church Organisations - Concord Club, Badminton Club, Music Group and Fairtrade

The movements on the designated funds during the year were:

	Ch Maint.	Youth Support	Y/C&F Work	Bequest	2024	2023
Balance b/f	21,795	1,701	5,672	47,623	76,791	71,390
Incoming Resources	320	0	0	0	320	10,000
Resources expended	0	0	0	0	0	0
Investment gain / (loss)	842	0	0	1,684	2,526	7,401
Fund transfers	-11,442	0	0	-7,000	-18,442	-12,000
Balance c/fwd 31 December	11,515	1,701	5,672	42,307	61,195	76,791

Funds operating with separate bank accounts.

	Concord Club	Badminton	Music Group	Fairtrade	2024	2023
Balance b/f	573	978	287	266	2,104	1,696
Incoming Resources	5,452	430	0	266	6,148	6,539
Resources expended	-4,232	-1,134	0	-259	-5,625	-5,631
Fund Transfers	-500	0	0	0	-500	-500
Balance c/fwd 31 December	1,293	274	287	273	2,127	2,104

18 Restricted Funds

	Building	Communion	Organ	Ch Furnishing	Acts 435	
Balance b/f	38,532	587	0	625	0	
Incoming Resources	191,736	372	10,167	0	1,279	For totals
Resources expended	-243,496	-320	-2,186	0	-1,279	see below
Fund transfers	13,443	0	0	0	0	
Balance c/fwd 31 December	215	639	7,981	625	0	

Restricted Funds (continued)

	Budiriro	Outside Causes	Holiday Club	Total Restricted Funds	
				2024	2023
Balance b/f	148	19	0	39,911	2,271
Incoming Resources	746	991	100	205,391	56,883
Resources expended	-936	-1,010	-100	-249,327	-19,243
Fund transfers	0	0	0	13,443	0
Balance c/fwd 31 December	-42	0	0	9,418	39,911

19 Monetary Assets

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. The Church Organisations have their own separate bank accounts. All investments and deposit funds are held in the Church's name but allocated accordingly to the various funds.

20 Assets used for Church Purposes

The church building is vested in Eastern Synod Trust as trustees and is not a church asset. The premises are held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £ 4,601,480

RAYLEIGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132232

Accounts

Rayleigh United Reformed Church Charity

(Alternative name – Christ Church United Reformed Church Charity)

Charity Registration Number: 1132232



Report of the Trustees

For the year ended 31st December 2023.

Mission Statement

Christ Church aims to promote and nourish faith in God, to tell of God's love, and by working together, to share God's love with the community and wider world.

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

Legal and Administrative Information

Christ Church United Reformed Church, Rayleigh is a local church of the United Reformed Church in Great Britain and is a member church of Eastern Synod of the United Reformed Church.

The church premises are situated in Crown Hill, Rayleigh SS6 7HA. Christ Church United Reformed Church Rayleigh is a community of people who gather together regularly to worship God in a non-conformist tradition that traces its roots to the Reformation. Christ Church was established as a Congregational Church in 1910 and joined the United Reformed Church at its formation in 1972. The church premises are vested in Eastern Province Trust as trustees and held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the trusts applicable to United Reformed Church properties.

Christ Church United Reformed Church, Rayleigh was registered as a charity on 21 October 2009 (Reg. No. 1132232) to comply with changed legal requirements.

The charity trustees are the members of the Elders Committee, during 2023 they were:

Joyce Berry
 Keith Berry
 Robert Dart (to 12 September 2023)
 Sue Deane
 Gwyneth Delve (from 25 April 2024)
 Phillip Headley (from 25 April 2024)
 Thora Ker (to 25 April 2024)
 Ian Miller (to 25 April 2024)
 Richard Stokes (from 25 April 2024)
 Naomi Young-Rodas

Bankers: Barclays Bank, 63-65 High Street, Rayleigh, SS6 7EL.

Structure and Governance

The activities of Christ Church United Reformed Church, Rayleigh are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of Christ Church United Reformed Church, Rayleigh.

The Elders' Meeting is responsible for the spiritual well-being and financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all church members wishing to attend) gives guidance on the life and work of the Church, appoints Church Officers, all major initiatives and significant items of church expenditure are also brought to Church Meeting for approval.

The members of the Elders' Meeting are the minister in pastoral charge and up to eight members of Christ Church United Reformed Church, Rayleigh nominated and elected by the members of the Church. Elders having served for 3 years retire by rotation and are eligible for re-election for a further period of 3 years. Following a period of 6 consecutive years as a serving Elder, a period of one year must elapse before the person is eligible for re-election as a serving Elder. There is no limit on the number of periods of service.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders.

Objectives and Activities

As a local congregation of the United Reformed Church, Christ Church, Rayleigh seeks to advance the Christian faith through its activities and the facilities offered to the community by its building and described more specifically in its mission statement.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- managing the premises for community use;
- promoting Christian values and services by members of the congregation to the community, for the benefit of individuals and society as a whole.

Review of Activities and Achievements

Worship has been offered regularly on a Sunday morning led by the minister, Revd. Naomi Young-Rodas, by visiting worship leaders or by one of the lay preachers within the congregation. The average attendance was 47 at the morning service. Activities are arranged for the younger members of the congregation (usually four or five children) in the Sunday Club or, once a month the service is All Age Worship. A special service of Remembering was held in October and a Christingle Service on Christmas Eve. Messy Church was held on six occasions during the year. A Carers and Toddlers Group meet once a week during school term time organised by the church's Children and Family Worker and volunteers from the church have helped with the running of this group. A service based on the Taize style of worship is held once a month. A monthly Space for Prayer is arranged giving a quiet time for anyone wishing to attend. At the end of 2023 the church membership was 70 with nine people regularly attending worship who are not church members.

Pastoral Care and Church Life

All members and adherents are included in Pastoral Groups. The church employs a Children and Family Worker who liaises with the families of children connected with the church. A number of activities are arranged during the year where members and friends can meet including Quiz Nights and Meals Out.

A number of organisations are affiliated to the church, the membership of these organisations is not limited to people who attend Christ Church, Rayleigh. They include the Concord Ladies Club and the Badminton Club. The funds for these organisation are in separate accounts, they have their own committee structure and treasurer, but their total receipts and payments and the balance held at the year end are included in this report.

Separate accounts for the Music Group and the Fairtrade stall are maintained, again their receipts and payments and year end balances are included in this report.

The Needles and Natter group continued meeting and as with the other organisations is not limited to those who attend the church. In 2023 a Drop in Coffee morning was started once a week and from January to March the church was open one morning a week as a "Warm Space" for anybody to use.

The work on the building project has continued with discussions being held with the architect. Plans and specification were drawn up to include the necessary repairs identified by the Quinquennial Survey and to improve the insulation of the building. We were successful in securing grants from Eastern Synod and some other charitable funders, which together with the Church Maintenance Fund and generous donations from members of the church family have enabled work to commence. As the finance would not cover all the desired work it was decided to divide the project into two phases, the first covering the repairs identified in the quinquennial report and insulation work and replacing the gas heater in Caley Hall in Caley Hall.

Charitable Works

Fundraising for other charities continues on a regular basis with different charities being supported each month during the year (see Note 5).

In addition, the church has a partner church in Zimbabwe, this partnership was established in 2010 and financial assistance has been given to the church in Budiriro.

Financial Review

The accounts for the year are set out on pages 6 to 12. The trustees have taken the opportunity to prepare these financial statements in accordance with the Charities Act 2011 Section 144, using the Receipts and Payments basis available to small charities and the United Reformed Church guidance.

For the church the main source of receipts are the Offertories, including the giving by some members by monthly standing order, hall hire and the income earned by the solar panels installed on the roof of the church. The General fund, after making some transfers to the designated accounts, indicates receipts in excess of expenditure of £267 (2022 – surplus of £1,641).

The designated funds are detailed in Note 2 of the statements and provide reserves to meet various categories of non-routine expenditure. The church was fortunate to receive one legacy of £10,000 in 2023 and this was added to the Bequest Fund. During 2023 the value of the investments held by the church increased in value by £7,402 and the professional fees incurred in connection with the building project were met either from the Church Maintenance Fund or by drawing down some of the grant from the Synod. After taking into account the increase in the value of the investments held by the church and with the grants and donations to the building fund the total funds of the church charity were approximately £41,334 higher at the end of 2023 compared with December 2022. The Restricted Funds

comprise mainly of money given for the building project, other charities and the funds of the Other Organisations.

Reserves - the trustees consider that a minimum of £10,000 should be held as a reserve in the General Fund to meet routine expenditure, and although the balance of the General Fund is lower than that at present it does not give too much cause for concern as funds are held in designated funds which could be made available should the need arise.

Investment Policy – as some of the funds were not needed for current expenditure they were placed in investment funds with CCLA Management to provide a better return than was available on Deposit Accounts. The income from the investments held in Designated Funds is included within the general receipts. Although some of these investments will need to be sold to fund the building project.

Risk Management – the trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary and review the risk assessment annually.

Safeguarding Policy – the charity's Safeguarding Policy is based on the one approved by the United Reformed Church and is reviewed regularly. The trustees and other key members of the charity have attended on-line refresher safeguarding training.

Public Benefit – the trustees are aware of the Charity Commission guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

Volunteers – as would be expected within a church structure many of the activities are carried out by volunteers. The stipendiary minister is paid from the central United Reformed Church's Ministry and Mission Fund to which the church contributes. The work of the church is, therefore, substantially dependent upon the voluntary members and it is not considered appropriate to consider the value of this time.

As mentioned earlier the total receipts and payments figures for the affiliated organisations are included in the charity's receipts and payments accounts. The year end balances are included in the Statement of Assets and Liabilities.

