

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

Statement of Assets & Liabilities				This Year	Last Year
	Note	Unrestricted Funds £	Designated Funds £	2022 Total £	2021 Total £
Church Organisations					
Receipts	20			6,233	4,951
Payments/Transfers Out				5,988	16,925
Balances b/f 1 Jan				1,451	13,425
Balances c/f 31 Dec		0	0	1,696	1,451
Total Consolidated Funds					
Receipts/Gain on investments		68,150	-2,751	89,911	93,129
Payments		76,508	7,006	107,617	92,453
Transfers between funds		10,000	-10,000	0	0
Balance b/f		5,490	91,148	99,896	99,219
Balance c/f		7,131	71,391	82,188	99,896
Monetary assets					
Church					
Cash	22	0	0	0	0
Bank current account		4,778	0	1,358	6,685
Deposit accounts		2,353	619	612	10,388
Investments		0	70,772	0	81,372
Church		7,131	71,391	1,970	98,445
Other Organisations					
Cash	20	0	0	154	60
Bank current account		0	0	1,541	1,391
Church Organisations		0	0	1,696	1,451
Total Monetary Assets					
Cash	22	0	0	154	60
Bank		4,778	0	2,899	8,076
Deposit Accounts		2,353	619	612	10,388
Investments		0	70,772	0	81,372
Total Consolidated	22	7,131	71,391	3,666	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

Fund name and purpose

	Balance b/fwd £	Receipts/ Transfer in	Payments / Transfers Out	Adjustment investment value	Balance c/fwd
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

Building Project Fund

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
Grants	192.35	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 Budiro Project	0	450	19	469	0
Budiro 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 Offertories	45,346	0	0	45,346	48,167

8 FUNDRAISING (General Funds)

				This Year 2022 Total £	Last Year 2021 Total £
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	No of Units	Price at 1 Jan 2022	Value at 1 Jan 2022	Price at 31 Dec 2022	Value at 31 Dec 2022
Church		p	£	p	£
CCLA Fixed Interest Fund	10,728.33	132.53	14,218.26	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