

# RUSHDEN INDEPENDENT WESLEYAN CHURCH

England & Wales · Charity number 1132251

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2009-10-22

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

## Contact

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**Address** 7 Lodge Road  
Rushden  
Northamptonshire  
NN10 9HA

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**Website** [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk)

## Activities

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**Objects:** 1 TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES (ACTING ACCORDING TO THE WILL OF GOD AS DISCERNED BY THE CHURCH MEMBERS) FROM TIME TO TIME MAY THINK FIT<sup>2</sup> TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF ADVICE AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES (ACTING AS AFORESAID) FROM TIME TO TIME MAY THINK FIT; AND<sup>3</sup> TO ADVANCE CHRISTIAN EDUCATION AND PURSUE AND PROMOTE GENERAL CHARITABLE PURPOSES CONSISTENT WITH THE CHRISTIAN FAITH IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES (ACTING AS AFORESAID) FROM TIME TO TIME MAY THINK FIT

**Activities:** Worship and Bible-teaching services weekly young peoples meetings bowls group men's meeting home Bible study and prayer group coffee morning groups social evenings (all of the above are open to the general public) Premises are also provided for a dance group; also for other local community uses.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

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- **Area of benefit:** THE UNITED KINGDOM OR THE WORLD
- Northamptonshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-10-31	£93,047	£71,364	-	-
2023-10-31	£76,019	£68,504	-	-
2022-10-31	£60,020	£57,913	-	-
2021-10-31	£86,902	£52,966	-	-
2020-10-31	£59,490	£51,935	-	-

## Trustees

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Name	Role	Appointed
ANDREW JAMES PORTER		
ANTONY EDWIN BUTLER		
BRIAN DAVID LACK		
DAVID JOHN TRUSLER		
JOHN BARRY HARLEY		
RICHARD WALTER WEEKLEY J.P.		

**RUSHDEN INDEPENDENT WESLEYAN CHURCH**

England & Wales - Charity number 1132251

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# Accounts

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## **Independent Wesleyan Church, High St, Rushden, Northants**

### **Trustees' Report for the year ended Oct 31<sup>st</sup> 2024**

The Trustees present their Annual Report and accounts for the 12-month period up to Oct 31<sup>st</sup> 2024.

#### **Charitable Object**

The charity is governed by a constitution. This was amended in May 1984, and again in June 2008 and September 2009. The Objects of the Church are:

To advance the Christian faith in accordance with the Confession of Faith in such ways and in such parts of the United Kingdom (or the world in the case of Mission works) as the Trustees (acting according to the will of God as discerned by the Church Members) from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of advice and support in such parts of the United Kingdom or the world as the Trustees (acting as aforesaid) from time to time may think fit.

To advance Christian education and pursue and promote general charitable purposes consistent with the Christian faith in such ways and in such parts of the United Kingdom as the Trustees (acting as aforesaid) from time to time may think fit.

The Church occupies premises which are held by the Property Holding Trustees and the Trust is entirely compatible with the above Objects.

#### **Public Benefit**

The Trustees consider that the activities of the Charity are carried out for the public benefit. In particular, two of the charitable purposes as set out by the Charity Commission in its general guidance on public benefit are met:

The advancement of education and  
The advancement of religion

An explanation of these activities is given below in the section "Objectives and Activities"

Throughout the year, our Minister (Rev Phillip Hearson) and his family have again worked hard to lead our Church-life. Services have again been recorded and put on YouTube; we understand that a number of people outside of our Church Circle have continued to tune in to watch these. We are indebted to Phil, his wife Anne and their son Martyn for their work on this and so many other aspects of our Church-life; they have worked hard as usual on behalf of our Membership.

#### **Organisational Structure and decision-making processes**

Members of the Church are accepted in accordance with our Constitution, which requires them to sincerely express their faith in the Lord Jesus Christ as their personal Saviour, and to give evidence of such faith by their life and conduct. During the year covered by this report, no new adult was accepted into membership, although we have welcomed a number of new people to our services; hopefully some of these may consider membership in the coming years.

The Members' Meeting normally takes place four times per year and has the responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 15 Leaders (Elders) who will concentrate on the spiritual side of Church life, and up to 8 Officers (Deacons) who will concentrate on the administrative and financial aspects of the Church (acting under the authority of the Trustees).

Our membership remained unchanged at 39 as at Oct 31<sup>st</sup> 2024.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members meeting by the Trustees for guidance, or may be raised by Members for consideration. The Constitution permits decisions to be made at Members' meetings by appropriate majorities.

The Church, although independent, is attached to the Wesleyan Reform Union of Churches.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Living Lord. Our Mission Statement is "Seeking to love God, each other, and the wider community - through worship, discipleship, fellowship, service, and outreach"

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These take place each Sunday at 10.45am. There are also occasional services at other times which are advertised both in the Church and online.

The Church has a website at [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk). A children's programme operates during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

### **Regular Church - based meetings: -**

A men's home-group meeting to plan events for men of all ages and study the Bible on alternate Sunday evenings. During the year these meetings have also focused on topical discussions and checking what The Bible says about big questions that all people are asking.

Zoom Prayer Meeting has continued on alternate Monday evenings. This was introduced as a way to increase our church's reliance on prayer with our Lord God through our Lord and Saviour Jesus Christ. Numbers have fluctuated but it has been good to pray more regularly, including with some Members who are unable to attend our Tuesday morning prayer group due to their work.

The Tuesday morning prayer group - where Members join together in one of three homes to pray for the work of the Church, and for situations & people in particular need - has been running for many years now and is a valuable vehicle for praying for those in need, both locally and in the world as a whole. Regular attendance is up to eight.

A house group meets on Wednesday evenings and this seeks to encourage Members to explore together how to live a Biblically-based Christian life, and to spend time in prayer together.

The Church also runs the following activities: -

A short-mat bowls group meets on Tuesday afternoons.

A youth club on Thursday evenings (school years 7 to 11). These have a faithful core attendance, with the young people joining in discussion times about the Christian faith during their evening and as a break in the games played.

Coffee mornings on Saturdays

The Wednesday morning activity “Take a Break” still meets and numbers – whilst varying week-on-week, have maintained overall numbers. New friendships between our Members and those outside of our Church have continued to be formed.

The Church operates systems to ensure that all people working with children and vulnerable people are appropriately vetted with regard to the Disclosure and Barring Service and Safeguarding Agencies.

### **Achievements and Performance**

The Church does not seek to measure its success solely by headcounts of those attending, nor by financial performance. but also in less tangible areas such as fellowship and encouragement. It is appreciated that these are difficult to measure, but the Trustees consider that 2023/24 was another positive period as far as the life of the Church is concerned.

In addition to our Minister continuing to play a key part in leading and guiding the Church through the year, he has also been involved in taking assemblies at local primary schools on a regular basis.. The Trustees consider the Church very fortunate to have had such a caring and hard-working person as our spiritual leader since 2006. We look forward to the years ahead with him still serving as our Minister.

Harvest celebrations took place in September 2024, and gifts of produce from this day were given to The Rushden Food Bank, with monetary gifts to The Leprosy Mission.

The Church has active Overseas and Home Missions funds – this money being made available by allocating 5% of church collections to each of these. Gifts from these funds have been sent to various deserving causes during the year, including – from Home Missions – a number of local people who were finding the cost-of-living situation particularly difficult.

A church Away-Day was held during September, with a good attendance of Members and friends. This will be repeated next summer (June 2025)

### **Financial Review**

The Church continues to raise the funds which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying statements/accounts.

### **Income**

Overall income increased to £93,047 compared to the previous year (£76,019).

Weekly offerings averaged £767 compared to £674 last year.

Income from hiring out our hall to a number of local groups increased from £14,500 in 2222/23 to £16,464 in 2023/24, reflecting the growth of regular daytime hirers

£2500.00 was received from the deposit paid by the prospective purchasers of the church, when the sale failed to materialise, as agreed.

The Investment Fund again contributed £2,160 this year towards the Minister’s stipend.

### **Exceptional Items of Expenditure**

There were a number of items of exceptional items of expenditure this year, including re-laying the slabbed walkway, new fencing and associated works at the Minister's house. This amounted to £8,076.00. Gas costs of £2,494 and Electricity of £1,785 reflected the large increases in energy costs during the year, but with a milder winter, so keeping gas costs in check.

From July 2024 the church has employed a part-time cleaner (approx. 5 hours each week).

### **Financial Reserves Policy**

The Church currently has no Reserves Policy.

### **Sale of Church building / Future Hall Extension Plans**

The Trustees and Officers have continued to meet to discuss the sale of the church building. The company who made the accepted offer (as included in the Trustee Annual Report for the last two years) were unable to obtain planning permission for their proposed conversion of our church building and this sale accordingly has had to be abandoned. However, another local body have expressed an interest in purchasing the old Church building and discussions/negotiations are ongoing.

The scheme to change and extend the church hall to provide additional meeting rooms and storage space has not yet been put into action due to a lack of finance to pay for the work.

**The Year Ahead** – Although the earlier Church Sale agreement ultimately came to nothing, we are hopeful of the current prospective purchasers confirming their intentions to buy soon.

A number of buffet meals in our hall have been held during the year, with a good majority of the membership attending. A full year of activities is planned for 2024/25.

Contacts with the surrounding population is difficult with our premises now being off the High Street, but ideas on overcoming this – probably with banners on the church building frontage are currently being planned.

## **Independent Examiner's Report**

**to the**

### **Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts for the year ended 31 October 2024, which are set out on the attached pages.

#### **Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

- (1) 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 Charities Act; or
  - to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**

Denton Tavara Ltd  
61a High Street South  
Rushden  
Northants  
NN10 0RA

20 January 2025

**Rushden High St Independent Wesleyan Church**  
**Receipts and Payments Account for the year ending 31st October 2024**

**RECEIPTS**

Offerings	39,865.30	Weekly avge £767.00
Thankofferings - Church	2,865.00	
Thankofferings - Illuminate	<u>40.00</u>	42,770.30
Donations:		
Funeral	114.00	
General donations	<u>444.60</u>	558.60
Legacies & Memorials		120.00
From Investment Fund		
Stipend	2,160.00	
S.Sch. Prizes/costs	106.32	
Audit Fee	<u>72.00</u>	2,338.32
Hall income		16,464.35
Sundry receipts		27.15
Take a Break donations		160.02
Easyfundraising		0.00
Gift Aid		
Church	16,028.86	
Hall Extension Fund	<u>1,191.12</u>	17,219.98
Interest - Redwood Bank		
Church	1,925.26	
Hall Extension Fund	<u>978.00</u>	2,903.26
3rd Party receipts		
Mind	206.20	
Christingle (Children's Society)	104.05	
ENCCS	117.17	
Whitefriars Church	<u>55.47</u>	482.89
Donations to Hall Extn Fund		206.71
Deposit returned from failed church sale		2,500.00
Pantomime ticket sales		705.50
Overseas Missions receipts		2,512.70
Home Missions receipts		2,217.37
Kitchen Fund receipts		1,185.00
My Christmas Wish receipts		555.50
Bowls Club receipts		120.00
<b>Total Receipts</b>		<b><u><u>93,047.65</u></u></b>

