

# CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1134169

## Details

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**Other names** CHRIST CHURCH SWANLEY URC CHARITY

**Status** Registered

**Legal form** Previously excepted

**Registered** 2010-02-08

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

## Contact

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**Address** Christ Church Centre  
Kingswood Avenue  
Swanley  
Kent  
BR8 8AN

**Phone** 01322665024

**Email** [christchurchswanley@hotmail.co.uk](mailto:christchurchswanley@hotmail.co.uk)

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

## Activities

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

**Activities:** To promote and teach the christian faith by providing regular public worship for all ages, including programmes for children and young people. Offer pastoral care to help members and others in need, particularly those in ill health, distress or poverty. In serving the local community, the charity makes its premises available to various organisations and self help groups.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£140,993	£138,975	-	-
2023-12-31	£151,617	£151,754	-	-
2022-12-31	£136,426	£121,637	-	-
2021-12-31	£179,113	£205,902	-	-
2020-12-31	£126,848	£119,796	-	-

## Trustees

Name	Role	Appointed
DAVID STEVEN DODD		
Mark James Richardson		2020-02-16
Susan Elizabeth Smith		2024-09-15
Susan Ryan		2023-11-12

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1134169

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# Accounts

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# Christ Church Swanley United Reformed Church Charity

Report and Accounts  
Year ended 31 December 2024

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

ADDRESS FOR CORRESPONDENCE	Christ Church Centre Kingswood Avenue Swanley BR8 8AN
GOVERNING DOCUMENT	Part of the United Reformed Church. Local church constitution dated September 2015.
CHARITY REGISTRATION NUMBER	1134169
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. G.O. Kalu - Chairman D.S. Dodd K.M. Jefferys (resigned 9 July 2024) D. Odunlami (resigned 13 May 2024) M.J. Richardson S. Ryan J. Scott (appointed 15 September 2024) S.E. Smith (appointed 15 September 2024) P.J. Webber (resigned 8 January 2024)
NAMES OF ADVISERS EG BANKERS	Barclays Bank UK PLC NatWest Bank Plc
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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# **CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

## **REPORT OF THE TRUSTEES**

### **FOR THE YEAR ENDED 31 DECEMBER 2024**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2024.

#### **Objects of the charity**

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

The advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

#### **Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

Christ Church life continues to flourish despite the Church being involved with the Inquiry regarding our Minister George Kalu.

In 2024 we had five people taking up the Church membership course and we will discuss their Membership at the next Church meeting. Our Church continues with the encouraging Sunday services which attract some 60 people. The service includes live worship, prayer ministry, communion, talks and after service fellowship. Twice a month we hold two services, one at 8.45am as well as the 10.30am service.

Christ Church held a Church Weekend in October. The object of our time together was to praise and worship and waiting on God for words of knowledge, prophesy and vision for the future of the Church.

The Alpha course was again run this year with eight people attending and benefiting from learning more about the Christian faith and fellowshiping with a meal.

We are still encouraged to hold four Sunday School groups, ranging from babies and preschool children to secondary school age, all include activities games and focusing on the Christian faith.

The light party was held again this year which is an alternative to Halloween. This was again a great success with over 50 young people and their parents attending all from the local area and twelve volunteers from the Church. There were food, games, prophesy tables, worship and a talk. We were able to welcome a few families from different faiths.

Messy Church was held again in 2024, which attracts around 25 families who are a mix of church and non-church attendees. It is a great time for the community to come together and enjoy crafts, games, songs and fun activities. Messy Church ran three times this year. Parents and children alike enjoy this space to informally explore faith and spend time together. We are very thankful to all who help run Spectrum, Children and young people's work. This work could not continue without you and the hard work you all put into these events.

## **Summary of the charity's main activities and achievements (continued)**

Christ Church was delighted to have join up with another Church for a joint venture in running a Youth club for young people in the local area. We were encouraged to start off with eleven young people attending and volunteers from both Christ Church and Hope Church are encourages that this will grow spiritually and numerically to bring more people in from the local area.

The Church Together initiative continues to join up working for outreach events at Christmas, Easter and in the local park during the summer.

Also new for 2024 was a Monday morning coffee meeting in the Church Centre for fellowship and outreach. We also held a tabletop fundraising event for money to be raised for a charity in 2024.

House groups continue to meet in the homes of members. There are still four house groups who encourage each other with fellowship and teaching, the theme for teaching in 2024 varied with one group studying the book of Mark.

Our Community Lunch is held once a month which attracts around 50-55 mainly non-Christ Church attendees who are roughly in the 70 plus age bracket. Lunch is free so that no one is excluded based on finances, although there are some donations. Chairs are set out in small groups so that people can make and build friendships.

The Community Action Team runs events including a talent show which also includes music, games, quizzes and monthly litter picks in the warmer weather and food preparation for the Light Party.

We held a Lunch in the Park in the Summer of 2024 and all who attended had a great time.

We also have a weekly outreach to Swanley through witnessing in the town square. People are offered tracts and a Bible if they wish to have them.

In 2024 we held a baby dedication, one wedding, and two funerals.

We were pleased and excited to invite twelve speakers this year that really encouraged the congregation.

The Church continues to reach out to the local community over the Christmas period by inviting people via a Christmas card drop to an advent Carol Service, Children's messy Christmas event, Carols by candlelight, two Christmas Eve services and a Christmas Day celebration service.

The Elders wish to thank everyone for their commitment and dedication to serving our Lord Jesus through the work he has called you to. We pray for us all to grow in faith and love for Christ and each other in 2025.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

## **Financial review**

During the year income decreased by £10,403, to £140,993, and expenditure decreased by £12,779, to £138,975. As a result the cash held by the charity increased by £2,018, to £75,950, of which £62,518 is unrestricted and can be used for any charitable purpose.

## **Reserves policy**

The trustees have determined the charity should aim to hold unrestricted cash of no less than £31,000 (which equates to about 3 months of unrestricted expenditure) so that it could continue to operate should income and / or expenditure substantially vary adversely.

Besides the combined General Fund balance & designated General Reserve the trustees could also utilise the infrastructure fund balance (designated but nevertheless unrestricted) and similarly the Centre Reserve. Though not desirable all could be diverted for use to enable the charity's survival if necessary, in which case the unrestricted cash figure would be more than the £31,000. However, in terms of the church the trustees view the £31,000 policy figure as a target and the total unrestricted cash, excluding the Centre funds, held at 31 December 2024 was £28,142. A review of the charity's reserve policy took place in November 2023.

The General reserve is not earmarked for any specific purpose at present & acts as a contingency. This could change at any time especially if for example the church had to meet relocation costs related to a new minister being appointed or as a source to finance an expansion in the mission of the church.

Regarding the Centre If any surplus is generated in the future it was agreed by the Trustees it should be moved to the Centre reserve in view of our Premises Managers recommendations of possible new Gas Boilers and Electrical upgrades. The Centre Reserve stands £20,746. The Centre reserve is for money put aside to finance capital costs related to long term major maintenance/improvements including replacement of life expired assets.

## **Governance**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees, by a majority vote and all such appointments are approved by the Church Meeting.

