

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. Deane

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	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

Statement of Receipts and Expenditure					This Year	Last Year
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
Church Organisations						
Receipts	18	0	0	4,950	4,950	13,885
Payments/Transfers Out		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	19	0	0	0	0	0
Bank current account		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	20	0	0	60	60	62
Bank		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

Fund name and purpose

	Balance b/fwd £	Receipts/ Transfer in	Payments/ Transfers Out	Adjustment investment value	Balance c/fwd
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
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
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 Offertories	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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021**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