Approved by the Elders and signed on their behalf by:

Church Secretary: *S. Deane*

Date: *5th September 2024*

Independent Examiner's Report to the Members of Christ Church United Reformed Church Charity

I report on the financial statements of the Charity for the year ended 31 December 2023 as set out on pages 6 to 12.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records, It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- a) Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;
 - Have not been met; or
- b) To which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Independent Examiner

Signature

L. Haworth

Name:

Mrs L Haworth

Date:

5/9/24

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

Registered as a Charity - Number 1132232

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2023 Total £	2022 Total £
RECEIPTS						
Offerings	7	48,119			48,119	45,346
Donations		3,240			3,240	2,082
Activities	9	2,454			2,454	1,996
Legacies		0	10,000		10,000	7,849
Monies raised for outside causes	5			1,363	1,363	1,255
Budiriro Project	6			930	930	450
Budiriro Church				290	290	442
Communion Fund / ACTS 435	3			1,250	1,250	1,292
Fundraising	8	1,042			1,042	1,117
Property - church/hall users	10	3,658			3,658	3,423
Investment income/interest		2,360			2,360	2,196
Refunds	12	2,193			2,193	4,106
Feed In Tariff		2,956			2,956	5,394
Building Project	4			50,751	50,751	13,524
Church Furnishing Fund				125	125	500
Children's Area				0	0	350
Warm Hub Grant		0			0	500
Energy Grant		3,533			3,533	0
Active Christian Trust Grant		0			0	1,000
Other		241			241	815
Total receipts		69,796	10,000	54,710	134,506	93,637
PAYMENTS						
Ministry & Mission Fund		37,932			37,932	39,984
Worship Costs	13	1,737			1,737	1,692
Communion Fund / ACTS 435	3			2,124	2,124	1,272
Support of outside causes	5			1,181	1,181	1,419
Budiriro Project	6			895	895	469
Budiriro Church		1,716		290	2,006	2,089
Activities Cost	14	732			732	1,344
Church running costs	15	16,610			16,610	9,628
Administration Costs	16	3,051			3,051	2,449
Maintenance	19	1,084			1,084	931
Minister's Expenses	17	3,217			3,217	3,105
Manse Costs	18	4,542			4,542	4,628
Children and Family Worker		10,587			10,587	9,754
Children's Area		0			0	364
Upgrade to Wi-Fi		0			0	0
Building Project	4	0		14,553	14,553	20,723
Sundries		821			821	1,777
Total payments		82,029	0	19,043	101,073	101,629
Transfers between funds	2	12,000	-12,000	0	0	0
Trans from Church Organisations	11	500	0	0	500	640
NET RECEIPTS / (PAYMENTS)		267	-2,000	35,666	33,933	-7,352
Cash & short term deposits b/f		7,131	619	1,970	9,720	17,073
Investment Funds b/f 1 Jan		0	70,772	0	70,772	81,372
Unrealised gain on investments		0	7,402	0	7,402	-10,600
Church funds c/f 31 December		7,398	76,793	37,636	121,827	80,493

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT (cont'd)

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Church Organisations						
Receipts				6,540	6,540	6,233
Payments/Transfers Out	20			6,132	6,132	5,988
Balances b/f 1 Jan				1,696	1,696	1,451
Balances c/f 31 Dec		0	0	2,104	2,104	1,696
Total Consolidated Funds						
Receipts/Gain on investments		70,296	17,402	61,250	148,948	89,911
Payments		82,029	0	25,176	107,205	107,617
Transfers between funds		12,000	-12,000	0	0	0
Balance b/f		7,131	71,391	3,666	82,188	99,896
Balance c/f		7,398	76,793	39,740	123,931	82,189
Monetary assets						
Church						
Cash		0	0	0	0	0
Bank current account	21	1,504	0	780	2,284	6,137
Deposit accounts		5,894	8,050	27,426	41,370	3,584
Investments		0	68,743	9,430	78,173	70,772
Church		7,398	76,793	37,636	121,827	80,493
Other Organisations						
Cash	20			175	175	154
Bank current account				1,929	1,929	1,541
Church Organisations		0	0	2,104	2,104	1,695
Total Monetary Assets						
Cash		0	0	175	175	154
Bank	21	1,504	0	2,709	4,213	7,677
Deposit Accounts		5,894	8,050	27,426	41,370	3,584
Investments		0	68,743	9,430	78,173	70,772
Total Consolidated	22	7,398	76,793	39,740	123,931	82,188
Assets used for church purposes						
Buildings under statutory trusts	23	Church buildings				
Liabilities						
	4					0

APPROVED by the Trustees on 05/10/24 and signed on their behalf

by NAOMI YOUNG RODAS (name)

(signature) N. Young Rodas

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 145(5)(b), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

FUND ACCOUNTING

Unrestricted Funds

may be used by the church for any of its ordinary purposes.

Designated Funds

represent unrestricted funds set aside by the church for specific designated purposes, they can be transferred back into general funds at the church's decision.

Restricted Funds

represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose or returned, it cannot be absorbed into general funds.

2 DESIGNATED FUNDS	Balance b/fwd £	Receipts/ Transfer in	Payments / Transfers Out	Adjustment investment value	Balance c/fwd
Fund name and purpose					
Church Maintenance	17,328.72	2,000.00		2,467.00	21,795.72
Bequest Fund	46,689.04	10,000.00	14,000.00	4,934.00	47,623.04
Youth/Children Work Reserve Fund	5,671.75				5,671.75
Youth Support Fund	1,701.27				1,701.27
Totals of Designated Funds	71,390.78	12,000.00	14,000.00	7,401.00	76,791.78
3 RESTRICTED FUNDS	Balance b/f	Receipts	Payments	Transfers	Balance c/f
Fund name and purpose					
Communion	1,433.41	730.47	1,603.90	0.00	559.98
ACTS 435	0.00	520.00	520.00	0.00	0.00
Church Furnishing Fund	500.00	125.00	0.00	0.00	625.00
4 RESTRICTED FUNDS	Balance b/f	Receipts	Payments	Transfers	Balance c/f
Building Project Fund	0.00				
Receipts: Grants		22,288.18			
Fundraising					
Harmonie Concert		496.65			
Quiz Nights		811.70			
Talents		193.00			
Cookery Book		140.00			
TLC Concert		240.00			
May Fair		271.11			
Donations		25,937.50			
Interest		373.32			
Payments: Professional Fees			14,476.36		
Misc. expenses			77.05		
Total Restricted Funds	0.00	50,751.46	14,553.41	0.00	36,198.05

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Balance b/fwd	Receipts in year £	Transfers in year £	Payments in year £	Balance c/fwd
5 RESTRICTED FUNDS					
FOR OUTSIDE CAUSES					
Commitment for Life	0.00	106.00		106.00	0.00
Trussel Trust	0.00	223.00		223.00	0.00
Bar N Bus	0.00	103.00		103.00	0.00
Christian Aid	0.00	250.00		250.00	0.00
Big Brew/Fairtrade	37.25	43.80		81.05	0.00
HARP	0.00	95.00		95.00	0.00
Havens Hospice	0.00	72.00		72.00	0.00
Romanian Crestin Trust	0.00	49.35		49.35	0.00
Christingle - Little Havens	0.00	58.30		58.30	0.00
HopeworX	0.00	143.00		143.00	0.00
Tools With A Mission	0.00	20.00		0.00	20.00
Harmonie Concert	0.00	200.00		0.00	200.00
Total for Outside Causes	37.25	1,363.45	0.00	1,180.70	220.00
	Balance b/fwd	Receipts in year £	Payments from General Funds	Payments in year £	Balance c/fwd
6 Budiro Project	0	929.54		895.45	34.09
Budiro Church	0	290.00	1,715.96	2,005.96	0.00
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
7 OFFERINGS					
Envelopes	6,210			6,210	8,212
Standing Orders	32,096			32,096	28,110
Loose	2,718			2,718	1,099
Gift Aid Tax Refund	7,095			7,095	7,926
Total Offerories	48,119	0	0	48,119	45,347
8 FUNDRAISING					
Christmas card "postage"	422			422	5
Quiz Sheets	57			57	46
Easyfundraising	55			55	113
Amazon	20			20	17
Scrabble	146			146	128
Meals	327			327	623
Other	16			16	185
Total Fundraising	1,042	0	0	1,042	1,117
9 ACTIVITIES					
Messy Church	350			350	292
Mustard Seed Toddlers	1,200			1,200	797
Holiday Club / Faith Adventurers	150			150	106
Needles and Natter	300			300	375
Drop In Café	454			454	426
Total Activities	2,454	0	0	2,454	1,996

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
10 PROPERTY INCOME					
Hall Lettings	3,658			3,658	3,423
Total property income	3,658	0	0	3,658	3,423
11 TRANSFERS FROM OTHER CHURCH ORGANISATIONS					
Concord Club	500			500	350
Christ Church News				0	290
Total donations for use of premises	500	0	0	500	640
12 REFUNDS					
Bridgewater Drive Refunds for 2021	0			0	1,799
Bridgewater Drive Refunds	2,193			2,193	2,306
Total Refunds	2,193	0	0	2,193	4,105
13 WORSHIP COSTS					
Preaching Fees	40			40	130
Worship Costs	188			188	104
RSCM & Organists' Fees	0			0	110
Piano/Organ Tuning	422			422	406
Flowers	104			104	65
Sound System	48			48	0
CCLI Licence	847			847	793
Miscellaneous	89			89	84
Total worship costs	1,737	0	0	1,737	1,692
14 ACTIVITIES COSTS					
Messy Church	381			381	383
Mustard Seeds Toddlers Group	140			140	156
Holiday Club	81			81	58
Sunday Club	48			48	177
Art Club	0			0	32
Faith Adventurers	29			29	6
Drop In Café	0			0	64
Christmas Books	53			53	467
Total Project costs	732	0	0	732	1,343
15 CHURCH RUNNING COSTS					
Electricity	2,877			2,877	1,497
Gas	6,702			6,702	2,347
Insurance	2,635			2,635	2,500
Water rates	76			76	72
Cleaning	3,675			3,675	2,958
Tea/coffee	299			299	215
Kitchen/Toilet costs	323			323	39
Miscellaneous	23			23	0
Total church running costs	16,610	0	0	16,610	9,628

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
16 ADMINISTRATION COSTS					
Stationery/Postage	49			49	10
Offertory Envelopes	81			81	84
Photocopier	2,141			2,141	1,902
Website	454			454	0
Broadband	326			326	340
Miscellaneous	0			0	113
Total Administration Costs	3,051	0	0	3,051	2,449
17 MINISTER'S EXPENSES					
Fixed Car Allowance	1,366			1,366	1,374
Telephone	276			276	191
Travel costs	872			872	763
Spring School	200			200	299
Book Allowance	105			105	105
Other	399			399	373
Total Minister's Expenses	3,217	0	0	3,217	3,105
18 MANSE COSTS					
Council Tax	2,487			2,487	2,388
Water rates	443			443	526
Insurance	572			572	511
Telephone	348			348	335
Maintenance	691			691	867
Total Manse Costs	4,542	0	0	4,542	4,627
19 BUILDINGS					
Maintenance - Buildings	305			305	283
Boiler Service	204			204	204
Fire Extinguishers etc	281			281	164
Pest Control	293			293	279
Buildings	1,084	0	0	1,084	930
20 CHURCH ORGANISATIONS	Balance b/f	Receipts	Payments	Balance c/f	
Concord Ladies Club	576.28	0.00	0.00	576.28	
Badminton Club	578.16			578.16	
Music Group	286.63			286.63	
Fairtrade	254.53	742.36	731.31	265.58	
Total of Church Organisations	1,695.60	742.36	731.31	1,706.65	
21 INVESTMENTS	No of Units	Price at 1 Jan 2023	Value at 1 Jan 2023	Price at 31 Dec 2023	Value at 31 Dec 2023
Church		p	£	p	£
CCLA Fixed Interest Fund	10,728.33	115.78	12,421.26	122.32	13,122.89
CCLA Ethical Investment Fund	13,051.92	273.67	35,719.19	301.00	39,286.28
CCLA Global Equity Fund	9,233.06	245.11	22,631.15	279.04	25,763.93
Total Investments			70,771.60		78,173.10

NOTES - continued

22 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. The Church Organisations have their own separate bank accounts. All the investments and deposit funds are held in the Church's name but allocated accordingly to the various funds.