## **Risk statement**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

## **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the trustees and signed on their behalf by:

MARK Richardson  
MARK Richardson (Aug 21, 2025 11:27:47 GMT+1)

\_\_\_\_\_  
MARK RICHARDSON (TREASURER)

Date: Aug 21, 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

I report to the trustees on my examination of the accounts of Christ Church Swanley United Reformed Church Charity ('the charity') for the year ended 31 December 2024 on pages 7 to 10 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Archie McDowall*

[Archie McDowall \(Sep 3, 2025 16:32:40 GMT+1\)](#)

Archie McDowall BA CA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Sep 3, 2025

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

Notes	Unrestricted Funds			Restricted Funds £	2024 £	2023 £
	General Funds £	Centre Funds £	Other designated Funds £			
<b>Income receipts</b>						
Donations	72,557	-	-	3,629	76,186	83,869
Gift aid receipts	14,443	-	-	-	14,443	15,718
Other grants	4,203	-	-	6,000	10,203	18,408
Income from letting of facilities	-	38,331	-	-	38,331	29,605
Interest	610	421	-	-	1,032	839
Other	725	75	-	-	800	2,957
	<u>92,537</u>	<u>38,827</u>	<u>-</u>	<u>9,629</u>	<u>140,993</u>	<u>151,397</u>
<b>Capital and similar receipts</b>						
Loan repayments	-	-	-	-	-	220
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>220</u>
<b>Total receipts</b>	<u>92,537</u>	<u>38,827</u>	<u>-</u>	<u>9,629</u>	<u>140,993</u>	<u>151,617</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	85,835	29,518	6,474	8,540	130,366
Grants paid in relation to charitable activities undertaken by others	3	1,697	-	-	-	1,697
		<u>87,531</u>	<u>29,518</u>	<u>6,474</u>	<u>8,540</u>	<u>132,063</u>
						<u>4,202</u>
						<u>149,010</u>
<b>Capital and similar payments</b>						
Loans provided	-	-	-	-	-	440
Loan repayments	-	6,912	-	-	6,912	2,304
		<u>-</u>	<u>6,912</u>	<u>-</u>	<u>-</u>	<u>2,744</u>
<b>Total payments</b>		<u>87,531</u>	<u>36,430</u>	<u>6,474</u>	<u>8,540</u>	<u>138,975</u>
Net of receipts / (payments) before		5,006	2,397	(6,474)	1,089	2,018
Transfers between funds	5	(1,050)	900	3,000	(2,850)	-
<b>Net movement in funds</b>		<u>3,956</u>	<u>3,297</u>	<u>(3,474)</u>	<u>(1,761)</u>	<u>2,018</u>
Cash funds as at last year end		9,754	31,079	17,906	15,193	74,069
<b>Cash funds at this year end</b>	A	<u>13,711</u>	<u>34,376</u>	<u>14,432</u>	<u>13,432</u>	<u>73,932</u>

The notes on pages 9-10 form part of these accounts.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Unrestricted Funds			2024 £	2023 £
	General funds £	Designated funds £	Restricted funds £		
<b>A Cash funds</b>					
Cash at bank with immediate access	13,520	48,784	13,152	75,456	73,620
Petty cash	190	24	280	494	312
	<u>13,711</u>	<u>48,808</u>	<u>13,432</u>	<u>75,950</u>	<u>73,932</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	10,380	-	-	10,380	10,664
Prepayments	4,549	-	-	4,549	-
Other debtors	-	1,795	-	1,795	515
	<u>14,929</u>	<u>1,795</u>	<u>-</u>	<u>16,723</u>	<u>11,179</u>
<b>C Liabilities</b>					
<b>Falling due within one year</b>					
Loans	-	-	-	-	2,304
Trade creditors	335	-	-	335	807
Fee for Independent Examination	1,704	-	-	1,704	1,620
Accrued expenses	86	72	-	158	-
Deferred income	-	125	-	125	-
	<u>2,125</u>	<u>197</u>	<u>-</u>	<u>2,322</u>	<u>4,731</u>
<b>Falling due after one year:</b>					
Loans	-	-	-	-	4,608
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,608</u>
<b>Total</b>	<u>2,125</u>	<u>197</u>	<u>-</u>	<u>2,322</u>	<u>9,339</u>

**D Assets retained for charity's own use**

	Insurance value £
Church contents	161,071
Community centre contents	126,774
	<u>287,845</u>

Land and buildings used by the church are owned by the URC Trust and occupied rent free.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf by:

MARK Richardson  
MARK Richardson (Aug 21, 2025 11:27:47 GMT+1)

MARK RICHARDSON (TREASURER)

Date: Aug 21, 2025

The notes on pages 9-10 form part of these accounts.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Ministry expenses	45,191	-	100	45,291	43,920
Administration and support (see note 2(a))	17,765	16,573	-	34,338	32,904
Property costs	12,384	19,121	6,528	38,033	45,375
Manse costs	5,232	-	-	5,232	9,489
Equipment	-	-	-	-	4,326
Outreach & events	2,899	40	1,912	4,851	6,641
Worship	1,599	240	-	1,839	1,656
Miscellaneous	764	18	-	782	496
	<u>85,835</u>	<u>35,992</u>	<u>8,540</u>	<u>130,366</u>	<u>144,808</u>
<b>2 (a) Administration and support</b>					
Salaries	11,559	14,973	-	26,532	25,316
Photocopier	1,174	-	-	1,174	1,190
Office supplies and expenses	2,540	1,443	-	3,982	3,524
Finance costs	873	157	-	1,030	1,314
Governance costs	1,620	-	-	1,620	1,560
	<u>17,765</u>	<u>16,573</u>	<u>-</u>	<u>34,338</u>	<u>32,904</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Organisations	1,697	-	-	1,697	2,327
Individuals	-	-	-	-	1,875
	<u>1,697</u>	<u>-</u>	<u>-</u>	<u>1,697</u>	<u>4,202</u>

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

4 Transactions with related parties

The Minister is employed by the central finance office of the URC, and ministry costs (in note 2) include contributions to the central fund for this purpose. No staff received salaries at a rate of more than £60,000 per annum.

In addition the charity incurred expenditure totalling £5,232 (2023: £9,489) in respect of the provision of accommodation (which is customary for ministers) to Rev G.O. Kalu, who is a trustee so that they could better perform their duties.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	9,754	92,537	(87,531)	(1,050)	13,711
<i>Designated funds</i>					
Infrastructure fund	6,463	-	(6,000)	-	463
General reserve	10,882	-	-	-	10,882
Equipment fund	561	-	(474)	3,000	3,087
Centre fund	10,333	38,827	(36,430)	900	13,630
Centre reserve	20,746	-	-	-	20,746
	<u>48,985</u>	<u>38,827</u>	<u>(42,904)</u>	<u>3,900</u>	<u>48,808</u>
<i>Restricted funds</i>					
Community lunch fund	590	3,129	(1,763)	(900)	1,057
Communion fund	478	-	(250)	500	729
Millie Finch memorial fund	3,918	-	-	-	3,918
Mission fund	5,465	500	-	-	5,965
Phil Goddard memorial fund	490	-	-	-	490
Maintenance Fund	2,450	6,000	(6,000)	(2,450)	-
Stair Lift Fund	1,801	-	(528)	-	1,273
	<u>15,193</u>	<u>9,629</u>	<u>(8,540)</u>	<u>(2,850)</u>	<u>13,432</u>
Total funds	<u>73,932</u>	<u>140,993</u>	<u>(138,975)</u>	<u>-</u>	<u>75,950</u>

*Designated funds*

The Infrastructure reserve is a designated fund for works to the church building.

The Equipment reserve is a designated fund for all new or replacement equipment and furnishings.

The Centre fund represents funds set aside for major long term maintenance projects.

The Centre reserve is designated for long term maintenance projects

*Restricted funds*

The Community lunch fund is a self funding monthly lunch programme reaching out to the elderly and those living alone.

The Communion fund relates to donations given in support of members or non members (where appropriate) in financial need.

The Mission fund relates to donations given for specific mission related initiatives which are in line with the charity's objectives.

The Millie Finch Memorial fund is an amount left in a legacy which the trustees have designated to fund opportunities for individual ministry training.

The Phil Goddard Memorial fund relates to donations given in memory of a past Church Secretary and Elder. The funds are held pending a decision from from his wife Joy.

The Maintenance Fund relates to grants received from the URC Trust for maintenance on the church and manse.