## PAYMENTS

Minister		
Stipend	22,466.61	
Expenses	1,446.00	
Sundry costs (MPS)	12.00	
Pension costs	<u>1,625.24</u>	25,549.85
Manse costs		
Council Tax	2,719.11	
Water	659.55	
Insurance	336.04	
Window repairs	290.40	
Boiler service & safety check	102.00	
Replacement radiator valves	750.00	
Outside property repairs	8,076.00	
Tap repairs	<u>60.00</u>	12,993.10
Hall & Church Property Costs		
Gas	2,494.33	
Electricity	1,785.45	
Water	627.12	
Insurance	2,778.81	
Heating repair	116.00	
Boiler servicing and repairs	270.00	
Outside works	356.97	
Skip hire	240.00	
Gutter cleaning	80.00	
Fire extinguisher service	103.80	
Rotowash contract	119.40	
Rotowash spares	11.03	
Cleaner salary	876.00	
Cleaning materials etc.	183.00	
Waste disposal	<u>86.70</u>	10,128.61
New hall curtains		2,337.00
Wesleyan Reform Union costs		
Assessment	1,119.25	
Conference fee	<u>210.00</u>	1,329.25
Visiting Ministers		325.00
Donations from church funds		
Wesleyan Reform Union	428.00	
Illuminate	<u>2,088.15</u>	2,516.15
3rd Party payments		
Mind	81.50	
Whitefriars Church	55.47	
WRU Pension	<u>370.64</u>	507.61
Sundry items		
Misc Sundry	400.71	
Good News papers	285.00	
Away Day	105.00	
Zionworx fee	114.00	
Christmas banners	105.79	
Software costs	328.10	
Audit fee	240.00	
CCLI	384.72	
Mics, headset and aerial	<u>409.55</u>	2,372.87

Sale of church costs		1,248.00
Catering & food costs:		388.37
5% Offerings to Home Missions	1,993.37	
5% Offerings to Overseas Missions	<u>1,993.37</u>	3,986.74
Pantomime ticket purchases		812.50
Sunday School costs		106.32
Kitchen Fund withdrawals		911.60
Home Missions fund withdrawals		3,372.37
Overseas Missions fund withdrawals		2,011.00
Youth Club fund withdrawals		219.64
My Christmas Wish withdrawals		248.01
<b>Total Payments</b>		<b><u><u>71,363.99</u></u></b>
Total Receipts		93,047.65
Total Payments		<u>71,363.99</u>
<b>Excess of Income</b>		<b><u><u>21,683.66</u></u></b>

Excess of income		21,683.66
Balances Brought Forward:		
Nat West	17,290.93	
Redwood Bank	<u>75,001.00</u>	92,291.93
Timing Difference in Pymt made to HMRC		-10.10
		<u><b>113,965.49</b></u>

Balances @ 31st October 2024		
Nat West	28,964.49	
Redwood Bank	<u>85,001.00</u>	<u><b>113,965.49</b></u>

Bank Balances as above	113,965.49	
Curtains to be refunded from Inv Fund	2,337.00	
Unpaid Invoices @ 31st October 2024	2,003.50	
Due from WRU	370.64	
WRU Assessment due	-360.75	
Due to MIND	-124.70	
Due to ENCCS	-117.17	
Due to Children's Society (Christingle)	-104.05	
Due to HMRC	<u>-234.17</u>	<u><b>117,735.79</b></u>

Main Church Account	68,674.26	Increase of £13,579.89
Legacies & Memorials Fund	14,253.17	Increase of £120.00
Hall Development Fund	31,130.23	Increase of £4700.83
Home Missions Fund	469.83	Decrease of £318.21
Overseas Missions Fund	501.70	Increase of £501.70
Bowls Club	720.00	Increase of £120.00
Kitchen Fund	872.14	Increase of £273.40
Youth Club Fund	806.97	Decrease of £219.64
My Christmas Wish	307.49	Increase of £307.49
Benevolent Fund (closed during the year)	0.00	Decrease of £836.79
Grand total funds	<u><b>117,735.79</b></u>	Increase of £18228.67

Church' Funds	114,057.66	Increase of £18400.72
Department Funds	<u>3,678.13</u>	Decrease of £172.05
	<u><b>117,735.79</b></u>	

**Rushden Independent Wesleyan Church**  
**Statement of Assets and Liabilities as at 31<sup>st</sup> October 2024**

Bank Balances

Nat West Bank	28,964.49	
Redwood Bank	<u>85,001.00</u>	113,965.49

Debtors	Unpaid invoices	2003.50	
	Curtains to be refunded by Investment Fund	2337.00	
	Pension due from Wesleyan Reform Union	<u>370.64</u>	<u>4,711.14</u>
			118,676.63

Creditors	HMRC	234.17	
	Assessment due to Wesleyan Reform Union	360.75	
	MIND	124.70	
	ENCCS	117.17	
	The Children's Society (Christingle)	<u>104.05</u>	<u>940.84</u>
			<u>117,735.79</u>

General Church Funds	68,674.26	
Legacies & Memorial Fund	14,253.17	
Hall Development Fund	31,130.43	
Home Missions Fund	469.83	
Overseas Missions Funds	501.70	
Bowls Club Funds	720.00	
Kitchen Fund	872.14	
Youth Club Fund	806.97	
My Christmas Wish Fund	<u>307.49</u>	<u>117,735.79</u>

Other Assets

Church Investment Fund (Accounts shown separately)

Property

Church & Church Hall – High Street and Queen Street Rushden, Northants

Manse – 11 South Park, Rushden, Northants

Equipment

Church organ	Projectors
Electric piano	Folding tables and chairs
Loop system	Upholstered chairs
PA system in the church	Dishwasher
Portable PA system	Cooker
Portable & wall-mounted screens	Rotowash floor cleaner

**Independent Examiner's Report  
to the  
Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts of the Investment Fund for the year ended 31 October 2024, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

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*Hannah Rawlings*

.....  
**H R Rawlings**  
Denton Tavera Ltd  
61a High Street South  
Rushden  
Northants  
NN10 0RA

20 January 2025

## Church Investment Fund as at 31st October 2024

<u>Investments held :</u>	<u>At Cost £</u>	<u>Nominal Value £</u>	<u>Market Value £</u>
Short-term	29599.03	24404.39	24482.30
Medium-term	18420.37	16555.90	16484.43
Long-term	987.36	732.04	727.87
Lilian Freeman Trust fund (all short-term)	1466.67	1207.77	1208.13
Total Stock	<b>50473.43</b>	<b>42900.10</b>	<b>42902.73</b>
Cash at Bank	7155.45	7155.45	7155.45
	<b>(A) 57628.88</b>	<b>50055.55</b>	<b>50058.18</b>

### Comprising :

Donations (incl Gift-Aid) - prior years	16034.71
this year (Incl Gift-Aid refund)	0.00
Total	16034.71

### Distribution of interest, dividends and investment gains this year

Interest / dividends received (incl £60.38 L.F.Fund)	2266.81
Gains/losses on maturity of investments	0.00
Interest Purchased	0.00
Contributions to minister's stipend	-2160.00
Auditor	-72.00
Sunday School expenditure	-133.47 (-79.17+(-27.15*2))
Undistributed this year	<u>-98.66</u>

**NB - All undistributed losses this year to be absorbed by the main/general Fund**

### Investments matured / purchased / sold

<u>Sold</u>	<u>proceeds £</u>	<u>Cost £</u>	<u>Gain/Loss</u>
No stock matured during the year	0.00	0	0.00
	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

### Purchased

No stock was purchased during the year	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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**Note 1 for below \*** - L.F.Fund costs include duplicate spend on S.School books  
(i.e.cost of "-£54.30; refund of +27.15 included in Income - (Investment gain/loss))

**Note 2 for below \*** - "Less Interest Purchased" at end of year 2022/23 included -£87.06 in final column in error;  
this should not have been shown as a cost balance at year end.  
The 1/11/23 start balance has been amended to correct this.

**NB! Creditor - new hall curtains - £2,337 to be repaid to Church A/C on maturity of 5% Treasury Stock 2025**

<u>Allocation of Funds:</u>	<u>Start of Yr 1/11/2023</u>	<u>Donations, Gift-Aid etc received</u>	<u>Investment gain</u>	<u>Interest received</u>	<u>Payments made</u>	<u>End of yr 31/10/2024</u>
General Fund	45267.77	0.00	0.00	2179.28	-2232.00	45215.05
Less Interest Purchased	0.00	0.00	0.00	0.00	0.00	0.00
Lilian Freeman Fund (Notes 1 & 2 above)	8200.99	0.00	27.15	60.38	-133.47	8155.05
Special Purposes Fund	3928.12	0.00	0.00	0.00	0.00	3928.12
Youth Holiday Fund	504.78	0.00	0.00	0.00	0.00	504.78
<b>Totals</b>	<b>57901.66</b>	<b>0.00</b>	<b>27.15</b>	<b>2239.66</b>	<b>-2365.47</b>	<b>57803.00</b>

**RUSHDEN INDEPENDENT WESLEYAN CHURCH**

England & Wales - Charity number 1132251

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# Accounts

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# **Independent Wesleyan Church, High St, Rushden, Northants**

## **Trustees' Report for the year ended Oct 31<sup>st</sup> 2023**

The Trustees present their Annual Report and accounts for the 12-month period up to Oct 31<sup>st</sup> 2023.

### **Charitable Object**

The charity is governed by a constitution. This was amended in May 1984, and again in June 2008 and September 2009. The Objects of the Church are:

To advance the Christian faith in accordance with the Confession of Faith in such ways and in such parts of the United Kingdom (or the world in the case of Mission works) as the Trustees (acting according to the will of God as discerned by the Church Members) from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of advice and support in such parts of the United Kingdom or the world as the Trustees (acting as aforesaid) from time to time may think fit.

To advance Christian education and pursue and promote general charitable purposes consistent with the Christian faith in such ways and in such parts of the United Kingdom as the Trustees (acting as aforesaid) from time to time may think fit.

The Church occupies premises which are held by the above listed Property Holding Trustees and the Trust is entirely compatible with the above Objects.

### **Public Benefit**

The Trustees consider that the activities of the Charity are carried out for the public benefit. In particular, two of the charitable purposes as set out by the Charity Commission in its general guidance on public benefit are met:

The advancement of education and  
The advancement of religion

An explanation of these activities is given below in the section "Objectives and Activities"

**Coronavirus Effect** – During the year, all of our activities ran as normal, but attendance at our Church Services have still not returned to pre Covid levels, We do however have a number of children & young people who faithfully attend and who are now usually taught in Sunday School as a single "all-age" class by a team of teachers who rotate each week. Despite this disappointment, the work of the Church has continued with most weekday and week - night meetings/activities in full swing.

Throughout the year, our Minister (Rev Phillip Hearson) and his family have again worked hard to lead our Church-life. Services have again been recorded and put on YouTube (as happened during lockdown periods); we understand that a number of people outside of our Church Circle have continued to tune in to watch these. We are indebted to Phil, his wife Anne and their son Martyn for their work on this and so many other aspects of our Church-life; they have worked hard as usual on behalf of our Membership.

### **Organisational Structure and decision-making processes**

Members of the Church are accepted in accordance with our Constitution, which requires them to sincerely express their faith in the Lord Jesus Christ as their personal Saviour, and to give evidence of such faith by their life and conduct. During the year covered by this report, one new adult was

accepted into membership; we did however lose three adult members who passed away during the year in question, one of whom had served as a Trustee for many years.

The Members' Meeting normally takes place four times per year and has the responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 15 Leaders (Elders) who will concentrate on the spiritual side of Church life, and up to 8 Officers (Deacons) who will concentrate on the administrative and financial aspects of the Church (acting under the authority of the Trustees).

Our membership reduced during the year of this report to 39 as at Oct 31<sup>st</sup> 2023.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members meeting by the Trustees for guidance, or may be raised by Members for consideration. The Constitution permits decisions to be made at Members' meetings by appropriate majorities.

The Church, although independent, is attached to the Wesleyan Reform Union of Churches.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Living Lord. Our Mission Statement is "Seeking to love God, each other, and the wider community - through worship, discipleship, fellowship, service, and outreach"

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These take place each Sunday at 10.45am. There are also occasional services at other times which are advertised both in the Church and online.

The Church has a website at [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk). As mentioned above children's programme operates during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

### **Regular Church - based meetings: -**

A men's home-group meeting to plan events for men of all ages and study the Bible on alternate Sunday evenings. During the year these meetings have also focused on topical discussions and checking what The Bible says about big questions that all people are asking.