23 ASSETS USED FOR CHURCH PURPOSES

The church buildings is vested in Eastern Synod Trust as trustees and is not a church asset. The premises are held for the benefit of Christ Church, Rayleigh United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £ 4,476,148.

RAYLEIGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132232

Accounts

Rayleigh United Reformed Church Charity

(Alternative name – Christ Church United Reformed Church Charity)

Charity Registration Number: 1132232



Report of the Trustees

For the year ended 31st December 2022.

Mission Statement

Christ Church aims to promote and nourish faith in God, to tell of God's love, and by working together, to share God's love with the community and wider world.

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

Legal and Administrative Information

Christ Church United Reformed Church, Rayleigh is a local church of the United Reformed Church in Great Britain and is a member church of Eastern Synod of the United Reformed Church.

The church premises are situated in Crown Hill, Rayleigh SS6 7HA. Christ Church United Reformed Church Rayleigh is a community of people who gather together regularly to worship God in a non-conformist tradition that traces its roots to the Reformation. Christ Church was established as a Congregational Church in 1910 and joined the United Reformed Church at its formation in 1972. The church premises are vested in Eastern Province Trust as trustees and held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the trusts applicable to United Reformed Church properties.

Christ Church United Reformed Church, Rayleigh was registered as a charity on 21 October 2009 (Reg. No. 1132232) to comply with changed legal requirements.

The charity trustees are the members of the Elders Committee, during 2021 they were:

Joyce Berry (from 21 April 2022)

Keith Berry

Jenny Collins (to 23 July 2022)

Tom Collins (to 23 July 2022)

Robert Dart (from 21 April 2022)

Sue Deane (from 21 April 2022)

Jean Hall (to 21 April 2022)

Thora Ker

Ian Miller

John Palmer (to 21 April 2022)

Naomi Young-Rodas

Bankers: Barclays Bank, 63-65 High Street, Rayleigh, SS6 7EL.

Structure and Governance

The activities of Christ Church United Reformed Church, Rayleigh are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of Christ Church United Reformed Church, Rayleigh.

The Elders' Meeting is responsible for the spiritual well-being and financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all church members wishing to attend) gives guidance on the life and work of the Church, appoints Church Officers, all major initiatives and significant items of church expenditure are also brought to Church Meeting for approval.

The members of the Elders' Meeting are the minister in pastoral charge and up to ten members of Christ Church United Reformed Church, Rayleigh nominated and elected by the members of the Church. Elders having served for 3 years retire by rotation and are eligible for re-election for a further period of 3 years. Following a period of 6 consecutive years as a serving Elder, a period of one year must elapse before the person is eligible for re-election as a serving Elder. There is no limit on the number of periods of service.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders.

Objectives and Activities

As a local congregation of the United Reformed Church, Christ Church, Rayleigh seeks to advance the Christian faith through its activities and the facilities offered to the community by its building and described more specifically in its mission statement.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- managing the premises for community use;
- promoting Christian values and services by members of the congregation to the community, for the benefit of individuals and society as a whole.

Review of Activities and Achievements

In 2022 many of the Covid 19 restrictions were lifted and we were able to meet for Sunday worship in person, however we continued live-streaming our services via Facebook and circulating printed copies the service. Some of the congregation have been more cautious about mixing with others because of Covid and our congregation numbers in 2022 are generally lower than they were pre-pandemic.

Our Children and Family worker has also prepared activities each week for the younger members of the congregation. Messy Church has been held on several occasions during school holidays and the holiday club was held in August. The numbers attending Toddlers Club has increased and is now held in the worship space instead of Caley Hall to give more space.

We aim to offer Sunday services over the course of the year that our community finds both beneficial and spiritually fulfilling.

Pastoral Care and Church Life

All members and adherents are included in Pastoral Groups and although visiting has been restricted during the year because of the pandemic, members of the congregation are

contacted regularly by telephone. The church employs a Children and Family Worker who liaises with the families of children connected with the church.

A number of organisations are affiliated to the church, the membership of these organisations is not limited to people who attend Christ Church, Rayleigh. They include the Concord Ladies Club and the Badminton Club. The funds for these organisation are in separate accounts, they have their own committee structure and treasurer, but their total receipts and payments and the balance held at the year end are included in this report.

Separate accounts for the Music Group and the Fairtrade stall are maintained, again their receipts and payments and year end balances are included in this report.

The Needles and Natter group continued meeting and as with the other organisations is not limited to those who attend the church. During 2022 a Drop in Café was started once a week and during the winter months the church was open one morning a week as a "Warm Space" for anybody to use.

The work on the building project has continued with discussions being held with the architect and plans and specification drawn up to include the necessary repairs identified by the Quinquennial Survey and to improve the insulation of the building to aim to be a carbon net zero building. Applications for grants have been made to Eastern Synod and other funders as well as identifying some church funds which can be used for this work.

Charitable Works

Fundraising for other charities continues on a regular basis with different charities being supported each month during the year (see Note 5).

In addition, the church has a partner church in Zimbabwe, this partnership was established in 2010 and financial assistance has been given to the church in Budiriro.

Financial Review

The accounts for the year are set out on pages 6 to 12. The trustees have taken the opportunity to prepare these financial statements in accordance with the Charities Act 2011 Section 144, using the Receipts and Payments basis available to small charities and the United Reformed Church guidance.

For the church the main source of receipts are the Offertories, including the giving by some members by monthly standing order, hall hire and the income earned by the solar panels installed on the roof of the church. The General fund, after making some transfers to the designated accounts, indicates receipts in excess of expenditure of £1,641 (2021 – deficit of £2,429).

The designated funds are detailed in Note 2 of the statements and provide reserves to meet various categories of non-routine expenditure. The church was fortunate to receive two legacies totalling £7,849 in 2022 and this was added to the Bequest Fund. During 2022 the value of the investments held by the church decreased in value by £10,600 and the professional fees incurred in connection with the building project were met either from the Church Maintenance Fund or by drawing down some of the grant from the Synod. After taking into account the decrease in the value of the investments held by the church at the year end the total overall funds of the church charity were approximately £17,700 lower at the end of 2022 compared with December 2021. The Restricted Funds comprise mainly of money given for other charities and the funds of the Other Organisations.

Reserves - the trustees consider that a minimum of £10,000 should be held as a reserve in the General Fund to meet routine expenditure, and although the balance of the General Fund is lower than that at present it does not give too much cause for concern as funds are held in designated funds which could be made available should the need arise.

Investment Policy – as some of the funds were not needed for current expenditure they were placed in investment funds with CCLA Management to provide a better return than was available on Deposit Accounts. The income from the investments held in Designated Funds is included within the general receipts. Although some of these investments may need to be sold to fund the building project.

Risk Management – the trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary and review the risk assessment annually.

Safeguarding Policy – the charity's Safeguarding Policy is based on the one approved by the United Reformed Church and is reviewed regularly. The trustees and other key members of the charity have attended on-line refresher safeguarding training.

Public Benefit – the trustees are aware of the Charity Commission guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

Volunteers – as would be expected within a church structure many of the activities are carried out by volunteers. The stipendiary minister is paid from the central United Reformed Church's Ministry and Mission Fund to which the church contributes. The work of the church is, therefore, substantially dependent upon the voluntary members and it is not considered appropriate to consider the value of this time.

As mentioned earlier the total receipts and payments figures for the affiliated organisations are included in the charity's receipts and payments accounts. The year end balances are included in the Statement of Assets and Liabilities.

Approved by the Elders and signed on their behalf by:

Church Secretary: *S. Deane*

Date: *16/7/2023*

Independent Examiner's Report to the Members of Christ Church United Reformed Church Charity

I report on the financial statements of the Charity for the year ended 31 December 2022 as set out on pages 6 to 12.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records, It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- a) Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;
 - Have not been met; or
- b) To which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Independent Examiner

Signature L Haworth

Name: Mrs L Haworth

Date: 20/7/23

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2022 Total £	2021 Total £
RECEIPTS						
Offerings	7	45,346			45,346	48,166
Donations		2,082			2,082	3,867
Activities	9	1,996			1,996	610
Legacies		0	7,849		7,849	5,000
Monies raised for outside causes	5			1,255	1,255	1,965
Budiriro Project	6			450	450	0
Budiriro Church	6			442	442	293
Communion Fund / ACTS 435	3			1,292	1,292	313
Fundraising	8	1,117			1,117	1,504
Property - church/hall users	10	3,423			3,423	1,179
Investment income/interest		2,196			2,196	2,391
Refunds	12	4,106			4,106	0
Feed In Tariff		5,394			5,394	4,327
Building Project	4			13,524	13,524	3,572
Church Furnishing Fund	3			500	500	0
Children's Area				350	350	0
Synod Grant for C & F W				0	0	1,180
Synod Grant for Wi-Fi				0	0	2,292
Warm Hub Grant		500			500	0
Active Christian Trust Grant		1,000			1,000	0
Other		350		465	815	0
Total receipts		67,510	7,849	18,278	93,637	76,659
PAYMENTS						
Ministry & Mission Fund		39,984			39,984	37,536
Worship Costs	13	1,692			1,692	1,277
Communion Fund / ACTS 435	3			1,272	1,272	94
Support of outside causes	5			1,419	1,419	2,244
Budiriro Project	6	19		450	469	0
Budiriro Church	6	1,647		442	2,089	1,849
Activities Cost	14	1,344			1,344	368
Church running costs	15	9,628			9,628	4,310
Administration Costs	16	2,449			2,449	2,651
Maintenance	19	931			931	1,059
Minister's Expenses	17	3,105			3,105	2,684
Manse Costs	18	4,628			4,628	4,266
Children and Family Worker		9,754			9,754	10,530
Children's Area		14		350	364	0
Upgrade to Wi-Fi		0			0	2,382
Building Project	4	0	7,006	13,717	20,723	3,380
Sundries		1,312		465	1,777	897
Total payments		76,508	7,006	18,115	101,629	75,527
Transfers between funds	2	10,000	-10,000	0	0	0
Trans from Church Organisations	11	640	0	0	640	4,041
NET RECEIPTS / (PAYMENTS)		1,641	-9,157	163	-7,352	5,173
Cash & short term deposits b/f		5,490	9,776	1,807	17,073	11,900
Investment Funds b/f 1 Jan		0	81,372	0	81,372	73,892
Unrealised gain on investments		0	-10,600	0	-10,600	7,480
Church funds c/f 31 December		7,131	71,391	1,970	80,493	98,445