The Stair Lift fund relates to fundraising towards the installation of a stair lift in the church centre.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1134169

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# Accounts

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# Christ Church Swanley United Reformed Church Charity

Report and Accounts  
Year ended 31 December 2023

Stewardship   
*Active generosity*

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**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

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NAMES OF ADVISERS EG BANKERS	Barclays Bank UK PLC NatWest Bank Plc
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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# CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

## REPORT OF THE TRUSTEES

### FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2023.

#### **Objects of the charity**

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

The advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

#### **Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

**Sunday morning services** are open opportunities for worship. The **Stewardship Team** welcome around 62 people on average weekly. There are opportunities for prayer from our **Prayer Ministry** team within the church meeting along with live music and communion every 2nd and 4th Sunday of the month. We have had around six visiting speakers. We are pleased to have six members who speak. Two of these are taking part in training to lead the talks and three of whom have been part of the London School of Contemporary Christianity (LICC) training course. During services on the 2nd and 4<sup>th</sup> weeks of the month there are **Spectrum** children's activities during the services which are an opportunity for children and young people to have fun, explore faith and interact with their peers. The first is a family service. We would love to increase our children's activities and are recruiting more volunteers. We are delighted to have new people join us with 6 people having completed the membership course.

**House groups (or small groups)** continue to meet mainly in the homes of members. There are four house groups. They are a useful way of caring for one another and teaching.

**Messy Church** attracts 20 people per session who are a mix of church attendees and non-church attendees. It is a great time for the community to come together enjoy crafts, games, songs, a talk and activities. Messy Church ran 3 times this year. Parents and children alike enjoy this space to informally explore faith and time together.

**Community Lunch** attracts around 50-55 mainly non-Christ Church attendees who are roughly in the 70 plus age bracket. The lunch is free so that no one is excluded on the basis of finances. Chairs are set out in small groups so that people can make and build friendships. This year a special jubilee lunch was held with a sing along national anthem and a beautiful cake. This is run by the Community Action team.

## **Summary of the charity's main activities and achievements (continued)**

The **Community Action Team** ran 11 events including two talent shows, church BBQ, monthly litter picks in the warmer weather and the Light Party.

There have been some special events this year. During the **Prayer Quake** weekend, we enjoyed hearing from visiting speakers. Following the news of the Queen's passing, we provided time during our services to remember the Queen and added an extra service for local people to join in the minute's silence together. The **50th Anniversary Celebrations** were to celebrate the forming of the URC and when we gained the name: 'Christ Church Swanley.' The weekend included a tea and cake evening on the Saturday with videos, photos and the time capsules shared. On the Sunday a service led by Rev Dr George Kalu with preaching from Rev Richard Wells our former minister. It was hugely encouraging to attract new and former members from Christ Church to celebrate together.

The **Alpha** course was popular this year and ran over the summer and into the autumn.

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**Churches Together in Swanley and District** is supported by a number of local churches. This year we have taken part in a number of events. This has ranged from joint events to build cohesion amongst people from other church denominations, to events that bless our community such as the Jubilee event run by Swanley Town Council.

## **Summary of the charity's main activities and achievements (continued)**

The above does not include all that we do which includes:

Inner healing ministries – an opportunity to pray with those who have had training to support church attendees.

Prayer ministry – prayer offered as part of Sunday morning worship.

Bullrushes- a thriving parent and toddler group which regularly has a waiting list.

Prayer meetings- twice weekly

Prayer Chain - a text service for urgent prayer requests

Overseas Mission Team – which has held two cake sales and a quiz to raise funds for overseas causes.

We are delighted to bless other groups with the use of the Church and hall, this includes:

Swanley Dance Academy.

Child Tutoring.

Karate Club

Slimming World.

Alcoholics Anonymous.

Private Functions

Kindergarten

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Financial review**

During the year income increased by £15,191, to £151,617, and expenditure increased by £30,117, to £151,754. As a result the cash held by the charity decreased by £137, to £70,932, of which £58,739 is unrestricted and can be used for any charitable purpose.

The charity's overall financial performance during 2023 exceeded expectations. The church is in a safe financial position with regular offertories paid electronically direct to the charity's bank. Gift aid is the other major contributor receiving £1,496 more than budgeted. The trustees are confident the charity has the resources to meet all its obligations in the months ahead.

## **Financial review (continued)**

A Gift Aid claim was submitted in early April and we received £14,997 with £1,342 of this amount coming through the small donation scheme GASDS. A slight increase from the 2022 and 11% more than what was budgeted.

Regarding our Church Centre, the rental rate at the end of 2023 came to £30,595, after transfers from restricted funds. Our Budget was £34,000 so we were around £3,405 lower than what we expected with our budget estimate. This was partly due to kindergarten reducing their days from four down to three. Slimming World no longer using our premises, and there were lower bookings for parties. However, we were still able to produce an operating surplus of £4,831, but with a contribution towards the stair lift of £3,000 and the Church loan of £2,303, this brought the centre to a deficit of £473.

At the start of 2024 we were delighted to see there were three extra groups hiring our centre and two polling station bookings which puts Christ Church in a strong position with a rental income prediction of £36,700.

## **Reserves policy**

The trustees have determined the charity should aim to hold unrestricted cash of no less than £31,000 (which equates to about 3 months of unrestricted expenditure) so that it could continue to operate should income and / or expenditure substantially vary adversely. A review of the charity's reserve policy took place in November 2023. Besides the combined General Fund balance & designated General Reserve amounts of £23,000 the trustees could also utilise the infrastructure fund balance (designated but nevertheless unrestricted) and similarly the Centre Reserve. Though not desirable all could be diverted for use to enable the charity's survival if necessary, in which case the unrestricted cash figure would theoretically total £49,000. However, in terms of the church the trustees view the £31,000 policy figure as a target.

The General reserve is not earmarked for any specific purpose at present & acts as a contingency. This could change at any time especially if for example the church had to meet relocation costs related to a new minister being appointed or as a source to finance an expansion in the mission of the church.

Regarding the Centre If any surplus is generated in the future it was agreed by the Trustees it should be moved to the Centre reserve in view of our Premises Managers recommendations of possible new Gas Boilers and Electrical upgrades. The Centre Reserve stands £20,746. The Centre reserve is for money put aside to finance capital costs related to long term major maintenance/improvements including replacement of life expired assets.

## **Lift chair project**

I'm pleased to share we have received £17,517.70 for the Centre stair lift in donations from our Church family which shows a desire to sacrificially give in times of need. including £1,000 from the Swanley Town Council, £552.50 Gift Aid and £8,950.20 from a URC Grant and £675 towards the electrical work.

## **Governance**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees, by a majority vote and all such appointments are approved by the Church Meeting.

On 31st December notice was given to the church that our minister & chair of trustees Rev George Kalu had been suspended from all ministerial duties by the URC pending an investigation in to allegations of improper conduct. However this does not constitute disciplinary action. For the duration of the investigation (likely to take up to 12 months) the church is being led very ably by the eldership team & trustees meetings continue as usual chaired temporarily by the longest serving elder. After due consideration and upon advice from the URC it was decided that the circumstances did not sufficiently meet the criteria to warrant the submission of a Serious Incident Report to the Charity Commission although the situation will be reviewed in the light of any material change.

## **Risk statement**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

## **Responsibilities of trustees**


Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## **Approval**

This report was approved by the trustees and signed on their behalf by:

  
[Mark Richardson \(Oct 4, 2024 08:36 GMT+1\)](#)  
MARK RICHARDSON  
Date: Oct 4, 2024

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

I report to the trustees on my examination of the accounts of Christ Church Swanley United Reformed Church Charity ('the charity') for the year ended 31 December 2023 on pages 8 to 11 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
[Archie McDowall \(Oct 4, 2024 09:48 GMT+1\)](#)

Archie McDowall BA CA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Oct 4, 2024