One new meeting introduced during the year is a "Zoom" Prayer Meeting held on alternate Monday evenings. This was introduced as a way to increase our church's reliance on prayer with our Lord God through our Lord and Saviour Jesus Christ. Numbers have fluctuated but it has been good to pray more regularly, including with some Members who are unable to attend our Tuesday morning prayer group due to their work.

The Tuesday morning prayer group - where Members join together in one of three homes to pray for the work of the Church, and for situations & people in particular need - has been running for many years now and is a valuable vehicle for praying for those in need, both locally and in the world as a whole. Regular attendance is up to eight.

A house group meets on Wednesday evenings and this seeks to encourage Members to explore together how to live a Biblically-based Christian life, and to spend time in prayer together.

The Church also runs the following activities: -

A short-mat bowls group meets on Tuesday afternoons.

Two youth clubs on Thursday evenings (school years 1 to 6, and years 7 to 11). These have a faithful core attendance. Both groups enjoy discussion times about the Christian faith during their evening and as a break in the games played.

Coffee mornings on Saturdays

The Wednesday morning activity "Take a Break" still meets and numbers – whilst varying week-on-week have gradually increased. New friendships between our Members and those outside of our Church have continued to be formed.

The Church operates systems to ensure that all people working with children and vulnerable people are appropriately vetted with regard to the Disclosure and Barring Service and Safeguarding Agencies.

### **Achievements and Performance**

The Church does not seek to measure its success solely by headcounts of those attending, nor by financial performance. but also in less tangible areas such as fellowship and encouragement. It is appreciated that these are difficult to measure, but the Trustees consider that 2022/23 was another positive period as far as the life of the Church is concerned.

In addition to our Minister continuing to play a key part in leading and guiding the Church through the year, he has also been involved in taking assemblies at local primary schools on a regular basis.. The Trustees consider the Church very fortunate to have had such a caring and hard-working person as our spiritual leader since 2006. We look forward to the years ahead with him still serving as our Minister

Harvest celebrations took place in September 2023, and gifts of produce and monetary donations from this day were given to The Rushden Food Bank.

The Church has active Overseas and Home Missions funds – this money being made available by allocating 5% of church collections to each of these. Gifts from these funds have been sent to various deserving causes during the year, including – from Home Missions and The Church's Benevolent Fund – a number of local people who were finding the cost-of-living situation particularly difficult.

### **Financial Review**

The Church continues to raise the funds which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

### **Financial Reserves Policy**

The Church currently has no Reserves Policy.

### **Sale of Church building / Future Hall Extension Plans**

*The Trustees and Officers have continued to meet to discuss the sale of the church building. The company who made the accepted offer (as included in the Trustee Annual Report for the last two years) have been unable to obtain planning permission for their proposed conversion of our church building and this sale accordingly has had to be abandoned.*

The scheme to change and extend the church hall to provide additional meeting rooms and storage space has not yet been put into action due to a lack of finance to pay for the work.

**The Year Ahead** – Although the above Church Sale has failed to materialise, we are hopeful of getting further offers for the building – as evidenced by the other offers which were made when the sale was first advertised.

The planned increase in buffet meals together in the hall included in last year's Trustee report were all a success and will be repeated in future years. A full year of activities is planned for 2023/24.

Contacts with the surrounding population is difficult with our premises now being off the High Street, but ideas on overcoming this are currently being planned.

## **Independent Examiner's Report**

to the

### **Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts for the year ended 31 October 2023, which are set out on the attached pages.

#### **Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

(1) 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**

Denton Tavera Ltd  
61a High Street South  
Rushden  
Northants  
NN10 0RA

15 January 2024

**Rushden High St Independent Wesleyan Church**  
**Receipts and Payments Account for Year ended October 31st 2023**

**RECEIPTS**

	£	£	
Collections		35,068.85	Weekly avge £674
Thankofferings - Hall Extn Fund	1,908.64		
Thankofferings - Illuminate	<u>2,048.15</u>	3,956.79	
Donations: general	96.75		
Christmas cards, Home Missions	28.00		
Funeral	<u>217.00</u>	341.75	
Legacies & Memorials		1,000.00	
Gift Aid - Church	7,481.72		
Hall Extension Fund	<u>557.96</u>	8,039.68	
From Investment Fund:			
Stipend	2,160.00		
S.School prizes/costs	<u>68.10</u>	2,228.10	
Hall income		14,500.50	
Sundry:			
Easyfundraising	40.91		
Misc sundries	152.00		
Defibrillator	<u>1,211.00</u>	1,403.91	
Third party			
Christingle, Children's Society	67.00		
Karen Baxter (Wed Fellowship)	200.00		
Harvest - Water Aid	165.00		
Christmas cards, Overseas Missions	28.00		
It's Your Move books	51.00		
Missionary Box donations	90.00		
Investment Fund	4,000.00		
MIND from Crafty Creations	153.65		
Air Ambulance	32.00		
Smarties appeal	31.00		
NAYC from PTC Christmas Quiz	141.05		
Allsorts Sponsored Child	120.00		
Funeral fees	217.00		
MacMillan coffee mornings	<u>244.20</u>	5,539.90	
Donations to Hall Extn Fund		0.00	
Redwood Bank interest - Church	1,109.36		
Hall Extension Fund	<u>577.00</u>	1,686.36	
Pantomime ticket Sales		650.00	
Warm Space receipts		458.50	
Bowls Club receipts		100.00	
My Christmas Wish receipts		540.00	

Kitchen Fund receipts	505.00	
Youth Club Fund receipts	0.00	
Benevolent Fund receipts	0.00	
<b>Total Receipts</b>		<b><u>76,019.34</u></b>

## PAYMENTS

	£	£
Minister - Stipend	21,282.75	
Expenses	1,349.00	
Sundry costs (MPS)	12.00	
Pension costs	<u>1,864.24</u>	24,507.99
Manse costs - Council Tax	2,591.10	
Water	474.00	
Insurance	290.10	
Electrical work	1,100.00	
Thermostat	180.00	
Garage door replacement	858.00	
Carpets	1,679.00	
Boiler servicing and safety check	<u>96.00</u>	7,268.20
Hall & Church Property Costs:		
Rotowash service agreement	0.00	
Gas	2,415.71	
Electricity	2,363.23	
Water	620.71	
Insurance	2,727.93	
Boiler servicing and repairs	1,726.42	
Electrical - Lighting	3,910.00	
Fire ext other eqpt servicing	96.00	
Repairs work -	165.64	
Hall replacement doors	3,582.00	
Waste disposal costs	86.70	
Cleaning materials	234.21	17,928.55
Assessment - WRU HQ		1,517.00
Donations - WRU	588.00	
Other	<u>1,380.00</u>	1,968.00
Visiting Ministers		175.00
S. School - Teaching books/eqpt	68.10	
Prizes	<u>0.00</u>	68.10
Third party		
Christingle, Children's Society	67.00	
Karen Baxter (Wed Fellowship)	200.00	
Harvest - Water Aid	165.00	
Christmas cards, Overseas Missions	28.00	
It's Your Move books	51.00	
Missionary Box donations	90.00	
Investment Fund	4,000.00	

MIND from Crafty Creations	153.65	
Air Ambulance	32.00	
NAYC from PTC Christmas Quiz	141.05	
Allsorts Sponsored Child	120.00	
Funeral fees	217.00	
MacMillan coffee mornings	<u>244.20</u>	5,508.90
Sundry -		
Good News papers/Hope mags	336.00	
Auditor	165.00	
"It's Your Move" books	51.00	
Defibrillator	1,211.00	
Christmas banners	64.32	
Minister's holiday gift	1,000.00	
Conference fees	200.00	
Fire Risk Assessment	540.00	
Website costs	136.80	
Misc Sundry	351.76	
Coronation books	169.10	
Copyright Licence	366.30	
New handheld mic	<u>171.84</u>	4,763.12
Catering costs		
Messy Church	180.64	
Warm Space costs	143.35	
Other	<u>342.44</u>	666.43
Overseas Missionary Fund		1,768.35
My Christmas Wish withdrawals		540.00
Benevolent Fund withdrawals		25.00
Kitchen Fund withdrawals		1,274.00
Youth Club Fund withdrawals		524.99
<b>Total Payments</b>		<b><u><u>68,503.63</u></u></b>

Excess of income		7,515.71	
Balances Brought Forward:			
Nat West	19,746.91		
Redwood Bank	<u>65,001.00</u>	84,747.91	
Timing Difference in Payments made to HMRC		28.31	
		<u><b>92,291.93</b></u>	
Balances @ 31st Oct 2023			
Nat West	17,290.93		
Redwood Bank	<u>75,001.00</u>	<u><b>92,291.93</b></u>	
Bank Balances as above	92,291.93		
Unpaid Invoices @ 31st Oct 2023	1,797.00		
Thankoffering to Illuminate project	-2,048.15		
Due to HMRC	-244.27		
Due from HMRC (Gift Aid for year)	<u>7,710.61</u>	<u><b>99,507.12</b></u>	
Church Funds	55,094.37		Increase of £815.71
Legacies & Memorials Fund	14,133.17		Increase of £1000.00
Hall Extension Fund	26,429.40		Increase of £3583.60
Home Missions Fund	788.04		Increase of £252.35
Bowls Club	600.00		Increase of £100.00
Kitchen Fund	598.74		Decrease of £769.00
Youth Club Fund	1,026.61		Decrease of £524.99
My Christmas Wish	0.00		No change
Benevolent Fund	<u>836.79</u>	<u><b>99,507.12</b></u>	Decrease of £25.00
			<b>Increase of £4432.67</b>

**Rushden Independent Wesleyan Church**  
**Statement of Assets and Liabilities as at 31<sup>st</sup> October 2023**

Bank Balances

Nat West Bank	17,290.93	
Redwood Bank	<u>75,001.00</u>	92291.93

Debtors – Unpaid invoices		1,797.00
Gift Aid for year due from HMRC		7,710.61

Creditor – Due to HMRC		-244.27
Thankoffering to Illuminate Project		-2248.15

Total		<u>99507.12</u>
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General Church Funds	55,094.37	
Legacies & Memorial Fund	14,133.17	
Hall Extension Fund	26,429.40	
Home Missions Fund	788.04	
Bowls Club Funds	600.00	
Kitchen Fund	598.74	
Youth Club Fund	1,026.61	
Benevolent Fund	<u>836.79</u>	
		<u>99,507.12</u>

Other Assets

Church Investment Fund (Accounts shown separately)

Property

Church & Church Hall – High Street and Queen Street Rushden, Northants

Manse – 11 South Park, Rushden, Northants

Equipment

Church organ

Electric piano

Loop system

PA system in the church

Portable PA system

Portable & wall-mounted screens

Projectors

Folding tables and chairs

Upholstered chairs

Dishwasher

Cooker

Rotowash floor cleaner

**Independent Examiner's Report  
to the  
Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts of the Investment Fund for the year ended 31 October 2023, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

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*Hannah Rawlings*

.....  
**H R Rawlings**

Denton Tavera Ltd  
61a High Street South  
Rushden  
Northants  
NN10 0RA

15 January 2024

## Investment Fund as at 31st October 2020

### (alternative statement of accounts)

<u>Investments held :</u>	<u>At Cost £</u>	<u>Nominal Value £</u>	<u>Market Value £</u>
Short-term	29599.03	24404.39	25781.48
Medium-term	18420.37	16555.90	17350.43
Long-term	987.36	732.04	785.92
Lilian Freeman Memorial Trust fund	1466.67	1207.77	1216.71
Total Stock	<b>50473.43</b>	<b>42900.10</b>	<b>45134.54</b>
Cash at Bank	7254.11	7254.11	7254.11
<b>(A)</b>	<b><u>57727.54</u></b>	<b><u>50154.21</u></b>	<b><u>61408.74</u></b>