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT (cont'd)

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
Church Organisations						
Receipts				6,233	6,233	4,951
Payments/Transfers Out	20			5,988	5,988	16,925
Balances b/f 1 Jan				1,451	1,451	13,425
Balances c/f 31 Dec		0	0	1,696	1,696	1,451
Total Consolidated Funds						
Receipts/Gain on investments		68,150	-2,751	24,512	89,911	93,129
Payments		76,508	7,006	24,103	107,617	92,453
Transfers between funds		10,000	-10,000	0	0	0
Balance b/f		5,490	91,148	3,258	99,896	99,219
Balance c/f		7,131	71,391	3,666	82,188	99,896
Monetary assets						
Church						
Cash		0	0	0	0	0
Bank current account	22	4,778	0	1,358	6,137	6,685
Deposit accounts		2,353	619	612	3,584	10,388
Investments		0	70,772	0	70,772	81,372
Church		7,131	71,391	1,970	80,493	98,445
Other Organisations						
Cash	20	0	0	154	154	60
Bank current account		0	0	1,541	1,541	1,391
Church Organisations		0	0	1,696	1,696	1,451
Total Monetary Assets						
Cash		0	0	154	154	60
Bank	22	4,778	0	2,899	7,677	8,076
Deposit Accounts		2,353	619	612	3,584	10,388
Investments		0	70,772	0	70,772	81,372
Total Consolidated	22	7,131	71,391	3,666	82,188	99,896
Assets used for church purposes						
Buildings under statutory trusts	23	Church buildings				
Liabilities						
		None				

APPROVED by the Trustees on

and signed on their behalf

by

(name)

N. L. Rodas (signature)

The notes on pages 7 to 12 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 145(5)(b), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

FUND ACCOUNTING

Unrestricted Funds

may be used by the church for any of its ordinary purposes.

Designated Funds

represent unrestricted funds set aside by the church for specific designated purposes, they can be transferred back into general funds at the church's decision.

Restricted Funds

represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose or returned, it cannot be absorbed into general funds.

2 DESIGNATED FUNDS	Balance b/fwd £	Receipts/ Transfer in	Payments / Transfers Out	Adjustment investment value	Balance c/fwd
Fund name and purpose					
Church Maintenance	27,868.52		-7,006.29	-3,533.51	17,328.72
Bequests	55,907.17	7,848.89	-10,000.00	-7,067.02	46,689.04
Youth/Children Work Reserve Fund	5,671.75				5,671.75
Youth Support	1,701.27				1,701.27
Totals of Designated Funds	91,148.71	7,848.89	-17,006.29	-10,600.53	71,390.78
3 RESTRICTED FUNDS					
Fund name and purpose					
Communion	1,413.65	791.76	772.00	0.00	1,433.41
ACTS 435	0.00	500.00	500.00	0.00	0.00
Church Furnishing Fund	0.00	500.00	0.00	0.00	500.00
4 RESTRICTED FUNDS	Balance b/f	Receipts	Payments	Transfers	Balance c/f
Building Project Fund	192.35				
Grants		9,208.25			
Fundraising					
Harmonie Concerts		1,076.29			
Quiz Nights		437.00			
Organ Concert		247.80			
Art & Craft Sale		335.00			
Book Sales		186.00			
Other		284.00			
Donations		1,750.00			
Trans from Church Maintenance Fund				7,006.29	
Professional Fees			19,237.00		
Contractors			1,032.00		
Fundraising costs			430.00		
Misc. expenses			23.98		
Total Restricted Funds	192.35	13,524.34	20,722.98	7,006.29	0.00

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

**5 RESTRICTED FUNDS
FOR OUTSIDE CAUSES**

	Balance b/fwd	Receipts in year £	Transfers in year £	Payments in year £	Balance c/fwd
Commitment for Life	25.00	172.60		197.60	0.00
WaterAid	0.00	348.71		348.71	0.00
Bar N Bus	0.00	47.10		47.10	0.00
Christian Aid	0.00	283.10		283.10	0.00
HopeworX	0.00	41.00		41.00	0.00
HARP	0.00	86.00		86.00	0.00
Havens Hospice	0.00	150.85		150.85	0.00
Romanian Crestin Trust	0.00	20.00		20.00	0.00
Royal Marsden Hospital	0.00	57.30		57.30	0.00
Dementia UK	0.00	11.00		11.00	0.00
Tools With A Mission	26.25	0.00		26.25	0.00
Fairtrade	0.00	37.25		0.00	37.25
Harmonie Concert	150.00	0.00		150.00	0.00
Total for Outside Causes	201.25	1,254.91	0.00	1,418.91	37.25

	Balance b/fwd	Receipts in year £	Payments from General Funds	Payments in year £	Balance c/fwd
6 Budiriro Project	0	450	19	469	0
Budiriro Church	0	442	1,647	2,089	0

7 OFFERINGS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
Envelopes	8,212			8,212	12,175
Standing Orders	28,110			28,110	26,938
Loose	1,099			1,099	313
Gift Aid Tax Refund	7,926			7,926	8,741
Total Offerories	45,346	0	0	45,346	48,167

8 FUNDRAISING (General Funds)

Christmas Greetings	181			181	248
Christmas card "postage"	5			5	103
Quiz Sheets	46			46	46
Easyfundraising	113			113	104
Amazon	17			17	18
Harmonie Concert	see note 4			0	498
Scrabble	128			128	120
Meals	623			623	347
Other	4			4	21
Total Fundraising	1,117	0	0	1,117	1,505

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
9 ACTIVITIES					
Messy Church	292			292	227
Mustard Seed Toddlers	797			797	263
Faith Adventurers	16			16	21
Holiday Club	90			90	75
Art Club	0			0	24
Needles and Natter	375			375	0
Drop In Café	426			426	0
Total Activities	1,996	0	0	1,996	610
10 PROPERTY INCOME					
Hall Lettings	3,423			3,423	1,179
Total property income	3,423	0	0	3,423	1,179
11 TRANSFERS FROM OTHER CHURCH ORGANISATIONS					
Concord Club	350			350	50
XL Mentoring Grant	0			0	3,740
Christ Church News	290			290	251
Total donations for use of premises	640	0	0	640	4,041
12 REFUNDS					
Bridgewater Drive Refunds for 2021	1,799			1,799	0
Bridgewater Drive Refunds for 2022	2,306			2,306	0
Total Refunds	4,106	0	0	4,106	0
13 WORSHIP COSTS					
Preaching Fees	130			130	0
Worship Costs	104			104	3
RSCM & Organists' Fees	110			110	110
Piano/Organ Tuning	406			406	236
Flowers	65			65	34
CCLI Licence	793			793	652
Miscellaneous	84			84	242
Total worship costs	1,692	0	0	1,692	1,277

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
14 ACTIVITIES COSTS					
Messy Church	383			383	134
Mustard Seeds Toddlers Group	156			156	183
Holiday Club	58			58	11
Sunday Club	177			177	39
Art Club	32			32	0
Faith Adventurers	6			6	0
Drop In Café	64			64	0
Christmas Books	467			467	0
Total Project costs	1,344	0	0	1,344	367
15 CHURCH RUNNING COSTS					
Electricity	1,497			1,497	347
Gas	2,347			2,347	794
Insurance	2,500			2,500	2,264
Water rates	72			72	67
Cleaning	2,958			2,958	638
Hall hire costs	0			0	0
Tea/coffee	215			215	61
Kitchen/Toilet costs	39			39	140
Miscellaneous	0			0	0
Total church running costs	9,628	0	0	9,628	4,311
16 ADMINISTRATION COSTS					
Stationery/Postage	10			10	48
Offertory Envelopes	84			84	102
Photocopier	1,902			1,902	1,778
Website	0			0	252
Broadband	340			340	384
Christ Church News	91			91	0
Miscellaneous	22			22	88
Total Administration Costs	2,449	0	0	2,449	2,652
17 MINISTER'S EXPENSES					
Fixed Car Allowance	1,374			1,374	1,366
Telephone	191			191	275
Travel costs	763			763	565
Spring School	299			299	20
Book Allowance	105			105	120
Other	373			373	339
Total Minister's Expenses	3,105	0	0	3,105	2,685

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
18 MANSE COSTS					
Council Tax	2,388			2,388	2,252
Water rates	526			526	415
Insurance	511			511	492
Redecoration	0			0	306
Telephone	335			335	0
Maintenance	787			787	801
Miscellaneous (incl redecoration)	80			80	0
Total Manse Costs	4,628	0	0	4,628	4,266
19 MAINTENANCE					
Maintenance - Buildings	283			283	363
Boiler Service	204			204	198
Fire Extinguishers etc	164			164	228
Pest Control	279			279	271
Buildings	931	0	0	931	1,060
20 CHURCH ORGANISATIONS					
	Balance b/f	Receipts	Payments	Balance c/f	
Concord Ladies Club	691.25	4,801.45	4,916.42	576.28	
Badminton Club	242.76	738.00	402.60	578.16	
Music Group	286.63	0.00	0.00	286.63	
Fairtrade	229.93	694.02	669.42	254.53	
Total of Church Organisations	1,450.57	6,233.47	5,988.44	1,695.60	
21 INVESTMENTS					
Church	No of Units	Price at 1 Jan 2022	Value at 1 Jan 2022	Price at 31 Dec 2022	Value at 31 Dec 2022
CCLA Fixed Interest Fund	10,728.33	p 132.53	£ 14,218.26	p 115.78	£ 12,421.24
CCLA Ethical Investment Fund	13,051.92	312.47	40,783.33	273.67	35,719.19
CCLA Global Equity Fund	9,233.06	285.61	26,370.54	245.11	22,631.15
Total Investments			81,372.13		70,771.58

22 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. The Church Organisations have their own separate bank accounts. All the investments and deposit funds are held in the Church's name but allocated accordingly to the various funds.