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

Notes	Unrestricted Funds			Restricted Funds	2023	2022	
	General Funds	Centre Funds	Other designated Funds				
	£	£	£	£	£	£	
<b>Income receipts</b>							
Donations	72,623	-	-	11,246	83,869	85,743	
Gift aid receipts	14,997	-	-	721	15,718	14,833	
Other grants	1,426	1,000	-	15,982	18,408	-	
Income from charitable activities	-	-	-	-	-	550	
Income from letting of facilities	-	29,605	-	-	29,605	34,669	
Interest	468	371	-	-	839	103	
Other	44	2,913	-	-	2,957	527	
	<u>89,558</u>	<u>33,890</u>	<u>-</u>	<u>27,950</u>	<u>151,397</u>	<u>136,426</u>	
<b>Capital and similar receipts</b>							
Loan repayments	-	-	-	220	220	-	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>220</u>	<u>220</u>	<u>-</u>	
<b>Total receipts</b>	<u>89,558</u>	<u>33,890</u>	<u>-</u>	<u>28,170</u>	<u>151,617</u>	<u>136,426</u>	
<b>Payments</b>							
Payments in relation to charitable activities undertaken directly	2	81,257	30,049	5,796	27,706	144,808	115,299
Grants paid in relation to charitable activities undertaken by others	3	2,853	-	-	1,350	4,202	4,034
		<u>84,109</u>	<u>30,049</u>	<u>5,796</u>	<u>29,055</u>	<u>149,010</u>	<u>119,333</u>
<b>Capital and similar payments</b>							
Loans provided	-	-	-	440	440	-	
Loan repayments	-	2,304	-	-	2,304	2,304	
		<u>-</u>	<u>2,304</u>	<u>-</u>	<u>440</u>	<u>2,744</u>	<u>2,304</u>
<b>Total payments</b>		<u>84,109</u>	<u>32,353</u>	<u>5,796</u>	<u>29,495</u>	<u>151,754</u>	<u>121,637</u>
Net of receipts / (payments) before transfers		5,448	1,537	(5,796)	(1,326)	(137)	14,789
Transfers between funds	6	-	(2,010)	-	2,010	-	-
<b>Net movement in funds</b>		<u>5,448</u>	<u>(473)</u>	<u>(5,796)</u>	<u>684</u>	<u>(137)</u>	<u>14,789</u>
Cash funds as at last year end		4,306	31,552	23,702	14,509	74,069	59,280
<b>Cash funds at this year end</b>	A	<u>9,754</u>	<u>31,079</u>	<u>17,906</u>	<u>15,193</u>	<u>73,932</u>	<u>74,069</u>

The notes on pages 10-11 form part of these accounts.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

	<u>Unrestricted Funds</u>			2023	2022
	General funds	Designated funds	Restricted funds		
Notes	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	9,471	48,956	15,193	73,620	73,505
Petty cash	283	29	-	312	565
	<u>9,754</u>	<u>48,985</u>	<u>15,193</u>	<u>73,932</u>	<u>74,069</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	10,664	-	-	10,664	10,401
Other debtors	-	515	-	515	-
	<u>10,664</u>	<u>515</u>	<u>-</u>	<u>11,179</u>	<u>10,401</u>
<b>C Liabilities</b>					
<b>Falling due within one year</b>					
Loans	-	2,304	-	2,304	2,304
Trade creditors	732	75	-	807	-
Fee for Independent Examination	1,620	-	-	1,620	1,560
	<u>2,352</u>	<u>2,379</u>	<u>-</u>	<u>4,731</u>	<u>3,864</u>
<b>Falling due after one year:</b>					
Loans	-	4,608	-	-	6,912
	<u>-</u>	<u>4,608</u>	<u>-</u>	<u>-</u>	<u>6,912</u>
<b>Total</b>	<u>2,352</u>	<u>6,987</u>	<u>-</u>	<u>4,731</u>	<u>10,776</u>

The above loan is repayable in annual instalments of £2,304 and is repayable in full by 31 August 2026.

**D Assets retained for charity's own use**

	Insurance value
	£
Church contents	143,813
Community centre contents	113,191
	<u>257,004</u>

Land and buildings used by the church are owned by the URC Trust and occupied rent free.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf by:

Mark Richardson  
Mark Richardson (Oct 4, 2024 08:36 GMT+1)

MARK RICHARDSON

Date: Oct 4, 2024

The notes on pages 7 - 8 form part of these accounts.

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Ministry expenses	43,495	-	425	43,920	45,298
Administration and support (see note 2(a))	17,120	15,784	-	32,904	30,362
Property costs	10,010	15,735	19,630	45,375	26,273
Manse costs	3,977	-	5,513	9,489	7,097
Equipment	-	4,326	-	4,326	-
Outreach & events	4,503	-	2,138	6,641	4,259
Worship	1,656	-	-	1,656	1,554
Miscellaneous	496	-	-	496	458
	<u>81,257</u>	<u>35,845</u>	<u>27,706</u>	<u>144,808</u>	<u>115,299</u>
<b>2 (a) Administration and support</b>					
Salaries	11,692	13,624	-	25,316	24,490
Photocopier	1,190	-	-	1,190	1,156
Office supplies and expenses	1,825	1,699	-	3,524	1,433
Finance costs	853	461	-	1,314	1,311
Governance costs	1,560	-	-	1,560	1,440
Other	-	-	-	-	531
	<u>17,120</u>	<u>15,784</u>	<u>-</u>	<u>32,904</u>	<u>30,362</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Organisations	2,327	-	-	2,327	3,534
Individuals	525	-	1,350	1,875	500
	<u>2,853</u>	<u>-</u>	<u>1,350</u>	<u>4,202</u>	<u>4,034</u>

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

4 Transactions with related parties

The Minister is employed by the central finance office of the URC, and ministry costs (in note 2) include contributions to the central fund for this purpose. No staff received salaries at a rate of more than £60,000 per annum.

In addition the charity incurred expenditure totalling £9,489 (2022: £7,097) in respect of the provision of accommodation (which is customary for ministers) to Rev G.O. Kalu, who is a trustee so that they could better perform their duties.

6 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	4,306	89,558	(84,109)	-	9,754
Designated funds					
Infrastructure fund	7,933	-	(1,470)	-	6,463
General reserve	10,882	-	-	-	10,882
Equipment fund	4,887	-	(4,326)	-	561
Centre fund	10,806	33,890	(32,353)	(2,010)	10,333
Centre reserve	20,746	-	-	-	20,746
	-	-	-	-	-
	<u>55,254</u>	<u>33,890</u>	<u>(38,149)</u>	<u>(2,010)</u>	<u>48,985</u>
Restricted funds					
Community lunch fund	173	3,545	(2,138)	(990)	590
Communion fund	1,048	220	(790)	-	478
Millie Finch memorial fund	3,918	-	-	-	3,918
Mission fund	5,849	616	(1,000)	-	5,465
Phil Goddard memorial fund	915	-	(425)	-	490
Maintenance Fund	2,606	5,357	(5,513)	-	2,450
Stair Lift Fund	-	18,431	(19,630)	3,000	1,801
	-	-	-	-	-
	<u>14,509</u>	<u>28,170</u>	<u>(29,495)</u>	<u>2,010</u>	<u>15,193</u>
Total funds	<u>74,069</u>	<u>151,617</u>	<u>(151,754)</u>	<u>-</u>	<u>73,932</u>

*Designated funds*

The Infrastructure reserve is a designated fund for works to the church building.

The Equipment reserve is a designated fund for all new or replacement equipment and furnishings.

The Centre fund represents funds set aside for major long term maintenance projects.

The Centre reserve is designated for long term maintenance projects

*Restricted funds*

The Community lunch fund is a self funding monthly lunch programme reaching out to the elderly and those living alone.

The Communion fund relates to donations given in support of members or non members (where appropriate) in financial need.

The Mission fund relates to donations given for specific mission related initiatives which are in line with the charity's objectives.

The Millie Finch Memorial fund is an amount left in a legacy which the trustees have designated to fund opportunities for individual ministry training.

The Phil Goddard Memorial fund relates to donations given in memory of a past Church Secretary and Elder. The funds are held pending a decision from the

The Maintenance Fund relates to grants received from the URC Trust for maintenance on the church and manse.