### Comprising :

Donations (incl Gift-Aid) - prior years	16034.71
this year (Incl Gift-Aid refund)	0.00
Total	16034.71

Undistributed interest, dividends & investment gains/losses (incl LF Fund)	
- prior years	41870.49
this year	-177.66 (B)
Total	41692.83
	<b><u>57727.54 (A)</u></b>

### Distribution of interest, dividends and investment gains this year

Interest / dividends received (incl £60.38 L.F.Fund)	2207.50
Gains/losses on maturity of investments	0.00 (C)
Interest Purchased	-87.06
Contributions to minister's stipend	-2160.00
Auditor	-70.00
Sunday School expenditure	-68.10
<b>Undistributed this year</b>	<b><u>-177.66 (B)</u></b>

### Investments matured / purchased / sold

<u>Sold</u>	<u>proceeds £</u>	<u>Cost £</u>	<u>Gain/Loss</u>
No stock matured during the year	0.00	0	0.00
	<b><u>0.00</u></b>	<b><u>0.00</u></b>	<b><u>0.00 (C)</u></b>
 <u>Purchased</u>			
6% Treasury Stock 2028	<b><u>0.00</u></b>	<b><u>3912.94</u></b>	<b><u>0.00</u></b>

### Allocation of Total Fund:

<u>Allocation of Total Fund:</u>	<u>Start of Yr</u>	<u>Donations, Gift-</u>	<u>Investment</u>	<u>Interest</u>	<u>Payments</u>	<u>End of yr</u>
	<u>1/11/2022</u>	<u>Aid etc received</u>	<u>gain/loss</u>	<u>received</u>	<u>made</u>	<u>31/10/2023</u>
General Fund	45350.65	0.00	0.00	2147.12	-2230.00	45267.77
Less Interest Purchased	0.00	0.00	0.00	0.00	-87.06	-87.06
Lilian Freeman Memorial Fund	8121.65	0.00	0.00	60.38	-68.10	8113.93
Special Purposes Fund	3928.12	0.00	0.00	0.00	0.00	3928.12
Youth Holiday Fund	504.78	0.00	0.00	0.00	0.00	504.78
<b>Totals</b>	<b><u>57905.20</u></b>	<b><u>0.00</u></b>	<b><u>0.00</u></b>	<b><u>2207.50</u></b>	<b><u>-2385.16</u></b>	<b><u>57727.54</u></b>

**RUSHDEN INDEPENDENT WESLEYAN CHURCH**

England & Wales - Charity number 1132251

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# Accounts

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# **Independent Wesleyan Church, High St, Rushden, Northants**

## **Trustees' Report for the year ended Oct 31<sup>st</sup> 2022**

The Trustees present their Annual Report and accounts for the 12-month period up to Oct 31<sup>st</sup> 2022.

### **Charitable Object**

The charity is governed by a constitution. This was amended in May 1984, and again in June 2008 and September 2009. The Objects of the Church are:

To advance the Christian faith in accordance with the Confession of Faith in such ways and in such parts of the United Kingdom (or the world in the case of Mission works) as the Trustees (acting according to the will of God as discerned by the Church Members) from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of advice and support in such parts of the United Kingdom or the world as the Trustees (acting as aforesaid) from time to time may think fit.

To advance Christian education and pursue and promote general charitable purposes consistent with the Christian faith in such ways and in such parts of the United Kingdom as the Trustees (acting as aforesaid) from time to time may think fit.

The Church occupies premises which are held by the above listed Property Holding Trustees and the Trust is entirely compatible with the above Objects.

The Church has updated/modernised our website at the date of the writing of this report - [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk).

### **Public Benefit**

The Trustees consider that the activities of the Charity are carried out for the public benefit. In particular, two of the charitable purposes as set out by the Charity Commission in its general guidance on public benefit are met:

The advancement of education and  
The advancement of religion

An explanation of these activities is given below in the section "Objectives and Activities"

**Coronavirus Effect** – During the year, all of our activities re-commenced following the main Covid 19 period. Attendance at our Church Services, however, have not yet returned to pre-pandemic levels, mainly due to the majority of children/young people who used to come to church not responding to our reminders and/or personal invitations to re-join us. Consequently, the number in Sunday School have dropped drastically, despite a keen team of teachers continuing to prepare interesting topics and activities. It is difficult to know for certain what caused this change, but it seems likely that people have simply lost the habit of going to Church. Despite these disappointments, the work of the Church has continued with most week-night meetings/activities now back in full swing.

Throughout the year, our Minister (Rev Phillip Hearson) and his family have worked hard to lead our Church-life. Services have been recorded and put on YouTube (as happened during lockdown periods); we understand that many people outside of our Church Circle have continued to tune in to watch these. We are indebted to Phil and his son Martyn for their work on this and so many other aspects of our Church-life; they have worked hard as usual on behalf of our Membership.

### **Organisational Structure and decision-making processes**

Members of the Church are accepted in accordance with our Constitution, which requires them to sincerely express their faith in the Lord Jesus Christ as their personal Saviour, and to give evidence of such faith by their life and conduct. During the year covered by this report, three new adults were accepted into membership,

The Members' Meeting normally takes place four times per year and has the responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 15 Leaders (Elders) who will concentrate on the spiritual side of Church life, and up to 8 Officers (Deacons) who will concentrate on the administrative and financial aspects of the Church (acting under the authority of the Trustees).

Our membership grew a little during the year of this report, with two former Members moving back to this area and re-joining the Church. We also received two people into our membership from another local Church, increasing our Membership to 43 as at Oct 31<sup>st</sup> 2022.

We were fortunate not to lose any Members through death in the year up to Oct 31<sup>st</sup> 2022, although we were sorry to remove two Members to our "Associate" list following their non-attendance for a couple of years.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members meeting by the Trustees for guidance, or may be raised by Members for consideration. The Constitution permits decisions to be made at Members' meetings by appropriate majorities.

The Church, although independent, is attached to the Wesleyan Reform Union of Churches.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Living Lord. Our Mission Statement is "Seeking to love God, each other, and the wider community - through worship, discipleship, fellowship, service, and outreach"

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These take place each Sunday at 10.45am. There are also occasional services at other times which are advertised both in the Church and in the local press. The Church has a website at [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk). A children's programme operates during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

There is a Church prayer meeting on Tuesday mornings, where Members join together in one of three homes to pray for the work of the Church, and for situations & people in particular need.

A house group meets on Wednesday evenings and this seeks to encourage Members to explore together how to live a Biblically-based Christian life, and to spend time in prayer together.

A men's home-group meeting to plan events for all ages and study the Bible on alternate Sunday evenings

The Church also runs the following activities:

A short-mat bowls group meets on Tuesday afternoons.

Two youth clubs on Thursday evenings (school years 1 to 6, and years 7 to 11). These are gradually growing in numbers following the lockdown periods. The older group are enjoying discussion times about the Christian faith during their evening and as a break in the games played.

Coffee mornings on Saturdays

A new activity on Wednesday mornings was commenced during the year under the "Warm Spaces" banner (although at the time of writing, this has changed its name to "Take a Break". Although numbers fluctuate, the attendance has been encouraging, and new friendships between our Members and those outside of our Church have been formed.

The Church operates systems to ensure that all people working with children and vulnerable people are appropriately vetted with regard to the Disclosure and Barring Service and Safeguarding Agencies.

### **Achievements and Performance**

The Church does not seek to measure its success solely by headcounts of those attending, nor by financial performance, but also in less tangible areas such as fellowship and encouragement. It is appreciated that these are difficult to measure, but the Trustees consider that 2021/22 was another positive period as far as the life of the Church is concerned.

In addition to our Minister continuing to play a key part in leading and guiding the Church through the year, he has also been involved in taking assemblies at local primary schools on a regular basis. He continued to serve one of these schools as their Chair of Governors until September 2022 although he still serves as a Governor. The Trustees consider the Church very fortunate to have had such a caring and hard-working person as our spiritual leader since 2006. We look forward to the years ahead with him still serving as our Minister.

Harvest celebrations took place in October 2022, and gifts of produce and monetary donations from this day were given to The Rushden Food Bank.

The Church has active Overseas and Home Missions funds – this money being made available by allocating 5% of church collections to each of these. Gifts from these funds have been sent to various deserving causes during the year, including – from Home Missions and The Church's Benevolent Fund – a number of local people who were finding the cost-of-living situation particularly difficult.

In September 2022 our Minister conducted his first marriage service in our premises since arriving in 2006. This was between two of our Members and a reception was enjoyed in our church hall for over 120 guests, including virtually our entire membership.

### **Financial Review**

The Church continues to raise the funds which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying statements/accounts.

### **Income**

Overall income reduced to £60,020 compared to the previous year (£86,902); however, that year's income included a gift of nearly £30,000 from an associated Church in Wellingborough which was closing; also see the "Gift Aid" factor below.

Weekly offerings averaged £604 compared to £666 last year.

The two special "Thankofferings" held during the year reduced from £4,038 in 2020/21 to £2,783 in 2021/22; this money was again placed in our "Hall Extension Fund" for use, when the building works to change and extend our hall, begin (when sale of our existing church building materialise).

The HMRC Job Retention Scheme Grant towards the cost of our Hall Manager/Caretaker being on furlough ceased during the previous year, so is not a feature of the 2021/22 income.

Gift-Aid of £8,039 was due to be refunded by the Inland Revenue, but was not claimed in time for payment due to a transfer of accounting responsibilities during the year. (2020/21 refund was £6,699).

Income from hiring out our hall to a number of local groups increased from £3,480 in 2020/21 to £11,682 in 2021/22, reflecting the return of hirers after their breaks during Covid lockdown periods.

The Investment Fund again contributed £2,160 this year towards the Minister's stipend.

Expenditure payments for the year totalled £52,966.

### **Expenditure**

Overall expenditure increased during the year 2021/22 to £57,913 (2020/21 was £52,966). The most significant areas of expenditure relate to the employment of the Minister and the Hall Manager/caretaker. However, the latter person had to retire due to ill health, following an Occupational Health Assessment and was last paid in July 2022.

### **Exceptional Items of Expenditure**

There were few major exceptional items of expenditure this year. However, increased Gas costs of £2,221 and Electricity of £2,096 reflected the high increases in these during the year (2020/21 costs were £683 and £850 respectively). Although not a major factor, the cost of “in-house” catering grew during the year as the church was again able to organise a number of special meals e.g. Easter and Harvest lunches. Our “Messy Church” food expenditure was also a minor factor as the Church again enjoyed the freedom allowed following the lockdown periods

### **Financial Reserves Policy**

The Church currently has no Reserves Policy.

### **Sale of Church building / Future Hall Extension Plans**

The Trustees and Officers have continued to meet to discuss the sale of the church building. The company who made the accepted offer (as included in the Trustee Annual Report for 2020/21) have however had great difficulty in getting the required Planning Permission for the conversion to residential units. At least one further amended plan for a reduced number of units has also met with planning objections. At the time of writing this report (June 2023), the position is largely unchanged and the Church is consequently still waiting for a final decision from the Planning Committee.

The scheme to change and extend the church hall to provide additional meeting rooms and storage space has not yet been put into action due to a lack of finance to pay for the work.

**The Year Ahead** – Although the above Sale and Extension items continue to put a hold on Church plans, a full year of activities is planned for 2022/23. One element that is planned to increase is the holding of Church buffet meals at special times of year (already held at Christmas, Easter and Harvest). These have proved to be popular during the report year, and are getting very successful “reviews” from those attending. They are also proving to be a further means of reaching out to others outside of our immediate circle of attendees, with personal invitations to friends to join us at these occasions finding some success.

# Independent Examiner's Report

to the

## Trustees and members of Rushden Independent Wesleyan Church

This report on the accounts for the year ended 31 October 2022, which are set out on the attached pages.