23 ASSETS USED FOR CHURCH PURPOSES

The church buildings is vested in Eastern Synod Trust as trustees and is not a church asset. The premises are held for the benefit of Christ Church, Rayleigh United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £ 4,091,544

RAYLEIGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132232

Accounts

Rayleigh United Reformed Church Charity

(Alternative name – Christ Church United Reformed Church Charity)
Charity Registration Number: 1132232



Report of the Trustees

For the year ended 31st December 2021.

Mission Statement

Christ Church aims to promote and nourish faith in God, to tell of God's love, and by working together, to share God's love with the community and wider world.

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

Legal and Administrative Information

Christ Church United Reformed Church, Rayleigh is a local church of the United Reformed Church in Great Britain and is a member church of Eastern Synod of the United Reformed Church.

The church premises are situated in Crown Hill, Rayleigh SS6 7HA. Christ Church United Reformed Church Rayleigh is a community of people who gather together regularly to worship God in a non-conformist tradition that traces its roots to the Reformation. Christ Church was established as a Congregational Church in 1910 and joined the United Reformed Church at its formation in 1972. The church premises are vested in Eastern Province Trust as trustees and held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the trusts applicable to United Reformed Church properties.

Christ Church United Reformed Church, Rayleigh was registered as a charity on 21 October 2009 (Reg. No. 1132232) to comply with changed legal requirements.

The charity trustees are the members of the Elders Committee, during 2021 they were:

Joyce Berry (to 22 April 2021)
Keith Berry
Barbara Burrell (to 22 April 2021)
Jenny Collins (from 22 April 2021)
Tom Collins (from 22 April 2021)
Robert Dart (to 22 April 2021)
Sue Deane (to 22 April 2021)
Jean Hall
Thora Ker (from 22 April 2021)
Ian Miller
John Palmer (from 21 July 2021)
Naomi Young-Rodas

Bankers: Barclays Bank, 63-65 High Street, Rayleigh, SS6 7EL.

Structure and Governance

The activities of Christ Church United Reformed Church, Rayleigh are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the

United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of Christ Church United Reformed Church, Rayleigh.

The Elders' Meeting is responsible for the spiritual well-being and financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all church members wishing to attend) gives guidance on the life and work of the Church, appoints Church Officers, all major initiatives and significant items of church expenditure are also brought to Church Meeting for approval.

The members of the Elders' Meeting are the minister in pastoral charge and up to ten members of Christ Church United Reformed Church, Rayleigh nominated and elected by the members of the Church. Elders having served for 3 years retire by rotation and are eligible for re-election for a further period of 3 years. Following a period of 6 consecutive years as a serving Elder, a period of one year must elapse before the person is eligible for re-election as a serving Elder. There is no limit on the number of periods of service.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders.

Objectives and Activities

As a local congregation of the United Reformed Church, Christ Church, Rayleigh seeks to advance the Christian faith through its activities and the facilities offered to the community by its building and described more specifically in its mission statement

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- Managing the premises for community use;
- Promoting Christian values and services by members of the congregation to the community, for the benefit of individuals and society as a whole.

Review of Activities and Achievements

Our normal pattern of services and activities were disrupted during 2021 because of the Covid-19 pandemic which resulted in the church congregation being unable to meet physically for a number of weeks at the beginning of the year. Services have been live-streamed and available on Facebook for people to watch from home and this has continued after the pandemic restrictions were eased and it was possible to gather to worship at the church. We have continued with the weekly News and Chat which is distributed to everyone in the congregation.

Our Children and Family worker has also prepared activities each week for the younger members of the congregation and Messy Church has been able to happen on-line with the bags containing items for the activities being available for people to collect or delivered to them when it was not advisable to meet physically.

We aim to offer Sunday services over the course of the year that our community finds both beneficial and spiritually fulfilling.

Pastoral Care and Church Life

All members and adherents are included in Pastoral Groups and although visiting has been restricted during the year because of the pandemic, members of the congregation are contacted regularly by telephone. The church employs a Children and Family Worker who liaises with the families of children connected with the church and until October was the co-ordinator for the XL mentoring scheme. The work of the XL Mentoring programme has now been handed over to the Megacentre in Rayleigh.

A number of organisations are affiliated to the church, the membership of these organisations is not limited to people who attend Christ Church, Rayleigh. They include the Concord Ladies Club and the Badminton Club. The funds for these organisation are in separate accounts, they have their own committee structure and treasurer, but their total receipts and payments and the balance held at the year end are included in this report.

Separate accounts are also held for the printing and distribution of the monthly church magazine and for the Music Group, again their receipts and payments and year end balances are included in this report. It was decided that as the magazine would be produced in-house rather than by external printers, as many of the copies are now sent electronically that, coupled with increasing bank charges for maintaining a separate account the receipts and payments for the magazine would be dealt with through the church's main account.

During the course of 2021 an Art Club was started meeting once a month which is open to people of all ages and a Faith Adventurers Club meeting once a month for children aged 4 – 10. The Needles and Natter group resumed meeting once the pandemic restrictions were eased. Again all of these groups are open to people whether they attend church or not.

A building survey of the church premises was done which identified some repairs that need to be done on the building and this prompted the trustees to consider whether building work should not just focus on repairing the fabric of the 114 year old building but to make alterations and improvements to make the building more suited to the work of the 21st century and to improve insulation and energy conservation. We have been working with an architect, specializing in re-modelling church buildings, on a feasibility study and drawing together ideas of changes that might be made. Fundraising for the building project has started, as well as identifying some charitable trusts that might be approached for funding.

Charitable Works

Fundraising for other charities continues on a regular basis with different charities being supported each month during the year (see Note 4).

In addition, the church has a partner church in Zimbabwe, this partnership was established in 2010 and financial assistance has been given to the church in Budiro for building work, a bore hole and solar pump as well as financial support for their minister's stipend.

Financial Review

The accounts for the year are set out on pages 6 to 12. The trustees have taken the opportunity to prepare these financial statements in accordance with the Charities Act 2011 Section 144, using the Receipts and Payments basis available to small charities and the United Reformed Church guidance.

For the church the main source of receipts are the Offertories, including the giving by some members by monthly standing order, hall hire and the income earned by the solar panels

installed on the roof of the church. The General fund, after making some transfers to the designated accounts, indicates expenditure in excess of receipts of £2,429 (2020 - £12,202). The designated funds are detailed in Note 2 of the statements and provide reserves to meet various categories of non-routine expenditure. The church was fortunate to receive a legacy of £5,000 in 2021 and this was added to the Bequest Fund. The church is registered with easyfundraising and Amazon Smile, a donation is received when members sign up and spend money with certain retailers on-line, to date a total of £273 has been raised for church funds. After taking into account the increase in the value of the investments held by the church at the year end, of approximately £7,500, the total overall funds of the church charity were approximately £700 higher at the end of 2021 compared with December 2020. The Restricted Funds comprise mainly of money given for other charities and the funds of the Other Organisations.

Reserves - the trustees consider that a minimum of £10,000 should be held as a reserve in the General Fund to meet routine expenditure, and although the balance of the General Fund is lower than that at present it does not give too much cause for concern as funds are held in designated funds which could be made available should the need arise.

Investment Policy – as some of the funds were not needed for current expenditure they were placed in investment funds with CCLA Management to provide a better return than was available on Deposit Accounts. The income from the investments held in Designated Funds is included within the general receipts. Although some of these investments may need to be sold to fund the building project.

Risk Management – the trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary and review the risk assessment annually.

Safeguarding Policy – the charity's Safeguarding Policy is based on the one approved by the United Reformed Church and is reviewed regularly, the last such review was carried out in September 2021 and the trustees and other key members of the charity have attended on-line refresher safeguarding training.

Public Benefit – the trustees are aware of the Charity Commission guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

Volunteers – as would be expected within a church structure many of the activities are carried out by volunteers. The stipendiary minister is paid from the central United Reformed Church's Ministry and Mission Fund to which the church contributes. The work of the church is, therefore, substantially dependent upon the voluntary members and it is not considered appropriate to consider the value of this time.

As mentioned earlier the total receipts and payments figures for the affiliated organisations are included in the charity's receipts and payments accounts. The year end balances are included in the Statement of Assets and Liabilities.

Approved by the Elders and signed on their behalf by:

Church Secretary: S. Deave

Date: 12th July 2022

Independent Examiner's Report to the Members of Christ Church United Reformed Church Charity

I report on the financial statements of the Charity for the year ended 31 December 2021 as set out on pages 6 to 11.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is my responsibility to:

- Examine the financial statements under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- a) Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;
 - Have not been met; or
- b) To which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Independent Examiner

Signature

L Haworth

Name:

Mrs L Haworth

Date:

10/7/22

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
RECEIPTS						
Offerings	6	48,166			48,166	50,883
Donations		3,867			3,867	3,235
Messy Church		227			227	73
Mustard Seed Toddlers		263			263	186
Holiday Club		75			75	0
Faith Adventurers		21			21	0
Art Club		24			24	0
Legacies		0	5,000		5,000	7,000
Communion Fund	3			313	313	1,080
Monies raised for outside causes	4			1,965	1,965	2,864
Budiriro Project	5			0	0	100
Budiriro Church	5			293	293	180
Fundraising	7	1,504			1,504	568
Property - church/hall users	8	1,179			1,179	2,756
Investment income/interest		2,391			2,391	2,877
Refunds	10				0	1,989
Synod Grant for C & FW				1,180	1,180	0
Synod Grant for Up-grading Wi-fi				2,292	2,292	0
Building Fund				3,572	3,572	0
Feed In Tariff		4,327			4,327	4,719
Other					0	3,451
Total receipts		62,044	5,000	9,614	76,658	81,961
PAYMENTS						
Ministry & Mission Fund		37,536			37,536	40,836
Worship Costs	11	1,277			1,277	2,302
Communion Fund	3			94	94	623
Support of outside causes	4	470		1,774	2,244	4,387
Budiriro Project	5			0	0	1,662
Budiriro Church	5	1,557		293	1,849	1,453
Children and Youth Activities	12	368			368	522
Church running costs	13	4,310			4,310	10,094
Administration Costs	14	2,651			2,651	3,336
Minister's Expenses	15	2,684			2,684	2,727
Manse Costs	16	4,266			4,266	3,782
Maintenance	17	1,059			1,059	8,085
Children and Family Worker		5,610		4,920	10,530	10,609
Upgrade to Wi-fi		90		2,292	2,382	0
Building Project				3,380	3,380	0
Sundries		897			897	469
Total payments		62,774	0	12,752	75,526	90,887
Transfers between funds	2	-2,000	2,000	0	0	0
Trans from Church Organisations	9	301	0	3,740	4,041	500
NET RECEIPTS / (PAYMENTS)		-2,429	7,000	602	5,173	-8,426
Cash & short term deposits b/f		7,919	2,776	1,206	11,901	5,327
Investment Funds b/f 1 Jan		0	73,892	0	73,892	85,949
Unrealised gain on investments		0	7,480	0	7,480	2,940
Church funds c/f 31 December		5,490	91,148	1,808	98,446	85,790