The Stair Lift fund relates to fundraising towards the installation of a stair lift in the church centre.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1134169

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# Accounts

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# Christ Church Swanley United Reformed Church Charity

Report and Accounts  
Year ended 31 December 2022

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

ADDRESS FOR CORRESPONDENCE	Christ Church Centre Kingswood Avenue Swanley BR8 8AN
GOVERNING DOCUMENT	Part of the United Reformed Church. Local church constitution dated September 2015.
CHARITY REGISTRATION NUMBER	1134169
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	D.S. Dodd M. Price Haworth (until 4th June 2022) Rev. G.O. Kalu - Chairman M.J. Richardson K.M. Jefferys P.J. Webber
BANKERS	Barclays Bank UK PLC NatWest Bank Plc
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

# CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

## REPORT OF THE TRUSTEES

### FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2022.

#### **Objects of the charity**

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

The advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

#### **Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

**Sunday morning services** are open opportunities for worship. **The Stewardship Team** welcome around 62 people on average weekly. There are opportunities for prayer from our **Prayer Ministry team** within the church meeting along with live music and communion every 2nd and 4th Sunday of the month. We have had around six visiting speakers. We are pleased to have six members who speak. Two of these are taking part in training to lead the talks and three of whom have been part of the London School of Contemporary Christianity (LICC) training course. During services on the 2nd and 4th weeks of the month there are **Spectrum** children's activities during the services which are an opportunity for children and young people to have fun, explore faith and interact with their peers. The first is a family service. We would love to increase our children's activities and are recruiting more volunteers. We are delighted to have new people join us with 6 people having completed the membership course.

**House groups (or small groups)** continue to meet mainly in the homes of members. There are four house groups. They are a useful way of caring for one another and teaching.

**Messy Church** attracts 20 people per session who are a mix of church attendees and non-church attendees. It is a great time for the community to come together enjoy crafts, games, songs, a talk and activities. Messy Church ran 3 times this year. Parents and children alike enjoy this space to informally explore faith and time together.

**Community Lunch** attracts around 50-55 mainly non-Christ Church attendees who are roughly in the 70 plus age bracket. The lunch is free so that no one is excluded on the basis of finances. Chairs are set out in small groups so that people can make and build friendships. This year a special jubilee lunch was held with a sing along national anthem and a beautiful cake. This is run by the Community Action team.

The **Community Action Team** ran 11 events including two talent shows, church BBQ, monthly litter picks in the warmer weather and the Light Party.

There have been some special events this year. During the **Prayer Quake** weekend, we enjoyed hearing from visiting speakers. Following the news of the Queen's passing, we provided time during our services to remember the Queen and added an extra service for local people to join in the minute's silence together. The **50th Anniversary Celebrations** were to celebrate the forming of the URC and when we gained the name: 'Christ Church Swanley.' The weekend included a tea and cake evening on the Saturday with videos, photos and the time capsules shared. On the Sunday a service led by Rev Dr George Kalu with preaching from Rev Richard Wells our former minister. It was hugely encouraging to attract new and former members from Christ Church to celebrate together.

The **Alpha** course was popular this year and ran over the summer and into the autumn.

With so much to do we have been blessed to have a donation made in memory of one of our former members which was used to simplify the garden around the church. This is making it easier to manage and a pleasant welcome for any using our church hall, church or passers-by. The garden and other aspects of church and church hall maintenance is being taken on by a new group of volunteers who have been recruited.

Following Covid there have been new volunteers taking on new areas of work and dealing with the return to church. We recruited a new Health and Safety Co-ordinator who has correlated information from previous post holders and put together a summary of things that need doing. One result of this has been First Aid training for a number of volunteers. We also have a new Pastoral Team being recruited and we hope to have a new Safeguarding Officer in place by the end of the reporting period.

**Churches Together in Swanley and District** is supported by a number of local churches. This year we have taken part in a number of events. This has ranged from joint events to build cohesion amongst people from other church denominations, to events that bless our community such as the Jubilee event run by Swanley Town Council.

The above does not include all that we do which includes:

Inner healing ministries – an opportunity to pray with those who have had training to support church attendees.

Prayer ministry – prayer offered as part of Sunday morning worship.

Bullrushes- a thriving parent and toddler group which regularly has a waiting list.

Prayer meetings- twice weekly

Prayer Chain - a text service for urgent prayer requests

Overseas Mission Team – which has held two cake sales and a quiz to raise funds for overseas causes.

We are delighted to bless other groups with the use of the Church and hall, this includes:

Swanley Dance Academy.

Child Tutoring.

Karate Club

Slimming World.

Alcoholics Anonymous.

Private Functions

Kindergarten

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

#### **Financial review**

During the year income decreased by £42,688, to £136,426, and expenditure decreased by £84,265, to £121,637. As a result the cash held by the charity increased by £14,790, to £74,069, of which £59,560 is unrestricted and can be used for any charitable purpose.

Christ Church Swanley has continued to maintain healthy stability after the covid period with an excess over expenditure of £8,785. Although there has been a slight drop in the numbers to the Sunday services pre Covid levels, we are so grateful to our faithful members who have continued to pay their offertories through the bank, and was delighted to reveal we received around 5k more than budgeted. We were also encouraged to receive £1,300 extra giving to the general fund and £5,550 towards our Church Garden and Manse BBQ. We were able to claim £5,747 in URC Grants more than the previous years because we did not claim for 2021.

A Gift Aid claim was submitted in early April and received £14,081.77 for the main gift Aid. The small donation scheme came to around £751.19. This is an increase over double from last year because of covid and £483 received more than budgeted.

Regarding our Centre, once again we are delighted to pick up from where we left off pre Covid and received £4,700 of rented income more than budgeted, this was mainly due to the continued faithful groups who continue to use our Centre after covid and the extraordinary increase in bookings for parties and events. We have also been fortunate to secure low energy rates with our energy supplier until 2025

It was agreed by the Trustees not to make any significant plans at this stage due to the uncertainty of the possible upgrades to our Gas boilers and electrical tests.

## **Reserves policy**

The trustees have resolved to maintain unrestricted cash reserves equivalent to three months of normal church operating expenditure.

The trustees agreed that any future annual surplus generated by the Centre would be transferred in full to the Centre reserve to help finance electrical upgrades and the potential need to replace the heating system boilers within the next 5 years.

At 31 December 2022 total cash reserves were £74,069 of which £28,008 were church general and designated reserves, £31,552 were Church Centre reserves and £14,509 were restricted funds.

## **Governance**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees, by a majority vote and all such appointments are approved by the Church Meeting.

## **Risk statement**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

## **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## **Approval**

This report was approved by the trustees and signed on their behalf by:

*Mark Richardson*

---

MARK RICHARDSON

Date: 31 July 2023

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

I report to the trustees on my examination of the accounts of Christ Church Swanley United Reformed Church ('the charity') for the year ended 31 December 2022 on pages 7 to 10 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Archie McDowall*

Archie McDowall BA CA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 23 August 2023

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

Notes	Unrestricted Funds			Restricted Funds	2022	2021
	General Funds	Centre Funds	Other designated Funds			
	£	£	£	£	£	£
<b>Income receipts</b>						
Donations and grants	71,172	1,000	-	13,572	85,743	127,458
Gift aid receipts	14,833	-	-	-	14,833	16,585
Income from charitable activities	550	-	-	-	550	1,534
Rental income	-	34,669	-	-	34,669	21,760
Interest	38	65	-	-	103	8
Other	527	-	-	-	527	250
	<u>87,120</u>	<u>35,734</u>	<u>-</u>	<u>13,572</u>	<u>136,426</u>	<u>167,594</u>
<b>Capital and similar receipts</b>						
Loan received from URC	-	-	-	-	-	11,520
	<u>87,120</u>	<u>35,734</u>	<u>-</u>	<u>13,572</u>	<u>136,426</u>	<u>179,114</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	77,804	28,066	-	9,429	115,299
Grants paid in relation to charitable activities undertaken by others	3	3,034	-	-	1,000	4,223
		<u>80,837</u>	<u>28,066</u>	<u>-</u>	<u>10,429</u>	<u>205,902</u>
Loan repayments		-	2,304	-	-	2,304
		<u>80,837</u>	<u>30,370</u>	<u>-</u>	<u>10,429</u>	<u>205,902</u>
Net of receipts / (payments) before transfers		6,283	5,364	-	3,142	14,789
Transfers between funds	5	(6,223)	640	6,100	(517)	-
		<u>60</u>	<u>6,004</u>	<u>6,100</u>	<u>2,625</u>	<u>(26,788)</u>
Cash funds as at last year end		4,246	25,548	17,602	11,884	59,280
<b>Cash funds at this year end</b>	A	<u>4,306</u>	<u>31,552</u>	<u>23,702</u>	<u>14,509</u>	<u>59,280</u>