### Respective responsibilities of trustees and examiner

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

### Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

### Independent examiner's statement

In connection with my examination, no matters have come to my attention:

(1) 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**

Denton Tavera Ltd  
61a High Street South  
Rushden  
Northants  
NN10 0RA

10 January 2023

**Rushden High St Independent Wesleyan Church**  
**Receipts and Payments Account for Year ended October 31st 2022**

**RECEIPTS**

	£	£	
Collections		31,418.80	Weekly avge £ 604
Thankofferings - Hall Extn Fund		2,783.00	
Donations: general	300.00		
Funeral	193.00	493.00	
Legacies & Memorials		5,200.00	
Gift Aid - Church	0.00		
Hall Extension Fund	0.00	0.00	
From Investment Fund:			
Stipend	2,160.00		
S.School prizes/costs	22.77	2,182.77	
Hall income		11,682.00	
HMRC Statutory Sick Pay		192.70	
Sundry:			
Easyfundraising	67.67		
Christmas cards, Home Missions	40.00		
Misc sundries	0.00		
Scrap metal (to Hall Extn Fund)	0.00	107.67	
Third party			
Overseas Missions donations	262.00		
Karen Baxter (Wed Fellowship)	100.00		
Harvest - Foodbank (Encompass)	63.50		
Christmas cards, Overseas Missions	40.00		
Allsorts Sponsored Child	120.00		
Funeral fees	353.00		
Gift Aid for Investment Fund	0.00	938.50	
Donations to Hall Extn Fund		268.00	
Redwood Bank interest - Church	389.50		
Hall Extension Fund	35.40	424.90	
Sale of Church items		500.00	
Bowls Club receipts		0.00	
Kitchen Fund receipts		1,367.74	
Youth Club Fund receipts		1,599.60	
Benevolent Fund receipts		861.79	
<b>Total Receipts</b>		<b><u>60,020.47</u></b>	

**PAYMENTS**

		<u>£</u>	<u>£</u>
Minister -	Stipend	20,003.00	
	Expenses	1,242.00	
	Sundry costs (MPS)	12.00	
	Pension costs	<u>1,705.78</u>	22,962.78
Hall Manager-	Salary	9,314.90	
	Pension	140.94	
	Occupational Health Assessment	<u>144.00</u>	9,599.84
Manse costs -	Council Tax	2,472.86	
	Water	504.00	
	Insurance	233.23	
	Repairs	56.97	
	Boiler servicing and safety check	<u>0.00</u>	3,267.06
Hall & Church	Property Costs:		
	Rotowash service agreement	238.80	
	Gas	2,221.78	
	Electricity	2,096.19	
	Water	552.71	
	Insurance	2,553.95	
	Fire ext other eqpt servicing	84.00	
	Repairs	86.59	
	Equipment purchases	21.23	
	Waste Disposal costs	173.40	
	Cleaning materials	137.24	8,165.89
Assessment -	WRU HQ	1,868.50	
	Circuit	<u>280.00</u>	2,148.50
Donations -	WRU	350.00	
	Other	<u>650.00</u>	1,000.00
Visiting Ministers			200.00
S. School -	Teaching books/eqpt	22.77	
	Prizes	<u>0.00</u>	22.77
Third Party -	Overseas Missions donations	262.00	
	Karen Baxter (Wed Fellowship)	100.00	
	Harvest - Foodbank (Encompass)	63.50	
	Christmas cards, Overseas Missions	40.00	
	Allsorts Sponsored Child	120.00	
	Funeral fees	353.00	
	Gift Aid for Investment Fund	<u>0.00</u>	938.50
Sundry -	Hall Registration fee	152.00	
	Good News papers/Hope mags	326.20	
	Auditor	160.00	
	"It's Your Move" books	64.00	
	New Church mobile phone	69.99	
	Zionworx4 projection software	95.00	
	Harvest lunch	56.65	
	Pantomime tickets	650.00	
	Mothers Day Flowers	30.00	
	Easter refreshments	66.48	

Misc Sundry	91.73		
Offering envelopes	88.15		
Copyright Licence	340.89		
Messy Church refreshments	<u>120.94</u>		2,312.03
Overseas Missionary Fund			1,559.69
Sale of church costs			4,610.40
Audio/visual equipment			1,077.58
Youth Club Fund payments			48.00
<b>Total Payments</b>			<b><u>57,913.04</u></b>
Excess of income			2,107.43
Balances Brought Forward:			
Nat West	32,658.93		
Redwood Bank	<u>50,001.00</u>		82,659.93
Timing Difference in Payments made to HMRC			-19.45
			<b><u>84,747.91</u></b>
Balances @ 31st Oct 2022			
Nat West	19,746.91		
Redwood Bank	<u>65,001.00</u>		<b><u>84,747.91</u></b>
Bank Balances as above	84,747.91		
Unpaid Invoices @ 31st Oct 2022	1,906.00		
Pantomime tickets to be sold	650.00		
Due to HMRC	-215.96		
Due from HMRC (Gift Aid for year)	<u>7,986.50</u>		<b><u>95,074.45</u></b>
Church Funds	54,278.66		Decrease of £1810.21
Legacies & Memorials Fund	13,133.17		Increase of £4122.42
Hall Extension Fund	22,845.80		Increase of £4145.40
Home Missions Fund	535.69		Increase of £535.69
Bowls Club	500.00		No change
Kitchen Fund	1,367.74		Increase of £1367.74
Youth Club Fund	1,551.60		Increase of £1551.60
Benevolent Fund	<u>861.79</u>		Increase of £861.79
			<b><u>95,074.45</u></b>
			<b>Increase of £10774.43</b>

**Rushden Independent Wesleyan Church**  
**Statement of Assets and Liabilities as at 31<sup>st</sup> October 2022**

Bank Balances

Nat West Bank	19,746.91	
Redwood Bank	<u>65,001.00</u>	84747.91

Debtors – Unpaid invoices		1,906.00
Pantomime tickets to be sold		650.00
Gift Aid for year due from HMRC		7,986.50

Creditor – Due to HMRC		-215.96
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Total		<u>95,074.45</u>
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General Church Funds	54,278.66	
Legacies & Memorial Fund	13,133.17	
Hall Extension Fund	22,845.80	
Home Missions Fund	535.69	
Bowls Club Funds	500.00	
Kitchen Fund	1,367.74	
Youth Club Fund	1,551.60	
Benevolent Fund	<u>861.79</u>	
		<u>95,074.45</u>

Other Assets

Church Investment Fund (Accounts shown separately)

Property

Church & Church Hall – High Street and Queen Street Rushden, Northants

Manse – 11 South Park, Rushden, Northants

Equipment

Church organ

Electric piano

Loop system

PA system in the church

Portable PA system

Portable & wall-mounted screens

Projectors

Folding tables and chairs

Upholstered chairs

Dishwasher

Cooker

Rotowash floor cleaner

**Independent Examiner's Report  
to the  
Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts of the Investment Fund for the year ended 31 October 2022, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act:
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

(1) 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**

Denton Tavara Ltd  
61a High Street South  
Rushden  
Northants  
NN10 0RA

10 January 2023

**Investment Fund as at 31st October 2020**  
**(alternative statement of accounts)**

<u>Investments held :</u>	<u>At Cost £</u>	<u>Nominal Value £</u>	<u>Market Value £</u>
Short-term	25686.09	20978.05	22593.69
Medium-term	18420.37	16555.90	17995.15
Long-term	987.36	732.04	832.91
Lilian Freeman Memorial Trust fund	1466.67	1207.77	1249.44
	<hr/>	<hr/>	<hr/>
	46560.49	39473.76	42671.19
Cash at Bank	11344.71	11344.71	11344.71
	<b>(A) 57905.20</b>	<b>50818.47</b>	<b>54015.90</b>

**Comprising :**

Donations (incl Gift-Aid) - prior years	16034.71	1
this year (Incl Gift-Aid refund)	0.00	
Total	16034.71	
Undistributed interest, dividends & investment gains/losses (incl LF Fund)		
- prior years	42797.98	
this year	-927.49 (B)	
Total	41870.49	
	<hr/>	
	<b>57905.20 (A)</b>	

**Distribution of interest, dividends and investment gains this year**

Interest / dividends received	2027.46
Gains/losses on maturity of investments	-688.42 (C)
Contributions to minister's stipend	-2160.00
Auditor	-65.00
Sunday School expenditure	-41.53
<b>Undistributed this year</b>	<hr/> <b>-927.49 (B)</b>

**Investments matured / purchased / sold**

<u>Sold</u>	<u>proceeds £</u>	<u>Cost £</u>	<u>Gain/Loss</u>
4% Treasury Stock 2022, L. Freeman Fund	4568.06	5256.48	-688.42
	<hr/>	<hr/>	<hr/>
	<b>4568.06</b>	<b>5256.48</b>	<b>-688.42 (C)</b>

**Purchased**

(No purchases during 2021/22)

**Allocation of Total Fund:**

<u>Allocation of Total Fund:</u>	<u>Start of Yr 1/11/2021</u>	<u>Donations, Gift-Aid etc received</u>	<u>Investment gain/loss</u>	<u>Interest received</u>	<u>Payments made</u>	<u>End of yr 31/10/2022</u>
General Fund	45699.93	0.00	0.00	1875.72	-2225.00	45350.65
Lilian Freeman Memorial Fund	8699.86	0.00	-688.42	151.74	-41.53	8121.65
Special Purposes Fund	3928.12	0.00	0.00	0.00	0.00	3928.12
Youth Holiday Fund	504.78	0.00	0.00	0.00	0.00	504.78
<b>Totals</b>	<hr/> <b>58832.69</b>	<hr/> <b>0.00</b>	<hr/> <b>-688.42</b>	<hr/> <b>2027.46</b>	<hr/> <b>-2266.53</b>	<hr/> <b>57905.20</b>

**RUSHDEN INDEPENDENT WESLEYAN CHURCH**

England & Wales - Charity number 1132251

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# Accounts

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# **Independent Wesleyan Church, High St, Rushden, Northants**

## **Trustees' Report for the year ended Oct 31<sup>st</sup> 2021**

The Trustees present their Annual Report and accounts for the 12-month period up to Oct 31<sup>st</sup> 2021.

### **Charitable Object**

The charity is governed by a constitution. This was amended in May 1984, and again in June 2008 and September 2009. The Objects of the Church are:

To advance the Christian faith in accordance with the Confession of Faith in such ways and in such parts of the United Kingdom (or the world in the case of Mission works) as the Trustees (acting according to the will of God as discerned by the Church Members) from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of advice and support in such parts of the United Kingdom or the world as the Trustees (acting as aforesaid) from time to time may think fit.

To advance Christian education and pursue and promote general charitable purposes consistent with the Christian faith in such ways and in such parts of the United Kingdom as the Trustees (acting as aforesaid) from time to time may think fit.

The Church occupies premises which are held by the above listed Property Holding Trustees and the Trust is entirely compatible with the above Objects.

### **Public Benefit**

The Trustees consider that the activities of the Charity are carried out for the public benefit. In particular, two of the charitable purposes as set out by the Charity Commission in its general guidance on public benefit are met:

The advancement of education and  
The advancement of religion

An explanation of these activities is given below in the section "Objectives and Activities"

**Coronavirus Effect** – Due to the restrictions placed on the Church during the twelve-month period, there were further restrictions applied to the Church meeting "physically" together. However, the rules were relaxed and many of our "Pre-Covid" activities re-commenced, with services being again held as normal. Unfortunately the attendance has not returned to the levels seen before the pandemic; the Sunday School suffering most badly, with only a few of the children now coming to Church. Services. It is difficult to know for certain what caused this change, but possibly people simply lost the habit of going to Church.