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT (cont'd)

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
Church Organisations						
Receipts		0	0	4,950	4,950	13,885
Payments/Transfers Out	18	0	0	16,925	16,925	4,596
Balances b/f 1 Jan		0	0	13,425	13,425	4,136
Balances c/f 31 Dec		0	0	1,450	1,450	13,425
Total Consolidated Funds						
Receipts/Gain on investments		62,345	12,480	18,304	93,129	99,288
Payments		62,774	0	29,677	92,451	95,484
Transfers between funds		-2,000	2,000	0	0	0
Balance b/f		7,917	76,668	14,631	99,216	95,412
Balance c/f		5,490	91,148	3,258	99,896	99,216
Monetary assets						
Church						
Cash		0	0	0	0	0
Bank current account	19	5,490	0	1,196	6,686	3,904
Deposit accounts		0	9,776	612	10,388	7,997
Investments		0	81,372	0	81,372	73,892
Church		5,490	91,148	1,808	98,446	85,793
Other Organisations						
Cash	18	0	0	60	60	63
Bank current account		0	0	1,390	1,390	13,362
Church Organisations		0	0	1,450	1,450	13,425
Total Monetary Assets						
Cash		0	0	60	60	62
Bank	20	5,490	0	2,586	8,076	17,267
Deposit Accounts		0	9,776	612	10,388	7,997
Investments		0	81,372	0	81,372	73,890
Total Consolidated	20	5,490	91,148	3,258	99,896	99,216
Assets used for church purposes						
Buildings under statutory trusts	21	Church buildings				
Refund from Bridgwater Drive	10	Shared Manse costs and Minister's expenses				
Liabilities						
	4			201	201	10

APPROVED by the Trustees on _____ and signed on their behalf

by _____ (name) **NACHI YOUNG RODAS** (signature) *N. Young Rodas*

The notes on pages 7 to 12 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 145(5)(b), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

FUND ACCOUNTING

Unrestricted Funds

may be used by the church for any of its ordinary purposes.

Designated Funds

represent unrestricted funds set aside by the church for specific designated purposes, they can be transferred back into general funds at the church's decision.

Restricted Funds

represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose.

These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose or returned, it cannot be absorbed into general funds.

2 DESIGNATED FUNDS	Balance b/fwd £	Receipts/ Transfer in	Payments/ Transfers Out	Adjustment investment value	Balance c/fwd
Fund name and purpose					
Church Maintenance	23,347.83	2,000.00		2,520.69	27,868.52
Bequests	45,946.66	5,000.00		4,960.51	55,907.17
Youth/Children Work Reserve Fund	5,671.75				5,671.75
Youth Support	1,701.27				1,701.27
Totals of Designated Funds	76,667.51	7,000.00	0.00	7,481.20	91,148.71
3 RESTRICTED FUNDS					
Fund name and purpose					
Communion	1,195.08	312.51	93.94	0.00	1,413.65
Building Project Fund	0.00	3,571.85	3,379.50	0.00	192.35
Total Restricted Funds	1,195.08	3,884.36	3,473.44	0.00	1,606.00
4 RESTRICTED FUNDS FOR OUTSIDE CAUSES	Balance b/f	Receipts	From General	Payments	Balance c/f
Commitment for Life	0.00	331.00		306.00	25.00
Lent Silver Collection - Water Aid	0.00	312.99		312.99	0.00
Bar N Bus	0.00	30.00		30.00	0.00
Christian Aid	0.00	50.00		50.00	0.00
Haiti Appeal	0.00	70.00		70.00	0.00
HARP	10.00	0.00	240.00	250.00	0.00
Rayleigh Refugee Group	0.00	20.00	230.00	250.00	0.00
Little Havens Hospice	0.00	61.40		61.40	0.00
Romanian Crestin Trust	0.00	0.00		0.00	0.00
Tools With A Mission	0.00	414.72		388.47	26.25
Home-Start	0.00	120.00		120.00	0.00
HopeworX	0.00	55.00		55.00	0.00
Harmonie Concert	0.00	150.00		0.00	150.00
Macmillan	0.00	15.00		15.00	0.00
ACTS 435	0.00	230.00		230.00	0.00
East Sussex for the bLind	0.00	105.00		105.00	0.00
Total for Outside Causes	10.00	1,965.11	470.00	2,243.86	201.25

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Balance b/fwd	Receipts in year £	Payments from General Funds	Payments in year £	Balance c/fwd
5 Budiriro Project	0	0	0	0	0
Budiriro Church	0	293	1,557	1,849	0
				This Year 2021 Total £	Last Year 2020 Total £
	Unrestricted Funds £	Designated Funds £	Restricted Funds £		
6 OFFERINGS					
Envelopes	12,175			12,175	16,174
Standing Orders	26,938			26,938	25,451
Loose	313			313	555
Gift Aid Tax Refund	8,741			8,741	8,703
Total Offerories	48,166	0	0	48,166	50,883
7 FUNDRAISING					
Quiz Sheets	46			46	20
Sale of Poetry Books	0			0	108
Easyfundraising	104			104	58
Amazon	18			18	6
Scrabble	120			120	0
Meals	347			347	0
Harmonie Concert	498			498	0
Christmas Greetings	248			248	211
Christmas Card "postage"	103			103	127
Other	21			21	39
Total Fundraising	1,504	0	0	1,504	569
8 PROPERTY INCOME					
Hall Lettings	1,179			1,179	2,755
Total property income	1,179	0	0	1,179	2,755
9 TRANSFERS FROM OTHER CHURCH ORGANISATIONS					
Concord Club	50			50	500
XL Mentoring Grant	0		3,740	3,740	1,798
Christ Church News	251			251	0
Total transfers	301	0	3,740	4,041	2,298
10 REFUNDS					
Bridgewater Drive Refunds				Refund due but not received before year end of £1,799	1,989

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
11 WORSHIP COSTS					
Preaching Fees	0			0	0
Worship Costs	3			3	197
RSCM & Organists' Fees	110			110	107
Piano/Organ Tuning	236			236	970
Sound System	0			0	387
Flowers	34			34	0
CCLI Licence	652			652	637
Miscellaneous	242			242	4
Total worship costs	1,277	0	0	1,277	2,302
12 CHILDREN AND YOUTH ACTIVITIES					
Messy Church	134			134	218
Mustard Seeds Toddlers Group	183			183	16
Holiday Club	11			11	80
Sunday Club	39			39	70
Christmas Books	0			0	138
Total Children and Youth Activities	368	0	0	368	522
13 CHURCH RUNNING COSTS					
Electricity	347			347	1,457
Gas	794			794	2,021
Insurance	2,264			2,264	2,194
Water rates	67			67	65
Cleaning	638			638	3,692
Tea/coffee	61			61	190
Kitchen/Toilet costs	140			140	0
Miscellaneous	0			0	476
Total church running costs	4,310	0	0	4,310	10,095
14 ADMINISTRATION COSTS					
Stationery/Postage	48			48	27
Offertory Envelopes	102			102	102
Photocopier	1,778			1,778	2,508
Website	252			252	287
Broadband	384			384	383
Name Badges	88			88	30
Total Administration Costs	2,651	0	0	2,651	3,337

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

15 MINISTER'S EXPENSES

Fixed Car Allowance	1,366			1,366	1,366
Telephone	275			275	270
Travel costs	565			565	363
Spring School	20			20	0
Book Allowance	120			120	186
Other	339			339	543
Total Minister's Expenses	2,684	0	0	2,684	2,728

16 MANSE COSTS

Council Tax	2,252			2,252	2,394
Water rates	415			415	271
Insurance	492			492	286
Telephone	306			306	348
Maintenance	801			801	483
Total Manse Costs	4,266	0	0	4,266	3,782

17 BUILDING MAINTENANCE

Maintenance - Buildings	363			363	927
Car Park Re-surfacing	0			0	6,180
Boiler Service	198			198	475
Fire Extinguishers etc	228			228	234
Pest Control	271			271	269
Total Building Maintenance	1,059	0	0	1,059	8,085

18 CHURCH ORGANISATIONS

	Balance b/f	Receipts	Payments/ Transfers	Balance c/f
Church Magazine	483.33	268.00	751.33	0.00
Concord Ladies Club	508.19	1,785.85	1,602.79	691.25
Badminton Club	70.96	418.00	246.20	242.76
Music Group	286.63	0.00	0.00	286.63
XL Mentoring	11,501.60	1,160.00	12,661.60	0.00
Fairtrade	574.16	1,319.03	1,663.26	229.93
Total of Church Organisations	13,424.87	4,950.88	16,925.18	1,450.57

19 INVESTMENTS

	No of Units	Price at 1 Jan 2021 p	Value at 1 Jan 2021 £	Price at 31 Dec 2021 p	Value at 31 Dec 2021 £
Church					
CCLA Fixed Interest Fund	10,728.33	141.79	15,211.70	132.53	14,218.26
CCLA Ethical Investment Fund	5,455.00	275.28	15,016.52	312.47	
Units purchased	7,596.92				
Holding at Year End	13,051.92			312.47	40,783.33
CCLA Global Equity Fund	9,233.06	246.58	22,766.88	285.61	26,370.54
CCLA Property Fund	19,182.81	108.93	20,895.83	0.00	0.00
Total Investments			73,890.94		81,372.13

NOTES - continued

20 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. The Church Organisations have their own separate bank accounts. All the investments and deposit funds are held in the Church's name but allocated accordingly to the various funds.

21 ASSETS USED FOR CHURCH PURPOSES

The church building is vested in The United Reformed Church (Eastern Province) Trust as trustees and is not a church asset. The premises are held for the benefit of Christ Church, Rayleigh United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £ 3,620,835

RAYLEIGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1132232

Accounts

Rayleigh United Reformed Church Charity

(Alternative name – Christ Church United Reformed Church Charity)
Charity Registration Number: 1132232



Report of the Trustees

For the year ended 31st December 2020.

Mission Statement

Christ Church aims to promote and nourish faith in God, to tell of God's love, and by working together, to share God's love with the community and wider world.