The notes on pages 9-10 form part of these accounts.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	<u>Unrestricted Funds</u>			2022	2021
	General funds	Designated funds	Restricted funds		
Notes	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	3,861	55,134	14,509	73,505	58,963
Petty cash	445	120	-	565	316
	<u>4,306</u>	<u>55,254</u>	<u>14,509</u>	<u>74,069</u>	<u>59,279</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	10,401	-	-	10,401	11,124
Other debtors	-	-	-	-	103
	<u>10,401</u>	<u>-</u>	<u>-</u>	<u>10,401</u>	<u>11,227</u>
<b>C Liabilities</b>					
<b>Falling due within one year</b>					
Loans	-	2,304	-	2,304	2,304
Fee for Independent Examination	1,560	-	-	1,560	1,440
Accrued expenses	-	-	-	-	1,373
	<u>1,560</u>	<u>2,304</u>	<u>-</u>	<u>3,864</u>	<u>5,117</u>
<b>Falling due after one year:</b>					
Loans	-	6,912	-	6,912	9,216
	<u>-</u>	<u>6,912</u>	<u>-</u>	<u>6,912</u>	<u>9,216</u>
<b>Total</b>	<u>1,560</u>	<u>9,216</u>	<u>-</u>	<u>10,776</u>	<u>14,333</u>

The above loan is repayable in annual instalments of £2,304 and is repayable in full by 31 August 2026.

**D Assets retained for charity's own use**

	Insurance Value 2022	Insurance Value 2021
	£	£
Church contents	1,601	121,135
Community centre contents	1,736	95,342
	<u>3,337</u>	<u>216,477</u>

Land and buildings used by the church are owned by the URC Trust and occupied rent free.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf by:

*Mark Richardson*

MARK RICHARDSON

Date: 31 July 2023

The notes on pages 9-10 form part of these accounts.

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total 2022 £	Total 2021 £
	General funds £	Designated funds £	Restricted Funds £		
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Ministry expenses	45,298	-	-	45,298	46,672
Administration and support (see note 2(a))	15,112	15,250	-	30,362	29,275
Property costs	7,016	12,816	6,441	26,273	17,479
Roof repairs	-	-	-	-	87,548
Manse costs	5,596	-	1,500	7,097	5,634
Equipment	-	-	-	-	4,533
Outreach & events	2,771	-	1,488	4,259	5,946
Worship	1,554	-	-	1,554	2,247
Miscellaneous	458	-	-	458	2,345
	<u>77,804</u>	<u>28,066</u>	<u>9,429</u>	<u>115,299</u>	<u>201,679</u>
<b>2 (a) Administration and support</b>					
Salaries	9,809	14,681	-	24,490	23,430
Photocopier	1,156	-	-	1,156	1,227
Office supplies and expenses	1,433	-	-	1,433	262
Finance costs	742	569	-	1,311	1,078
Governance costs	1,440	-	-	1,440	1,446
Other	531	-	-	531	1,831
	<u>15,112</u>	<u>15,250</u>	<u>-</u>	<u>30,362</u>	<u>29,274</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Organisations	2,534	-	1,000	3,534	3,323
Individuals	500	-	-	500	900
	<u>3,034</u>	<u>-</u>	<u>1,000</u>	<u>4,034</u>	<u>4,223</u>
<b>4 Transactions with related parties</b>					

The Minister is employed by the central finance office of the URC, and ministry costs (in note 2) include contributions to the central fund for this purpose. No staff received salaries at a rate of more than £60,000 per annum.

MP Plumbing, a business owned by the son of Mark Price-Haworth, who served as a trustee during the year, received £426 (2021: £387) from the charity for plumbing work.

In addition the charity incurred expenditure totalling £7,097 (2021: £5,634) in respect of the provision of accommodation (which is customary for ministers) to Rev G.O. Kalu, who is a trustee so that they could better perform their duties.

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	4,246	87,120	(80,837)	(6,223)	4,306
Designated funds					
Infrastructure fund	5,433	-	-	2,500	7,933
General reserve	10,882	-	-	-	10,882
Equipment fund	1,287	-	-	3,600	4,887
Centre fund	9,802	35,734	(30,370)	(4,360)	10,806
Centre reserve	15,746	-	-	5,000	20,746
	<u>43,150</u>	<u>35,734</u>	<u>(30,370)</u>	<u>6,740</u>	<u>55,254</u>
Restricted funds					
Community lunch fund	317	1,861	(1,488)	(517)	173
Communion fund	998	50	-	-	1,048
Millie Finch memorial fund	3,918	-	-	-	3,918
Mission fund	5,786	63	-	-	5,849
Phil Goddard memorial fund	865	50	-	-	915
Church garden fund	-	4,800	(4,800)	-	-
Community Care fund	-	1,000	(1,000)	-	-
Maintenance Fund	-	5,747	(3,141)	-	2,606
	<u>11,884</u>	<u>13,572</u>	<u>(10,429)</u>	<u>(517)</u>	<u>14,509</u>
Total funds	<u>59,280</u>	<u>136,426</u>	<u>(121,637)</u>	<u>-</u>	<u>74,069</u>

*Designated funds*

The Infrastructure reserve is a designated fund for works to the church building.  
 The Equipment reserve is a designated fund for all new or replacement equipment and furnishings.  
 The Centre fund represents funds set aside for major long term maintenance projects.  
 The Centre reserve is designated for long term maintenance projects

*Restricted funds*

The Community lunch fund is a self funding monthly lunch programme reaching out to the elderly and those living alone.  
 The Communion fund relates to donations given in support of members or non members (where appropriate) in financial need.  
 The Mission fund relates to donations given for specific mission related initiatives which are in line with the charity's objectives.  
 The Millie Finch Memorial fund is an amount left in a legacy which the trustees have designated to fund opportunities for individual ministry training.  
 The Phil Goddard Memorial fund relates to donations given in memory of a past Church Secretary and Elder. The funds are held pending a decision from the  
 The Church Garden Fund was used for the receipt and disbursement of a specified gift during the year.  
 The Community Care Fund was used for the receipt and disbursement of a specific gift during the year.

6 Agency funds

The charity acts as agent for Traidcraft in receiving and paying amounts related to sale of Traidcraft goods. These receipts and payments are excluded from the receipts and payments account. At year end £88 was held in the church bank account on behalf of Traidcraft. This amount has been deducted from the cash funds figures shown in these accounts.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1134169

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# Accounts

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# Christ Church Swanley United Reformed Church Charity

Report and Accounts

Year ended 31 December 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

ADDRESS FOR CORRESPONDENCE	Christ Church Centre Kingswood Avenue Swanley BR8 8AN
GOVERNING DOCUMENT	Part of the United Reformed Church. Local church constitution dated September 2015.
CHARITY REGISTRATION NUMBER	1134169
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	L. Devine (until March 2021) D.S. Dodd M.L. Finch (until June 2021) P.W. Goddard (until March 2021) L.E. Hadler (until October 2021) M. Price Haworth Rev. G.O. Kalu - Chairman M.J. Richardson K.M. Jefferys (from July 2021) P.J. Webber (from July 2021)
BANKERS	Barclays Bank UK PLC NatWest Bank Plc
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Pages 2-4	Trustees' Report
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Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-9	Notes to the Accounts

# CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

## REPORT OF THE TRUSTEES

### FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2021.

#### **Objects of the charity**

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

The advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

#### **Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

As a result of the coronavirus pandemic restrictions, the church was still continuing to meet together through the technology that was put in place last year through the use of the digital platform Zoom, so we were able to continue fellowship online with House and prayer groups. In meeting the needs of Sunday worship, services were posted on You Tube and Facebook which was a huge encouragement to our congregation that could not attend due to the concerns of covid and ill health. The availability of statistical data shows the gospel message is being viewed by a far wider audience and reaching many more people than our local congregation.