Despite these disappointments, the work of the Church has continued - sometimes meeting for week-night meetings via Zoom. Throughout this, our Minister and his family have done everything possible to normalise our Church-life. Services have been recorded and put on Youtube for anyone to tune into. Our Minister and his technically-minded son worked every week to make this possible, and we owe our thanks to them for their hard work on behalf of our Membership.

### **Organisational Structure and decision-making processes**

Members of the Church are accepted in accordance with our Constitution, which requires them to sincerely express their faith in the Lord Jesus Christ as their personal Saviour, and to give evidence of such faith by their life and conduct. During the year covered by this report, three new adults were accepted into membership,

The Members' Meeting normally takes place four times per year and has the responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 15 Leaders (Elders) who will concentrate on the spiritual side of Church life, and up to 8 Officers (Deacons) who will concentrate on the administrative and financial aspects of the Church (acting under the authority of the Trustees)..

We were sorry to lose one of our long-standing Trustees when a Member passed away in Sept 2021. He had been active in the Church for virtually all of his life, including being a Member and at times a Leader. He was also the Captain of our former Boys Brigade Company.

(Although not strictly pertinent to the year covered by this report, at our AGM in January 2022, two new Trustees were appointed by the Members, bringing the total to seven).

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members meeting by the Trustees for guidance, or may be raised by Members for consideration. The Constitution permits decisions to be made at Members meetings by appropriate majorities.

The Church, although independent, is attached to the Wesleyan Reform Union of Churches.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Living Lord. Our Mission Statement is "Seeking to love God, each other, and the wider community - through worship, discipleship, fellowship, service, and outreach"

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These take place each Sunday at 10.45am. There are also occasional services at other times which are advertised both in the Church and in the local press. The Church has a website at [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk). A children's programme operates during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

A house group meets on Wednesday evenings and this seeks to encourage Members to explore together how to live a Biblically-based Christian life, and to spend time in prayer together.

There is a Church prayer meeting on Tuesday mornings, where Members join together in one of three homes to pray for the work of the Church, and for situations & people in particular need.

The Church also runs the following activities:

A short-mat bowls group meets on Tuesday afternoons.

Two youth clubs on Thursday evenings (school years 1 to 6, and years 7 to 9).

Coffee mornings on Saturdays

A men's home-group meeting to plan events for all ages and study the Bible on alternate Sunday evenings

The Church operates systems to ensure that all people working with children and vulnerable people are appropriately vetted with regard to the Disclosure and Barring Service and Safeguarding Agencies.

### **Achievements and Performance**

The Church does not seek to measure its success solely by headcounts of those attending, neither by financial performance, but also in less tangible areas such as fellowship and encouragement. It is appreciated that these are difficult to measure, but the Trustees consider that 2020/21 was another positive period as far as the life of the Church is concerned.

The Minister has continued to play a key part in leading and guiding the Church through the year, and has also been involved in taking assemblies at local primary schools on a regular basis. He

continued to serve one of these schools as their Chair of Governors. The Trustees consider the Church very fortunate to have such a caring and hard-working person as our spiritual leader.

Harvest celebrations took place in September 2021, and gifts of produce from this day were given to The Rushden Food Bank; additionally, monetary gifts amounting to £288 were given for Water-Aid (via Tear Fund).

The Church has active Overseas and Home Missions funds – this money being made available by allocating 5% of church collections to each of these. Gifts from these funds have been sent to various deserving causes during the year..

### **Financial Review**

The Church continues to raise the funds which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying statements/accounts.

### **Income**

Overall income increased to £86,902 during the year.

Weekly offerings averaged £665, compared to £629 last year.

The two special “thankofferings” held during the year grew from £3,687 in 2019/20 to £4,038 in 2020/21; this money has been placed in our “Hall Extension Fund” for use, when the building works to change and extend our hall, begin (when sale of our existing church building materialise).

Church funds were given a boost by a surprise gift - a portion of the money realised by the sale of one of our Wesleyan Reform Churches in Wellingborough; gifts from this unexpected “windfall” were also sent for use by several Overseas Missions organisations.

The HMRC Job Retention Scheme Grant towards the cost of our Hall Manager/Caretaker being on furlough for much of the year increased from £4,255 to £5,941.

Gift-Aid refunded by the Inland Revenue amounted to £6,699.

Income from hiring out our hall reduced from £4,737 to £3,480 – this further reduction against last year’s total was due to the hall being closed during lockdown periods and other restrictions impacting the use by outside groups during the year. However, some of those groups are now returning to us (plus one or two new ones), and we expect the income from this source to return to pre-pandemic levels during 2021/22.

The Investment Fund contributed £2,160 again this year towards the Minister’s stipend.

Overall income increased to £86,902. Expenditure payments for the year totalled £52,966.

### **Expenditure**

The most significant areas of expenditure relate to the employment of the Minister and the Hall Manager/caretaker..

### **Exceptional Items of Expenditure**

There were few major exceptional items of expenditure this year. However, £980 was spent on a new carpet for our manse hall and stairs; also £289 for a new manse fridge/freezer.

### **Financial Reserves Policy**

The Church currently has no Reserves Policy.

### **The Year Ahead / Sale of Church building**

The Trustees and Officers have continued to meet to discuss the sale of the church building. We have accepted an offer from a local company who have submitted plans for conversion to residential units. At the time of writing, the council have not approved the plans and negotiations between the company and the council continue. The scheme to change and extend the church hall to provide additional meeting rooms and storage space has not yet been put into action due to a lack of finance to pay for the work. However, a special "Hall Extension Fund" is slowly growing - amounting to £18,700 - this only being a small sum though, compared to the likely costs involved.

## **Independent Examiner's Report**

**to the**

### **Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts for the year ended 31 October 2021, which are set out on the attached pages.

#### **Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

(1) 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**

BTS Accountancy Services Ltd

The Hall Thorpe Street

Raunds

Northants

NN9 6LT

30 December 2021

**Rushden High St Independent Wesleyan Church**  
**Receipts and Payments Account for Year ended October 31st 2021**

**RECEIPTS**

	£	£	
Collections		34,618.00	Weekly ave £665.73
Thankofferings - Hall Extn Fund		4,038.00	
Donations: general	27,552.97		
Funeral	<u>800.00</u>	28,352.97	
Legacies & Memorials		400.00	
Gift Aid - Church	6,073.83		
- Hall Extension Fund	<u>625.75</u>	6,699.58	
From Investment Fund:			
Stipend	2,160.00		
S.School prizes	<u>0.00</u>	2,160.00	
Hall income		3,480.50	
HMRC JRS Furlough grants		5,941.41	
Sundry:			
Easyfundraising	37.45		
Sale of tomato plants	26.50		
Misc sundries	0.00		
Scrap metal (to Hall Extn Fund)	<u>0.00</u>	63.95	
Bowls Club		0.00	
Third party			
My Christmas Wish	80.00		
Christingle	24.00		
Karen Baxter (Wed Fellowship)	0.00		
Harvest - WaterAid	194.50		
Christmas cards, Missionary Fund	100.10		
Allsorts Sponsored Child	120.00		
Funeral fees	380.00		
Mission Church use of room	42.50		
Gift Aid for Investment Fund	<u>50.00</u>	991.10	
Donations to Hall Extn Fund		100.00	
NSI Interest Church	48.64		
Hall Extension Fund	<u>8.09</u>	56.73	
<b>Total Receipts</b>		<b><u><u>86,902.24</u></u></b>	

**PAYMENTS**

	<u>£</u>	<u>£</u>
Minister - Stipend	19,221.70	
Expenses	1,200.00	
Sundry costs (MPS)	12.00	
Pension costs	<u>1,693.98</u>	22,127.68
Hall Manager- Salary	12,389.52	
Pension	184.44	
Phone	<u>60.00</u>	12,633.96
Manse costs - Council Tax	2,376.56	
Water	492.00	
New carpet	980.00	
Insurance	206.82	
New fridge/freezer	279.00	
Repairs	149.75	
Boiler servicing and safety check	<u>0.00</u>	4,484.13
Hall & Church Property Costs:		
Rotowash service agreement	238.80	
Gas	683.99	
Electricity	850.61	
Water	389.44	
Insurance	2,258.27	
Fire ext other eqpt servicing	90.00	
Repairs - CCTV	54.00	
Repairs & Servicing- boiler	453.20	
Repairs - other	269.46	
Cleaning materials	<u>91.00</u>	5,378.77
Covid costs		153.60
Equipment purchases -		
New vaccuum cleaner		99.99
Assessment - WRU HQ	1,128.50	
Circuit	<u>0.00</u>	1,128.50
Donations - WRU	250.00	
Other	<u>100.00</u>	350.00
Visiting Ministers		175.00
S. School - Teaching books/eqpt	0.00	
Prizes	<u>0.00</u>	0.00
Third party:- My Christmas Wish	80.00	
Christingle	24.00	
Karen Baxter (Wed Fellowship)	0.00	
Harvest - WaterAid	194.50	
Christmas cards, Missionary Fund	180.10	
Allsorts Sponsored Child	120.00	
Funeral fees	380.00	
Mission Church use of room	42.50	
Gift Aid for Investment Fund	50.00	1,071.10

Sundry:			
	Good News papers	298.00	
	Auditor	150.00	
	Christmas candles	39.00	
	Mission Statement letters	87.14	
	Christmas banner	44.68	
	Misc Sundry	201.74	
	Offering envelopes	80.14	
	Copyright Licence	322.83	
	Website costs	165.58	1,389.11
	Missionary Fund		3,231.77
	Sale of church costs		743.04
	Hall Extension costs		0.00
	<b>Total Payments</b>		<b><u><u>52,966.65</u></u></b>
	Excess of income		33,935.59
	Balances Brought Forward:		
	Nat West	13,714.54	
	NSI Bond	35,000.00	48,714.54
	Timing Difference in Payments made to HMRC		9.80
			<b><u><u>82,659.93</u></u></b>
	Balances @ 31st Oct 2021		
	Nat West	32,658.93	
	Redwood Bank	50,001.00	<b><u><u>82,659.93</u></u></b>
	Bank Balances as above	82,659.93	
	Unpaid Invoices @ 31st Oct 2021	1,875.50	
	Due to HMRC	-235.41	
	Due from HMRC	0.00	<b><u><u>84,300.02</u></u></b>
	Church Funds	56,088.87	Increase of £30168.61
	Legacies & Memorials Fund	9,010.75	Increase of £400
	Hall Extension Fund	18,700.40	Increase of £4,741.84
	Bowls Club	500.00	No change
	<b>Grand total all funds</b>		<b><u><u>84,300.02</u></u></b> Increase of £35310.45

Rushden Independent Wesleyan Church  
Statement of Assets and Liabilities as at 31<sup>st</sup> October 2021

Bank Balances

Nat West Bank	32,658.93	
Redwood Bank	<u>50,001.00</u>	82659.93
Debtors – Unpaid invoices		1,875.50
Creditor – HMRC		-235.41
Total		<u>84,300.02</u>

General Church Funds	56,088.87	
Legacies & Memorial Fund	9,010.75	
Hall Development Fund	18,700.40	
Bowls Club Funds	<u>500.00</u>	<u>84,300.02</u>

Other Assets

Church Investment Fund (Accounts shown separately)

Property

Church & Church Hall – High Street and Queen Street Rushden, Northants  
Manse – 11 South Park, Rushden, Northants

Equipment

Church organ  
Electric piano  
Loop system  
PA system in the church  
Portable PA system  
Portable & wall-mounted screens  
Projectors  
Folding tables and chairs  
Upholstered chairs  
Dishwasher  
Cooker  
Rotowash floor cleaner

**Independent Examiner's Report  
to the  
Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts of the Investment Fund for the year ended 31 October 2021, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

(1) 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**  
BTS Accountancy Services Ltd  
The Hall Thorpe Street  
Raunds  
Northants  
NN9 6LT

12 December 2022

RUSHDEN INDEPENDENT WESLEYAN CHURCH TRUST FUND

(Established by endowment 1973 – 47 yrs 10 months)