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

Legal and Administrative Information

Christ Church United Reformed Church, Rayleigh is a local church of the United Reformed Church in Great Britain and is a member church of Eastern Synod of the United Reformed Church.

The church premises are situated in Crown Hill, Rayleigh SS6 7HA. Christ Church United Reformed Church Rayleigh is a community of people who gather together regularly to worship God in a non-conformist tradition that traces its roots to the Reformation. Christ Church was established as a Congregational Church in 1910 and joined the United Reformed Church at its formation in 1972. The church premises are vested in Eastern Province Trust as trustees and held for the benefit of Christ Church United Reformed Church, Rayleigh in accordance with the trusts applicable to United Reformed Church properties.

Christ Church United Reformed Church, Rayleigh was registered as a charity on 21 October 2009 (Reg. No. 1132232) to comply with changed legal requirements.

The charity trustees are the members of the Elders Committee, during 2020 they were:

Mrs Joyce Berry
Mr Keith Berry
Mrs Barbara Burrell
Mr Robert Dart
Mrs Susan Deane
Miss Jean Hall
Mr Ian Miller
Revd Naomi Young-Rodas

Bankers: Barclays Bank, 63-65 High Street, Rayleigh, SS6 7EL.

Structure and Governance

The activities of Christ Church United Reformed Church, Rayleigh are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of Christ Church United Reformed Church, Rayleigh.

The Elders' Meeting is responsible for the spiritual well-being and financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church

Meeting (of all church members wishing to attend) gives guidance on the life and work of the Church, appoints Church Officers, all major initiatives and significant items of church expenditure are also brought to Church Meeting for approval.

The members of the Elders' Meeting are the minister in pastoral charge and up to ten members of Christ Church United Reformed Church, Rayleigh nominated and elected by the members of the Church. Elders having served for 3 years retire by rotation and are eligible for re-election for a further period of 3 years. Following a period of 6 consecutive years as a serving Elder, a period of one year must elapse before the person is eligible for re-election as a serving Elder. There is no limit on the number of periods of service.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as Elders. Due to the restrictions imposed because of the Covid-19 pandemic it was not practical to hold an Annual General Church Meeting to elect new elders in 2020 so it was decided that existing serving elders should serve until April 2021. Church Members were informed of this decision and none objected.

Objectives and Activities

As a local congregation of the United Reformed Church, Christ Church, Rayleigh seeks to advance the Christian faith through its activities and the facilities offered to the community by its building and described more specifically in its mission statement

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- Managing the premises for community use
- Promoting Christian values and services by members of the congregation to the community, for the benefit of individuals and society as a whole.

Review of Activities and Achievements

Our normal pattern of services and activities were disrupted during 2020 because of the Covid-19 pandemic which resulted in the church congregation being unable to meet physically. This year many have learnt new IT skills – how to live stream a service, hold meetings on Zoom, singing group practising virtually, the House Group meeting each in front of the own computer screen rather than in one room. Each week since March when the first lockdown began there has been a weekly news-sheet sent by email or delivered to those not on-line to keep people in touch and sharing news, also the Sunday service has been distributed so people can join in the service from their home regardless of whether they are able to access the live streamed service or not. Our Children and Family worker has also prepared activities each week for the younger members of the congregation and Messy Church has been able to happen on-line with the bags containing items for the activities being available for people to collect or delivered to them.

When it was possible to re-open the church for services – the Sunday morning service was held in the church with people wearing face masks and being socially distanced and no congregational singing.

We aim to offer Sunday services over the course of the year that our community finds both beneficial and spiritually fulfilling.

Pastoral Care and Church Social Life

All members and adherents are included in Pastoral Groups and although visiting has not been possible during recent months, members of the congregation are contacted regularly by telephone. Many of the usual activities had to cease from March 2020 due to the pandemic restrictions. However, many members have been keeping in touch with each other either by conversations on doorsteps or in other open spaces. The church employs a Children and Family Worker who liaises with the families of children connected with the church and is also the co-ordinator for the XL mentoring scheme. The work of the XL Mentoring programme has been able to continue during 2020 albeit with more on-line contact than actual meetings with the mentees.

A number of organisations are affiliated to the church, the membership of these organisations is not limited to people who attend Christ Church, Rayleigh. They include the Concord Ladies Club and the Badminton Club, The funds for these organisation are in separate accounts, they have their own committee structure and treasurer, but their total receipts and payments and the balance held at the year end are included in this report.

Separate accounts are also held for the printing and distribution of the monthly church magazine and for the Music Group, again their receipts and payments and year end balances are included in this report.

Charitable Works

Fundraising for other charities continues on a regular basis. As we were not meeting in the church the monthly "envelope in the pew" collection, could not happen as normal, however, many members sent a contribution for the charities so they could be supported (see Note 4).

In addition, the church has a partner church in Zimbabwe, this partnership was established in 2010 and financial assistance has been given to the church in Budiro for building work, a bore hole and solar pump as well as financial support for their minister's stipend.

At the time of the writing of this report the restrictions imposed because of the pandemic are having an effect on the life and work of the church but are keen to emphasize that the church is not closed but just working differently. The church finances have not been impacted as much as some other churches as members have been very generous and diligent in giving their freewill offertory money although some investments were sold in April 2020 to ensure the church had sufficient funds to meet its ongoing expenditure, particularly to the denomination's Ministry and Mission Fund and to maintain a positive cash-flow.

Financial Review

The accounts for the year are set out on pages 6 to 11. The trustees have taken the opportunity to prepare these financial statements in accordance with the Charities Act 2011 Section 144, using the Receipts and Payments basis available to small charities and the United Reformed Church guidance.

For the church the main source of receipts are the Offertories, including the giving by some members by monthly standing order, hall hire and the income earned by the solar panels installed on the roof of the church. The General fund, after making some transfers to the designated accounts, indicates expenditure in excess of receipts of £12,202 (2019 - £1,936). The designated funds are detailed in Note 2 of the statements and provide reserves to meet various categories of non-routine expenditure. The church was fortunate to receive two legacies, totalling £7,000 in 2020 and these were added to the Bequest Fund. The church

registered with easyfundraising and Amazon Smile, a donation is received when members sign up and spend money with certain retailers on-line, to date a total of £168 has been raised for church funds. After taking into account the increase in the value of the investments held by the church, the total overall funds of the church were approximately £5,500 lower at the end of 2020 compared with December 2019. The Restricted Funds comprise mainly of money given for other charities and the funds of the Other Organisations.

Reserves - the trustees consider that a minimum of £5,000 should be held as a reserve in the General Fund to meet expenditure, which is considered satisfactory as some items of exceptional expenditure could be met from the Designated Funds.

Investment Policy – as some of the funds are not expected to be expended within the next two years some of the available funds have been placed in investment funds with CCLA Management to provide a better return than was available on Deposit Accounts, the income from the investments held in Designated Funds is included within the general receipts.

Risk Management – the trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary and review the risk assessment annually.

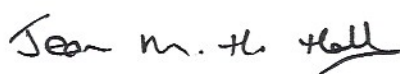
Safeguarding Policy – the charity's Safeguarding Policy is based on the one approved by the United Reformed Church and is reviewed regularly, the last such review was carried out in February 2021 and the trustees and other key members of the charity have attended on-line refresher safeguarding training.

Public Benefit – the trustees are aware of the Charity Commission guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

Volunteers – as would be expected within a church structure many of the activities are carried out by volunteers. The stipendiary minister is paid from the central United Reformed Church's Ministry and Mission Fund to which the church contributes. The work of the church is, therefore, substantially dependent upon the voluntary members and it is not considered appropriate to consider the value of this time.

As mentioned earlier the total receipts and payments figures for the affiliated organisations are included in the charity's receipts and payments accounts. The year end balances are included in the Statement of Assets and Liabilities.

Approved by the Elders and signed on their behalf by:



Church Secretary:

5.9.2021.

Date:

Independent Examiners' Report to the Members of Christ Church United Reformed Church Charity

We report on the financial statements of the Charity for the year ended 31 December 2020 as set out on pages 6 to 11.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. Our work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and charity's trustees as a body, for our work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is our responsibility to:

- Examine the financial statements under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to our attention.

Basis of independent examiners' report

Our examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records, It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and the report is limited to those matters set out in the statement below.

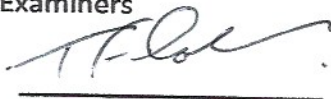
Independent examiners' statement

In connection with our examination, no matter has come to our attention:

- a) Which gives us reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;
 - Have not been met; or
- b) To which, in our opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

Independent Examiners

Signature



Signature



Name:

Mr T Collins

Mrs L Haworth

Date:

5.9.2021

Date

5.9.2021

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £
RECEIPTS						
Offerings	6	50,883			50,883	48,511
Donations		2,835		400	3,235	608
Messy Church		73			73	497
Mustard Seed Toddlers		186			186	180
Holiday Club		0			0	237
Legacies		0	7,000		7,000	0
Monies raised for outside causes	4	0		2,864	2,864	1,725
Budiriro Project	5	0		100	100	2,286
Budiriro Church		0		180	180	180
Communion Fund	3	0		1,080	1,080	1,127
Fundraising	7	568			568	1,311
Property - church/hall users	8	2,755			2,755	6,847
Investment income/interest		2,877			2,877	3,467
Contribution from Bridgwater Drive	10	1,989			1,989	419
Feed In Tariff		4,719			4,719	4,536
Other		101		3,350	3,451	1,620
Total receipts		66,986	7,000	7,975	81,961	73,552
PAYMENTS						
Ministry & Mission Fund		40,836			40,836	41,160
Worship Costs	11	1,902		400	2,302	2,578
Communion Fund	3	0		623	623	1,119
Support of outside causes	4	480		3,907	4,387	2,065
Budiriro Project	5	1,562		100	1,662	6,295
Budiriro Church		1,273		180	1,453	1,462
Messy Church/Café Church/Outreach	12	522			522	1,056
Church running costs	13	10,094			10,094	9,373
Administration Costs	14	3,336			3,336	2,140
Maintenance	17	1,905	6,180		8,085	1,896
Minister's Expenses	15	2,727			2,727	1,613
Manse Costs	16	3,782		0	3,782	2,551
Children and Family Worker		8,811		1,798	10,609	9,568
Church magazine		304		10	314	270
Ordination and Induction costs		0			0	4,197
Sundries		155			155	1,083
Total payments		77,689	6,180	7,018	90,887	88,427
NET RECEIPTS / PAYMENTS		-10,703	820	957	-8,926	-14,875
Transfers between funds	2	13,000	-13,000		0	0
Trans from Church Organisations	9	500			500	4,022
Surplus / Deficit for period		2,797	-12,180	957	-8,426	-10,853
Cash & short term deposits b/f		1,382	3,696	249	5,327	10,181
Surplus/Deficit for year		2,797	-12,180	957	-8,426	-10,854
Sale of Investments		3,740	11,260		15,000	6,000
Cash & short term deposits c/f		7,919	2,776	1,206	11,901	5,327
Investment Funds b/f 1 Jan		3,740	82,209	0	85,949	83,060
Sale of investments		-3,740	-11,260		-15,000	-6,000
Unrealised gain on investments			2,940		2,940	8,889
Investment Funds c/f		0	73,890	0	73,890	85,940
Total Church Funds c/f		7,919	76,666	1,206	85,791	91,276