The church was still open for almost all periods in 2021, the mission and vision of the church was still able to achieve the objectives set through its many ministries. We are excited about the future with mission still being met through church services, visiting speakers, charitable giving, Youthwork, the local evangelism team, inner Healing ministries, house groups and the community Lunch team holding an outreach aimed at people who do not attend church.

During covid the local kindergarten was able to use the premises to care for a small number of key worker pre-school children, and some other groups met on a much-reduced basis due to social distancing. Inevitably covid meant some social outreach events had to be suspended during the year. However we were very encouraged to see regular outreach events such as the monthly community lunches and Bulrushes for mums and toddlers, return with large numbers after the Government lockdown restrictions were relaxed. It was also encouraging to see local community groups return to a full programme such as the Swanley Dance Academy, Child Tutoring, Karate Club, Slimming World and AA. Some children's parties or private family functions went ahead, although on a much reduced basis.

We were delighted to see very good numbers attending the church BBQ including many from the local community that do not attend church & a perfect opportunity to witness the Christian faith. A new fund is to be set up for community care involving looking at ways to help the young, old and homeless in our community.

The success of the current vaccination programme and the prospects for 2022 are looking promising and the premises is beginning to see more activity leading to recovery back to pre pandemic levels.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

# CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

## REPORT OF THE TRUSTEES

### FOR THE YEAR ENDED 31 DECEMBER 2021

#### **Financial review**

From the start of 2021 covid has had an impact on our normal worship and church life, and the finances in the first quarter in particular were affected, but we were able to sustain a healthy financial position due to our congregation's use of electronic banking.

Sadly, some of our members are no longer with us and there was some reduction in offertories due to hard times and change of circumstances. In addition the slower return to church for some due to concerns over covid also had an impact. Nevertheless the trustees are very grateful for all giving in whatever form that has enabled the charity to largely weather the storm financially over the past 2 years.

A Gift Aid claim was submitted in early April 2021 and received from HMRC £15,949 for the main gift aid. The small donation scheme GASDS came to £344. This is a drop than previous years but throughout God has been good and with careful management the charity managed a small surplus on the church General fund whilst achieving 100% of its income budget. Whilst income budgets for 2022 are lower and reflect a church in the process of recovery, prospects for the future are beginning to look good and the trustees fully believe that a season of growth is already underway.

For the Centre only a local kindergarten was able to use the premises in the early part of the year in catering for a small number of key worker children, but thereafter the relaxation in government lockdown measures allowed a gradual return by other users after Easter. The financial position then improved so that by the time the school autumn term started in September, rental income levels were the best for 18 months. However there were some casualties with 2 groups not returning and income from hiring for parties also suffered. Although in the light of events the Centre budget was always going to be challenging and subsequently fell short, the trustees were confident the Centre reserve would still be able to absorb any shortfall. However it proved unnecessary as God amazed us in that we managed a major achievement to record a surplus of around £2,700 from normal activities once roof project costs are removed.

Plans were in place to upgrade our media technology due to the success of online services with £3.6k already being spent. Further investment in this area is being put on hold and subject to review at a later date.

#### **Reserves Policy**

The trustees have resolved to maintain unrestricted cash reserves equivalent to three months of normal church operating expenditure.

The trustees agreed that any future annual surplus generated by the Centre would be transferred in full to the Centre reserve to help finance electrical upgrades and the potential need to replace the heating system boilers within the next 5 years.

At 31 December 2021 total cash reserves were £59,279 of which £21,848 were church general and designated reserves, £25,548 were Church Centre reserves and £11,883 were restricted funds.

Even though Christ Church has come through a tough financial year largely due to covid it is encouraging to note that it was not necessary to draw on any reserves to bridge the shortfall in lost income.

# CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

## REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021

### Roof Project

The final cost was £87,548, with £43,774 received a grant and a loan from the Southern Synod URC £32,254 from the Centre reserve and a loan of £11,519 repayable over 5 years at a fixed rate of 5%. A most welcome gift of £5,000 also contributed towards the cost. Now that each roof has been replaced and the building water tight the added insulation should help increase energy efficiency and a reduction in gas consumption.

### Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees, by a majority vote and all such appointments are approved by the Church Meeting.

### Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

### Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### Approval

This report was approved by the trustees and signed on their behalf by:

*Mark Richardson*

Mark Richardson

Date: 8 June 2022

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

I report to the trustees on my examination of the accounts of Christ Church Swanley United Reformed Church Charity ('the charity') for the year ended 31 December 2021 on pages 6 to 9 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Archie McDowall BA CA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 13 June 2022

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted Funds			Restricted Funds	2021	2020
		General Funds	Centre Funds	Other designated Funds			
		£	£	£	£	£	£
<b>Income receipts</b>							
Donations and grants		74,766	45,577	-	7,115	127,458	82,564
Gift aid receipts		16,572	-	-	13	16,585	21,529
Income from charitable activities		595	-	-	939	1,534	319
Rental income		-	21,760	-	-	21,760	22,151
Interest		4	4	-	-	8	87
Other		250	-	-	-	250	42
		<u>92,188</u>	<u>67,340</u>	<u>-</u>	<u>8,066</u>	<u>167,594</u>	<u>126,692</u>
<b>Capital and similar receipts</b>							
Loan received from URC		-	11,520	-	-	11,520	-
		<u>92,188</u>	<u>78,859</u>	<u>-</u>	<u>8,066</u>	<u>179,113</u>	<u>126,692</u>
<b>Payments</b>							
Payments in relation to charitable activities undertaken directly	2	87,399	103,374	4,533	6,374	201,679	114,967
Grants paid in relation to charitable activities undertaken by others	3	4,223	-	-	-	4,223	4,829
		<u>91,622</u>	<u>103,374</u>	<u>4,533</u>	<u>6,374</u>	<u>205,902</u>	<u>119,796</u>
Net of receipts / (payments) before transfers		565	(24,515)	(4,533)	1,692	(26,789)	6,896
Transfers between funds	5	(7,000)	-	2,000	5,000	-	-
<b>Net movement in funds</b>		<u>(6,435)</u>	<u>(24,515)</u>	<u>(2,533)</u>	<u>6,692</u>	<u>(26,789)</u>	<u>6,896</u>
Cash funds as at last year end	6	10,680	50,062	20,135	5,191	86,068	79,172
<b>Cash funds at this year end</b>	A	<u>4,246</u>	<u>25,548</u>	<u>17,602</u>	<u>11,883</u>	<u>59,279</u>	<u>86,068</u>

The notes on pages 8-9 form part of these accounts.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	<u>Unrestricted Funds</u>		Restricted funds	2021	2020
	General funds	Designated funds			
	£	£	£	£	£
<b>A Cash funds</b>					
Held at bank	3,959	43,121	11,883	58,963	85,904
Petty cash	287	29	-	316	164
	<u>4,246</u>	<u>43,150</u>	<u>11,883</u>	<u>59,279</u>	<u>86,068</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	11,124	-	-	11,124	10,632
Other debtors [Centre]	-	103	-	103	326
	<u>11,124</u>	<u>103</u>	<u>-</u>	<u>11,227</u>	<u>10,958</u>
<b>C Liabilities</b>					
<b>Falling due within one year</b>					
Loan	-	2,304	-	2,304	-
Fee for Independent Examination	1,440	-	-	1,440	1,440
Accrued expenses	1,373	-	-	1,373	1,267
	<u>2,813</u>	<u>2,304</u>	<u>-</u>	<u>5,116</u>	<u>2,707</u>
<b>Falling due after one year:</b>					
Loan	-	9,216	-	9,216	-
	<u>-</u>	<u>9,216</u>	<u>-</u>	<u>9,216</u>	<u>-</u>
<b>Total</b>	<u>2,813</u>	<u>11,520</u>	<u>-</u>	<u>14,332</u>	<u>2,707</u>

The above loan is repayable in annual instalments of £2,304 and is repayable in full by 31 August 2026.