Restricted Fund Charities Act 1993

Main Statement of Accounts as at 31st October 2021

<u>Liabilities £</u>		<u>Assets £</u>		<u>Nominal Value £</u>
Gifts, Legacies, Gift-Aid	15100.53	25686.09	Short term Government Stock	20978.05
Donations received through year	200.00	18420.37	Medium term Government Stock	16555.90
Gift Aid refund, tax yr ended 4/21	50.00	987.36	Long term Government Stock	732.04
	15350.53			
Realisation Reserve	3170.60		Lilian Freeman Trust	
Profit/loss on realisation	- 1491.60	1679.00	Fund Assets	5775.83
		6723.15		
General Reserve Fund	28699.67		NSI Income Bond (closed)	
Nil			(£35k Church Money put into Redwood Bank)	
<u>Income, year to 31-10-2021</u>				
Government Stock	2174.38	1586.50	NWB Reserve Account	1586.50
NSI Income Bond	57.69	5429.22	NWB Current Account	5429.22
Less church interest	-48.64			
Less HEF Interest	-8.09			
NWB Reserve Account	0.39			
	2175.73			
<u>Less expenditure :</u>				
Auditor	-45.00			
Payments to minister's stipend	-2160.00			
	-29.27			
Special Purposes Fund	3928.12			
Youth Holiday Account	504.78			
(lodged with Inv. Fund Oct 2012)	8699.86			
	<u>58832.69</u>	<u>58832.69</u>		<u>51057.54</u>

NOTES

The Balance Sheet is valued at cost. Market value at 31-10-2021 is £61,408.74, reducing by 6.4% from Oct 2020 value of £65,603.53. The balance at bank includes £1976.71 belonging to the Lilian Freeman Memorial Trust Fund.

Return on capital employed = 4.23% (general fund) and 3.53% (Lilian Freeman Memorial Trust Fund).

The undistributed interest, dividends & investment gains/losses from the general fund this year was again in negative territory @ - £29.58; this was set against General Reserves, so there will be no change this coming year to the Youth Holiday or Special Purposes sub-funds. Therefore the figures for these at 01-11-2021 will be - Youth Holiday –still £504.78; Special Purposes – still £3,928.12, with the General Reserves now standing at £28,699.67.

Trustees during 2020/21 - D.J.Trusler, A.E.Butler, R.W.Weekley.

Retiring Trustee eligible for re-election – D.J.Trusler

Trustee Report

The Balance Sheet totals reduced this year by £1319.45, from £60152.14 to £58832.69. The purchase prices for stocks remain very high; consequently no purchases were made. Purchasing any Gilt Stock with a worthwhile rate of return involves paying a sizeable premium, leading to loss of capital – which the Trustees are required to maintain as far as possible. During the year, the fund continued to perform quite well – considering the negligible rates of interest/dividends that could be obtained, compared to the loss of capital that would be sustained at their maturity dates. This year, our 8% Treasury Stock 2021 matured, meaning the loss in future years of £300.38 income from the General Fund and £65.50 from the Lilian Freeman Fund. The only stock maturing in the next three years will be the 4% Treasury Stock 2022 – part of the Lilian Freeman Fund, which will mean the loss of £91.36 (29.6 % of the total L.F.Fund fund's income in 2021-22 and double this in future years if the stock is not replaced); any such replacement will again however involve a loss of capital as explained above). Following that, no further maturities are due until 2025. Expenditure over the past year was again slightly greater than income from investments; this trend is likely to continue unless further purchases of stock are made. Only a significant injection of new capital would facilitate greater overall investment income.

In view of the state of the Gilt market laid out above, the Trustees have taken the decision that the contribution to stipend for the 12 months from January 2022 will have to remain unchanged at £180 per month. Even then the overall size of the fund will continue to decrease. The CPI inflation @ 31<sup>st</sup> October 2021 was 4.2%.

Due to the Coronavirus pandemic, the Sunday School – which became much smaller following the lockdowns, with many children not returning - was unable to meet for a substantial part of the year. No prize-giving was held in September 2021 and no expenditure via the Lilian Freeman Memorial Fund was incurred by the Sunday School during the year.

For and on behalf of the trustees

R.W. Weekley  
3-1-22

**RUSHDEN INDEPENDENT WESLEYAN CHURCH**

England & Wales - Charity number 1132251

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# Accounts

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# **Independent Wesleyan Church, High St, Rushden, Northants**

## **Trustees' Report for the year ended Oct 31<sup>st</sup> 2020**

The Trustees present their Annual Report and accounts for the 12-month period up to Oct 31<sup>st</sup> 2020.

### **Charitable Object**

The charity is governed by a constitution. This was amended in May 1984, and again in June 2008 and September 2009. The Objects of the Church are:

To advance the Christian faith in accordance with the Confession of Faith in such ways and in such parts of the United Kingdom (or the world in the case of Mission works) as the Trustees (acting according to the will of God as discerned by the Church Members) from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of advice and support in such parts of the United Kingdom or the world as the Trustees (acting as aforesaid) from time to time may think fit.

To advance Christian education and pursue and promote general charitable purposes consistent with the Christian faith in such ways and in such parts of the United Kingdom as the Trustees (acting as aforesaid) from time to time may think fit.

The Church occupies premises which are held by the above listed Property Holding Trustees and the Trust is entirely compatible with the above Objects.

### **Public Benefit**

The Trustees consider that the activities of the Charity are carried out for the public benefit. In particular, two of the charitable purposes as set out by the Charity Commission in its general guidance on public benefit are met:

- The advancement of education and
- The advancement of religion

An explanation of these activities is given below in the section "Objectives and Activities"

**Coronavirus Effect** – Due to the restrictions placed on the Church during the period commencing mid-March 2020, all of the normal Church activities – including physical meetings, and also, for some months, Sunday services – have had to be drastically changed to reflect the measures necessary to try to contain the spread of the Covid-19 disease. During part of the year (Nov 2019 to early March 2020) no changes were necessary, but the lockdown introduced by the UK Government in late March 2020 meant that until early August, no services were held at our premises. During this time, the Church Membership were able to keep in touch via meetings held via "Zoom" and services were recorded and placed on Youtube for anyone to tune into. Whilst these were not as enjoyable as meeting physically, they were far better than having no services at all, and many Members took part in the services. Our Minister and his technically-experienced son worked every week to make this possible, and we owe our thanks to them for these innovative substitutes.

When the first lockdown ended in early August, "physical" services were held again until the end of the Financial year (Oct 2020). However, these were limited in that no singing was allowed. Socially distancing, wearing of face coverings (masks) and hand sanitising were all compulsory. Our Members accepted the necessity of these measures and reacted well to the changes – with the majority returning to the services; those still feeling that the services might not be a Covid-safe environment did not all attend, but had access to the services which were placed on Youtube.

**NB! Apart from the last paragraphs, details of specific Church activities mentioned in this report have not been changed to reflect the effect of the Coronavirus Pandemic, as this only affected part of the year.**

### **Organisational Structure and decision-making processes**

Members of the Church are accepted in accordance with the Constitution, which requires them to sincerely express their faith in the Lord Jesus Christ as their personal Saviour, and to give evidence of such faith by their life and conduct.

The Members' Meeting normally takes place four times per year and has the responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 15 Leaders (Elders) who will concentrate on the spiritual side of Church life, and up to 8 Officers (Deacons) who will concentrate on the administrative and financial aspects of the Church (acting under the authority of the Trustees)..

Trustees (currently 6 in number) are also appointed by the Members.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members meeting by the Trustees for guidance, or may be raised by Members for consideration. The Constitution permits decisions to be made at Members meetings by appropriate majorities.

The Church, although independent, is attached to the Wesleyan Reform Union of Churches.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Living Lord. Our Mission Statement is "Seeking to love God, each other, and the wider community - through worship, discipleship, fellowship, service, and outreach"

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These take place each Sunday at 10.45am. There are also occasional services at other times which are advertised both in the Church and in the local press. The Church has a website at [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk). A children's programme operates during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a house group on Wednesday evenings, which seeks to encourage Members to explore together how to live a Biblically-based Christian life, and to spend time in prayer together.

There is a Church prayer meeting on Tuesday mornings, where Members join together in one of two homes to pray for the work of the Church, and for situations & people in particular need.

The Church also runs the following activities:

A short-mat bowls group meets on Tuesday afternoons.

On Wednesday mornings a Parent and Toddler group – these are all open to the general public.

Two youth clubs on Thursday evenings (years 1 to 6, and years 7 to 9)..

A Friday evening Cinema Night showing feature films suitable for families approx every 6-8 weeks

Coffee mornings on Saturdays

A men's meeting to plan events for all ages and study the Bible on alternate Sunday evenings

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service and Safeguarding Agencies.

### **Achievements and Performance**

The Church does not seek to measure its success solely by headcounts of those attending, neither by financial performance, but also in less tangible areas such as fellowship and encouragement. It is appreciated that these are difficult to measure, but the Trustees consider that 2019/20 was another

positive period as far as the life of the Church is concerned. The Trustees report that all meetings continued throughout the year until the first Covid-19 lockdown in mid-March.

The Minister has continued to play a key part in leading and guiding the Church through the year, and has also been involved in taking assemblies at local primary schools on a regular basis. He still serves one of these schools as their Chairman of Governors. The Trustees consider the Church very fortunate to have such a caring and hard-working person as our spiritual leader.

Special note is made of the Christmas 2019 period when two local primary schools again used our Church for their Christmas carol services; on these occasions it was good to again see hundreds of pupils and their families filling our church building. A Christingle service on Christmas Eve also brought a good number of families into our premises – many of these people having no other direct connection with our Church. Unfortunately, Covid-19 restrictions prevented these events being held during the following Christmas 2020 (see more details below)..

Harvest celebrations took place in September 2020, and gifts of produce from this day were given to The Rushden Night Shelter; monetary gifts amounting £220 were given to Tear Fund.

The Church has an active Missions Fund – funded mainly by a percentage of the church collections being allocated for this purpose - and many gifts have been sent to various deserving causes.

### **Financial Review**

The Church continues to raise the funds which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant areas of expenditure relate to the employment of the Minister and the Caretaker/Hall Manager.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying statements/accounts.

In comparison to 2018/19, overall income increased by £2,366 from £57,124 to £59,490 and overall expenditure reduced by £1,300 from £53,235 to £51,935. Gift-Aid refunded by the Inland Revenue amounted to £7,516 – a marginal reduction year-on-year of just £23. Weekly offerings averaged £629, compared to £586 last year. Thank offerings reduced by £68 from £3,747 to £3,687. Income from hiring out our hall reduced drastically from £8,625 to £4,737 – due to the hall being closed during the second half of our financial year (mid-March to October) in line with the government restrictions imposed to try to stop the spread of Covid-19

### **Exceptional Items of Expenditure**

There were no major exceptional items of expenditure this year. However, a total of £212 was spent on the additional cleaning and sanitisation measures necessary because of Covid-19.

Several small items were purchased to enable better audio and video recording and broadcasting of services via “Youtube” from the end of March 2020.

### **Financial Reserves Policy**

The Church currently has no Reserves Policy.

### **The Year Ahead / Sale of Church building**

The Trustees and Officers have continued to meet to discuss the sale of the church building and we instructed our agents to move ahead with this matter. During the year a number of interested parties viewed the premises; some offers were received, but these were unacceptable.. The scheme to change and extend the church hall to provide additional meeting rooms and storage space has not yet been put into action due to a lack of finance to pay for the work. However, a special “Hall Extension Fund” is now in existence to receive donations from members and friends.

Sunday services continued in the church hall from November 2019 through to mid-March 2020, when the first lockdown restrictions were introduced, and then again from August 2020 until the end of October. The latter were limited by the prohibited singing by congregations during the

services; instead the church worship group recorded songs which were used in the services held and broadcasted. A number of funeral services were held in the church but (from late March 2020 with limited attendance of mourners, again due to the Covid restrictions.