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT (cont'd)

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
Church Organisations						
Receipts				13,885	13,885	19,336
Payments/Transfers Out	18			4,596	4,596	19,063
Balances b/f 1 Jan				4,136	4,136	3,863
Balances c/f 31 Dec		0	0	13,425	13,425	4,136
Total Consolidated Funds						
Receipts/Gain on investments		67,487	9,941	21,860	99,288	101,776
Payments		77,689	6,180	11,615	95,484	107,489
Transfers between funds		13,000	-13,000	0	0	4,021
Balance b/f		5,121	85,905	4,386	95,412	97,104
Balance c/f		7,919	76,666	14,631	99,216	95,412
Monetary assets						
Church						
Cash		0	0	0	0	0
Bank current account		758	2,167	979	3,904	3,207
Deposit accounts		7,161	609	227	7,997	2,121
Cash and Short Term deposits c/f		7,919	2,776	1,206	11,901	5,328
Investment Assets						
Investments b/f		3,740	82,209	0	85,951	83,063
Investments Purchased/Sold/Transferred	19	-3,740	-11,260	0	-15,000	-6,000
Unrealised Gain		0	2,941	0	2,941	8,888
Investments c/f		0	73,890	0	73,892	85,951
Church		7,919	76,666	1,206	85,793	88,391
Other Organisations						
Cash				63	63	100
Bank current account	18			13,362	13,362	4,035
Church Organisations				13,425	13,425	4,135
Total Monetary Assets						
Cash		0	0	62	62	100
Bank	20	758	2,167	14,342	17,267	7,242
Deposit Accounts		7,161	609	227	7,997	2,121
Total Monetary Assets c/f		7,919	2,776	14,631	25,326	9,463
Investment Assets						
Investments	19	0	73,890	0	73,890	85,949
Total Funds	20	7,919	76,666	14,631	99,216	95,412
Assets used for church purposes						
Buildings under statutory trusts	21	Church buildings				
Liabilities						
Other Charities	4			10	10	

APPROVED by the Trustees on

and signed on their behalf

by

(name) NACHI YOUNG RODAS

(signature) N. Young Rodas

The notes on pages 8 to 11 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 145(5)(b), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

FUND ACCOUNTING

Unrestricted Funds - may be used by the church for any of its ordinary purposes.

Designated Funds - represent unrestricted funds set aside by the church for specific designated purposes, they can be transferred back into general funds at the church's decision.

Restricted Funds - represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose.

These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose or returned, it cannot be absorbed into general funds.

2 DESIGNATED FUNDS	Balance b/fwd £	Receipts / Transfer in	Payments/ Transfer Out	Adjustment investment value	Balance c/fwd
Fund name and purpose					
Church Maintenance	27,527.83	2,000.00	6,180.00		23,347.83
Bequests	51,006.35	7,000.00	15,000.00	2,940.31	45,946.66
Youth/Children Work Reserve Fund	5,671.75				5,671.75
Youth Support	1,701.27				1,701.27
Totals of Designated Funds	85,907.20	9,000.00	21,180.00	2,940.31	76,667.51
3 RESTRICTED FUNDS	Balance b/fwd £	Receipts/ Transfers in year £	Transfers in year £	Payments in Year £	Balance c/fwd £
Fund name and purpose					
Communion	1,790.44	1,080.37	-1,053.00	622.73	1,195.08
Total Restricted Funds	1,790.44	1,080.37	-1,053.00	622.73	1,195.08
4 RESTRICTED FUNDS FOR OUTSIDE CAUSES	Balance b/fwd	Receipts in year £	Transfers in year £	Payments in year £	Balance c/fwd
Commitment for Life	-0.25	180.00		179.75	0.00
Lent Silver Collection - Water Aid	0.00	277.81		277.81	0.00
Bar N Bus	0.00	121.80		121.80	0.00
Christian Aid	0.00	135.50		135.50	0.00
Christmas Appeal	0.00	1,765.00	1,053.00	2,818.00	0.00
HARP	0.00	10.00	250.00	250.00	10.00
Rayleigh Refugee Group	0.00	20.00	230.00	250.00	0.00
Havens Hospice	0.00	50.00		50.00	0.00
Romanian Crestin Trust	0.00	30.00		30.00	0.00
Harvest Appeal - HopeworX	0.00	92.50		92.50	0.00
Harvest Appeal -HARP	0.00	92.50		92.50	0.00
Refugee Action	0.00	89.00		89.00	0.00
Total for Outside Causes	-0.25	2,864.11	1,533.00	4,386.86	10.00
5 BUDIRO	Balance b/fwd	Receipts in year £	Payments from General Funds	Payments in year £	Balance c/fwd
Budiro Project		100	1,562	1,662	0
Budiro Church	0	180	1,273	1,453	0

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
6 OFFERINGS					
Envelopes	16,174			16,174	16,892
Standing Orders	25,451			25,451	21,184
Loose	555			555	2,115
Gift Aid Tax Refund	8,703			8,703	8,321
Total Offertories	50,883	0	0	50,883	48,511
7 FUNDRAISING					
Christmas Greetings	211			211	0
Quiz Sheets	20			20	72
Sale of Poetry Books	108			108	0
Scrabble	0			0	176
Meals	0			0	352
Easyfundraising	58			58	0
Amazon	6			6	0
Other	166			166	711
Total Fundraising	568	0	0	568	1,311
8 PROPERTY INCOME					
Hall Lettings	2,755			2,755	6,847
Total property income	2,755	0	0	2,755	6,847
9 DONATIONS FROM CHURCH / OTHER ORGANISATIONS					
Concord Club	500			500	426
XL Mentoring Grant			1,798	1,798	3,596
Total donations for use of premises	500	0	1,798	2,298	4,022
10 REFUNDS					
Bridgewater Drive Refunds	1,989			1,989	0
Insurance Refund re Manse	0			0	419
Total Refunds	1,989	0	0	1,989	419
11 WORSHIP COSTS					
Preaching Fees	0			0	416
Worship Costs	197			197	403
RSCM & Organists' Fees	107			107	155
Piano/Organ Tuning	570		400	970	472
Sound System	387			387	0
Flowers	0			0	73
CCLI Licence	637			637	564
Miscellaneous	4			4	495
Total worship costs	1,902	0	400	2,302	2,578

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
12 Messy Church/Café Church/Mission					
Messy Church	218			218	305
Mustard Seeds Toddlers Group	16			16	197
Holiday Club	80			80	150
Sunday Club	70			70	99
Young Leaders	0			0	0
Harmonie Concert	0			0	150
Christmas Books	138			138	156
Total Project costs	522	0	0	522	1,056
13 CHURCH RUNNING COSTS					
Electricity	1,457			1,457	845
Gas	2,021			2,021	1,174
Insurance	2,194			2,194	2,236
Water rates	65			65	61
Cleaning	3,692			3,692	4,468
Tea/coffee	190			190	311
Kitchen/Toilet costs	0			0	278
Miscellaneous	476			476	0
Total church running costs	10,094	0	0	10,094	9,373
14 ADMINISTRATION COSTS					
Stationery/Postage	27			27	64
Offertory Envelopes	102			102	102
Photocopier	2,508			2,508	1,384
Website	287			287	230
Broadband	383			383	361
Name Badges	30			30	0
Total Administration Costs	3,336	0	0	3,336	2,140
15 MINISTER'S EXPENSES					
Fixed Car Allowance	1,366			1,366	228
Telephone	270			270	288
Travel costs	363			363	708
Spring School	0			0	100
Book Allowance	186			186	93
Other	543			543	197
Total Minister's Expenses	2,727	0	0	2,727	1,613
16 MANSE COSTS					
Council Tax	2,394			2,394	0
Water rates	271			271	630
Telephone/Broadband	348			348	0
Insurance	286			286	471
Maintenance/Redecoration	483			483	1,451
Total Manse Costs	3,782	0	0	3,782	2,552

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

17 BUILDINGS

Maintenance - Buildings	927			927	1,052
Car Park - resurfacing	0	6,180		6,180	0
Boiler Service	475			475	186
Fire Extinguishers etc	234			234	400
Pest Control	269			269	258
Buildings	1,905	6,180	0	8,085	1,896

18 CHURCH ORGANISATIONS

	Balance b/f	Receipts	Payments	Balance c/f	
Church Magazine	77.45	1,023.80	617.92	483.33	
Concord Ladies Club	1,112.79	1,051.57	1,656.17	508.19	
Badminton Club	155.21	330.00	414.25	70.96	
Music Group	286.63	0.00	0.00	286.63	
XL Mentoring	2,114.49	10,000.00	612.89	11,501.60	
Fairtrade	389.29	1,480.10	1,295.23	574.16	
Total of Church Organisations	4,135.86	13,885.47	4,596.46	13,424.87	

19 INVESTMENTS

	No of Units	Price at 1 Jan 2020 p	Value at 1 Jan 2020 £	Price at 31 Dec 2020 p	Value at 31 Dec 2020 £
Church					
CCLA Fixed Interest Fund	15,044.26	137.24	14,723.56	141.79	15,211.70
CCLA Ethical Investment Fund	5,455.00	5,455.00	14,123.54	5,455.00	15,016.52
CCLA Global Equity Fund	16,951.09	207.06	35,098.93		
Units Sold	7,718.03				
Holding at Year End	9,233.06			246.58	22,766.88
CCLA Property Fund	19,182.81	19,182.81	22,004.60	19,182.81	20,895.83
Total Investments			85,950.63		73,890.93

20 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each is allocated appropriately over the various funds. The Church Organisations have their own separate bank accounts. All the investments and deposit funds are held in the Church's name but allocated accordingly to the various funds.

21 ASSETS USED FOR CHURCH PURPOSES

The church buildings is vested in Eastern Synod Trust as trustees and is not a church asset. The premises are held for the benefit of Christ Church, Rayleigh United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £ 3,484,923