### **Coronavirus/Covid-19**

Although this report deals with the year ended Oct 31<sup>st</sup> 2020, the Covid-19 pandemic has in more recent days continued to affect life in the UK (and indeed in most countries of the world). Many churches and businesses have experienced hardship due to their inability to operate normally, or to their full capacity. The Furlough / Job Retention Scheme has given welcome support to those whose staff/workers have been unable to work normally, by enabling these employees to be retained on their payrolls. Our Hall Manager was so affected, and during the period from April to October 2020, we were able to claim a total of £4,255 from the government to help towards continuing to pay her salary (plus a further £426 relating to October 2020 but not paid until November 2020). This has helped the church greatly and has compensated for the drop in hall-hiring income. During the early part of 2021, new vaccines were manufactured and found to be effective against Covid-19. A massive drive to get the country immunised against this dreadful disease is – at the time of writing – proving to be very effective, although new variants of the disease are appearing and making matters difficult by their highly transmissible nature.

## **Independent Examiner's Report**

to the

### **Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts for the year ended 31 October 2020, which are set out on the attached pages.

#### **Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

(1) 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**

BTS Accountancy Services Ltd  
The Hall Thorpe Street  
Raunds  
Northants  
NN9 6LT

24 December 2020

**Rushden High St Independent Wesleyan Church**  
**Receipts and Payments Account for Year ended October 31st 2020**

**RECEIPTS**

	£	£	
Collections		32,742.56	Weekly avge £629.66
Thankofferings - Hall Extn Fund		3,687.00	
Donations: general	305.00		
Funeral	490.00	795.00	
		<hr/>	
Legacies & Memorials		1,600.00	
Gift Aid - Church	6,855.45		
- Hall Extension Fund	598.58		
- Investment Fund	62.50	7,516.53	
		<hr/>	
From Investment Fund:			
Stipend	2,150.00		
S.School prizes	0.00	2,150.00	
		<hr/>	
Hall income		4,737.50	
HMRC JRS Furlough grants		4,255.95	
Sundry:			
WA Funds	126.08		
Easyfundraising	51.23		
Misc sundries	57.00		
Scrap metal (to Hall Extn Fund)	0.00	234.31	
		<hr/>	
Bowls Club		0.00	
Events received:			
Christingle	143.33		
Karen Baxter (Wed Fellowship)	90.00		
Harvest - Tearfund	220.90		
Christmas cards, Missionary Fund	88.50		
Allsorts Sponsored Child	120.00		
Funeral fees	270.00		
Missionary Fund donation	50.00		
MAF	10.00	992.73	
		<hr/>	
Donations to Hall Extn Fund		375.10	
NSI Interest Church	345.95		
Hall Extension Fund	57.69	403.64	
		<hr/>	
<b>Total Receipts</b>		<b><u><u>59,490.32</u></u></b>	

**PAYMENTS**

	<u>£</u>	<u>£</u>
Minister - Stipend	18,808.38	
Expenses	1,200.00	
Sundry costs (MPS)	12.00	
Pension costs	<u>1,660.75</u>	21,681.13
Hall Manager- Salary	12,203.04	
Pension	178.80	
Phone	<u>55.00</u>	12,436.84
Manse costs - Council Tax	2,249.81	
Water	684.00	
Insurance	190.29	
Boiler servicing and safety check	<u>0.00</u>	3,124.10
Hall & Church Property Costs:		
Rotowash service agreement	238.80	
Gas	1,516.53	
Electricity	1,297.48	
Water	500.59	
Insurance	2,200.16	
Fire ext other eqpt servicing	78.00	
Repairs - other	1,233.29	
Cleaning materials	<u>204.33</u>	7,269.18
Covid costs		212.67
Equipment purchases -		
PAT Testing Eqpt	210.00	
Video camera, stand & leads	140.37	
Audio recorder	<u>136.91</u>	487.28
Assessment - WRU HQ	1,147.00	
Circuit	<u>294.00</u>	1,441.00
Donations - WRU	350.00	
Other	<u>100.00</u>	450.00
Visiting Ministers		100.00
S. School - Teaching books/eqpt	0.00	
Prizes	<u>0.00</u>	0.00
Events paid out:		
Christingle	143.33	
Karen Baxter (Wed Fellowship)	90.00	
Harvest - Tearfund	220.90	
Christmas cards, Missionary Fund	88.50	
Allsorts Sponsored Child	120.00	
Funeral fees	270.00	
Missionary Fund donation	50.00	
MAF	<u>10.00</u>	992.73

Sundry:			
	Good News papers	198.00	
	Auditor	150.00	
	Refreshments, Messy Church	218.38	
	Christmas tea	103.36	
	Come & See breakfasts	77.56	
	Christmas banner	59.07	
	Council of Churches subscriptions	30.00	
	Service of Light refreshments	20.68	
	Misc Sundry	106.98	
	Offering envelopes	79.03	
	Copyright Licence	314.98	
	Visiting organist, funeral	60.00	1,418.04
	Gift Aid to Investment Fund		62.50
	Missionary Fund		1,707.80
	Sale of church costs		552.00
	Hall Extension costs		0.00
	<b>Total Payments</b>		<b><u><u>51,935.27</u></u></b>
	Excess of income		7,555.05
	Balances Brought Forward:		
	Nat West	6,160.69	
	NSI Bond	35,000.00	41,160.69
	Timing Difference in Payments made to HMRC		-1.20
			<b><u><u>48,714.54</u></u></b>
	Balances @ 31st Oct 2020		
	Nat West	13,714.54	
	NSI Bond	35,000.00	<b><u><u>48,714.54</u></u></b>
	Bank Balances as above	48,714.54	
	Unpaid Invoices @ 31st Oct 2020	74.50	
	Due to HMRC	-225.61	
	Due from HMRC	426.14	<b><u><u>48,989.57</u></u></b>
	Church Funds	25,920.26	Increase of £789.32
	Legacies & Memorials Fund	8,610.75	Increase of £1600
	Hall Extension Fund	13,958.56	Increase of £4,718.37
	Bowls Club	500.00	No change
	<b>Grand total all funds</b>		<b><u><u>48,989.57</u></u></b> Increase of £7107.69

**Rushden Independent Wesleyan Church**  
**Statement of Assets and Liabilities as at 31<sup>st</sup> October 2020**

Bank Balances

Nat West Bank	13,714.54	
NSI Bond	<u>35,000.00</u>	48,714.54

Debtors – Unpaid invoices	74.50	
Due from HMRC (JRS Grant for Oct '20)	426.14	490.64

Creditor – HMRC		-225.61
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Total		<u>48,979.57</u>
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General Church Funds	25,920.26	
Legacies & Memorial Fund	8,610.75	
Hall Development Fund	13,958.56	
Bowls Club Funds	<u>500.00</u>	<u>48,989.57</u>

Other Assets

Church Investment Fund (Accounts shown separately)

Property

Church & Church Hall – High Street and Queen Street Rushden, Northants

Manse – 11 South Park, Rushden, Northants

Equipment

Church organ

Electric piano

Loop system

PA system in the church

Portable PA system

Portable & wall-mounted screens

Projectors

Folding tables and chairs

Upholstered chairs

Dishwasher

Cooker

Rotowash floor cleaner

**Independent Examiner's Report  
to the  
Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts of the Investment Fund for the year ended 31 October 2020, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

As trustees of the Church Council you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act) and
- state whether particular matters come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

(1) 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 Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

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**H R Rawlings**

BTS Accountancy Services Ltd  
The Hall Thorpe Street  
Raunds  
Northants  
NN9 6LT

24 December 2020

RUSHDEN INDEPENDENT WESLEYAN CHURCH TRUST FUND

(Established by endowment 1973 – 46 yrs 10 months)

Restricted Fund Charities Act 1993

Main Statement of Accounts as at 31st October 2020

<u>Liabilities £</u>		<u>Nominal Value £</u>	<u>Assets £</u>	
Gifts, Legacies, Gift-Aid	15038.03	16587.97	Short term Government Stock	20093.47
Donations received through year	0	24701.08	Medium term Government Stock	29259.69
Gift-Aid refund – current year	62.50	732.04	Long term Government Stock	987.36
	15100.53			
Realisation Reserve	3170.60			
Profit/loss on realisation	nil	3170.60	Lilian Freeman Memorial Trust Fund Assets	7899.24
		6594.74		
General Reserve Fund	28709.11			
		35500.00	NSB Income Bond	35500.00
		-35000.00	Less church/HEF holding	-35000.00
<u>Income, year to 31-10-2020</u>				
Government Stock	2174.38	511.25	NWB Reserve Account	511.25
NSI Income Bond	409.37	901.13	NWB Current Account	901.13
Less church interest	-345.95			
Less HEF	-57.69			
NWB Reserve Account	0.45			
	2180.56			
<u>Less expenditure :</u>				
Auditor	-40.00			
Payments to minister's stipend	-2150.00			
	-9.44			
Special Purposes Fund	3928.12			
Youth Holiday Account (lodged with Inv. Fund Oct 2012)	504.78			
Lilian Freeman Memorial Fund	8748.44			
	<b>60152.14</b>	<b>50528.21</b>		<b>60152.14</b>

NOTES

The Balance Sheet is valued at cost. Market value at 31-10-2020 is £65,603.53, reducing by 0.3% from Oct 2019 value of £65,803.54. The balance at bank includes £849.20 belonging to the Lilian Freeman Memorial Trust Fund.

Return on capital employed = 4.26% (general fund) and 3.64% (Lilian Freeman Memorial Trust Fund).

The undistributed interest, dividends & investment gains/losses from the general fund this year moved into negative territory, totalling just minus £9.44; this was set against General Reserves, so there will be no change this coming year to the Youth Holiday or Special Purposes sub-funds. Therefore the figures for these at 01-11-2020 will be - Youth Holiday –still £504.78; Special Purposes – still £3,928.12, with the General Reserves now standing at £28,699.67.

Trustees during 2019/20 - D.J.Trusler, A.E.Butler, R.W.Weekley.

Retiring Trustee eligible for re-election – R.W.Weekley

Trustee Report

The Balance Sheet totals increased this year by £330.47, from £59821.67 to £60152.14. The market value of the UK Gilts in which we hold investments has not changed over the year as insufficient funds were available for the purchase of additional stock holdings; in any case, to purchase any Gilt Stock worth buying now involves paying a sizeable premium, leading to loss of capital – which the Trustees are required to maintain as far as possible. During the year, the fund continued to perform quite well – considering the negligible rates of interest/dividends that could be obtained, compared to the loss of capital that would be sustained at their maturity dates. Next year, our 8% Treasury Stock matures, meaning the loss of £300.38 income per annum. The Trustees will attempt to replace this with another high-yielding stock, but with the hefty premium incurred, there is no way they will be able to fully compensate for this loss. However, on the plus side, no further maturities are due until 2025, so there will be several years without further significant loss. Expenditure over the past year was slightly greater than income from investments, and this trend is likely to continue unless further purchases of stock are made. Only a significant injection of new capital will facilitate greater investment income, leading to a reversal of this situation.

In view of the state of the Gilt market laid out above, the Trustees have taken the decision that the contribution to stipend for the 12 months from January 2021 will have to remain unchanged at £180 per month. The CPI inflation @ 31<sup>st</sup> October 2020 was 0.7%. Due to the Coronavirus pandemic, the Sunday School was unable to meet for a substantial part of the year, so no prize-giving was held in September. To provide some interest for the few children who attended during the Lockdown periods, the Lilian Freeman Fund paid £31.19 to cover the cost of Activity Sheets, pens etc.

For and on behalf of the trustees

R.W.Weekley Trustee

December 4<sup>th</sup> 2020