<b>D Assets retained for charity's own use</b>	Insurance value	Insurance value
	2021	2020
	£	£
Church contents	121,135	115,366
Community centre contents	95,342	90,801
	<u>216,477</u>	<u>206,167</u>

Land and buildings used by the church are owned by the URC Trust and occupied rent free.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by *Mark Richardson*

Mark Richardson

date: 8 June 2022

The notes on pages 8-9 form part of these accounts.

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		Unrestricted Funds			Total	Total
		General funds	Designated funds	Restricted Funds	2021	2020
		£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>						
Ministry costs	Note 4	46,672	-	-	46,672	50,124
Administration and support	Note 2a	16,773	12,502	-	29,275	27,769
Property costs		9,155	8,324	-	17,479	20,286
Roof repairs		-	82,548	5,000	87,548	-
Manse costs		5,634	-	-	5,634	5,629
Equipment		-	4,533	-	4,533	2,547
Outreach & events		5,946	-	-	5,946	5,102
Worship		2,247	-	-	2,247	1,971
Miscellaneous		972	-	1,374	2,345	1,539
		<u>87,399</u>	<u>107,907</u>	<u>6,374</u>	<u>201,679</u>	<u>114,967</u>
<b>2 (a) Administration and support:</b>						
Salaries	Note 4	10,928	12,502	-	23,430	23,024
Photocopier		1,227	-	-	1,227	1,044
Office supplies and expenses		262	-	-	262	309
Finance costs		1,078	-	-	1,078	815
Governance costs		1,446	-	-	1,446	1,446
Other		1,831	-	-	1,831	1,131
		<u>16,773</u>	<u>12,502</u>	<u>-</u>	<u>29,275</u>	<u>27,769</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>						
Organisations		3,323	-	-	3,323	4,160
Individuals		900	-	-	900	669
		<u>4,223</u>	<u>-</u>	<u>-</u>	<u>4,223</u>	<u>4,829</u>
<b>4 Transactions with related parties</b>						

The Minister is employed by the central finance office of the URC, and ministry costs (in note 2) include contributions to the central fund for this purpose. No staff received salaries at a rate of more than £60,000 per annum.

MP Plumbing, a business owned by the son of trustee Mark Price-Haworth, received £387 (2020: £290) from the charity for plumbing work.

John Scutt LCG, a business owned by a relative of Karen Jeffery, received £118 from the charity for electrical work.

Linda Hadler, spouse of trustee Lewis Hadler, was paid £13,122 (2020:£12,996) for Administrative services. These payments are permitted by a Charity Commission communication dated 8 July 2015.

CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

5 Funds	Balance at 31Dec2020 £	Receipts £	Payments £	Transfers £	Balance at 31Dec2021 £
<i>Unrestricted funds</i>					
General funds	10,680	92,188	(91,622)	(7,000)	4,246
Designated funds					
Infrastructure fund	5,433	-	-	-	5,433
General reserve	14,504	-	(3,621)	-	10,882
Equipment fund	199	-	(911)	2,000	1,287
Centre fund	17,062	78,859	(103,374)	17,254	9,802
Centre reserve	33,000	-	-	(17,254)	15,746
Total designated funds	70,197	78,859	(107,907)	2,000	43,150
<i>Restricted funds</i>					
Community lunch fund	-	939	(621)	-	317
Communion fund	-	1,250	(252)	-	998
Millie Finch memorial fund	4,418	-	(500)	-	3,918
Mission fund	773	13	-	5,000	5,786
Phil Goddard memorial fund	-	865	-	-	865
Roof project fund	-	5,000	(5,000)	-	-
Total restricted funds	5,191	8,066	(6,374)	5,000	11,883
Total funds	86,068	179,113	(205,902)	-	59,279

*Designated funds*

The Infrastructure reserve is a designated fund for works to the church building.  
 The Equipment reserve is a designated fund for all new or replacement equipment and furnishings.  
 The Centre fund represents funds set aside for major long term maintenance projects.  
 The Centre reserve is designated for long term maintenance projects

*Restricted funds*

The Community lunch fund is a self funding monthly lunch programme reaching out to the elderly and those living alone.  
 The Communion fund relates to donations given in support of members or non members (where appropriate) in financial need.  
 The Mission fund relates to donations given for specific mission related initiatives which are in line with the charity's objectives.  
 The Millie Finch Memorial fund is an amount left in a legacy which the trustees have designated to fund opportunities for individual ministry training.  
 The Phil Goddard Memorial fund relates to donations given in memory of a past Church Secretary and Elder. The funds are held pending a decision from the family on a suitable memorial.  
 The Roof project fund relates to a donation restricted for use on the roof repairs

**6 Agency funds**

The charity acts as agent for Traidcraft in receiving and paying amounts related to sale of Traidcraft goods. These receipts and payments are excluded from the receipts and payments account. At year end £56 was held in the church bank account on behalf of Traidcraft. This amount has been deducted from the cash funds figures shown in these accounts.

At 31 December 2020 the amount held on behalf of Traidcraft was £155. In the accounts for the year to 31 December 2020 this amount had not been deducted from the cash funds figures. Therefore in the accounts for the year to 31 December 2021 the 2020 comparatives have been adjusted to exclude the £155 to treat agency cash on the same basis for 2020 and 2021.

**CHRIST CHURCH SWANLEY UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1134169

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# Accounts

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# Christ Church Swanley (URC)

Report and Accounts

Year ended 31 December 2020

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**CHRIST CHURCH SWANLEY (URC)**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

ADDRESS FOR CORRESPONDENCE	Christ Church Centre Kingswood Avenue Swanley BR8 8AN
GOVERNING DOCUMENT	Part of the United Reformed Church. Local church constitution dated September 2015.
CHARITY REGISTRATION NUMBER	1134169
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	L. Devine (resigned March 2021) D.S. Dodd M.L. Finch G.P. Ford (resigned February 2020) P.W. Goddard L.E. Hadler M. Price-Haworth Rev. G.O. Kalu M.J. Richardson (appointed February 2020)
BANKERS	Barclays Bank UK PLC NatWest Bank Plc
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

**INDEX**

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Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

## **CHRIST CHURCH SWANLEY (URC)**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 DECEMBER 2020**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2020.

#### **Objects of the charity**

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

The advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

#### **Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

As a result of the coronavirus pandemic restrictions, the church was closed for different periods in 2020. In common with many other organisations the trustees looked to technology for a way to continue meeting together. Through the use of the digital platform Zoom we moved to online meetings for youth work, House Groups, Prayer groups and many others all of which were well attended. In meeting the needs of Sunday worship, services were initially pre recorded and posted on You Tube but once church buildings could reopen it became possible to live stream services and this has become the norm. The availability of statistical data shows the gospel message is being viewed by a far wider audience and reaching many more people than our local congregation. More importantly it continues to give light and hope to all in these times of uncertainty. Most people in the church have online access and can watch the service from home if unable to attend the church itself through illness or any other reason. This has helped to spread numbers where the seating capacity in the church is limited due to social distancing rules and now further eased by the reintroduction of an earlier service at 9am. The success of virtual meetings has enabled church life to function near to normal, keep members connected at such a difficult time and provided opportunities to reach out beyond the local community as never before. The trustees feel that once a very different nation emerges from lockdown in 2021, exciting times are ahead for Christ Church, especially in greater involvement with the community. Technology has a future part to play and therefore plans are afoot to boost investment in equipment that will expand our media presence. Inevitably covid mean't some social outreach events had to be suspended during the year, such as the monthly community lunches, Bulrushes for mums and toddlers and 2 large outdoor events, but as restrictions are gradually being relaxed many new initiatives are being planned for future evangelism. Overall, whilst church life is adapting to the "new normal" and the full programme of activities and events is slowly getting back on track, the trustees recognise that in a post covid world, life will not be the same and the church is preparing itself to embrace the challenge that change will bring.

## **CHRIST CHURCH SWANLEY (URC)**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 DECEMBER 2020**

The use of Christ Church Centre throughout the year was severely impaired and at one point in the early stages of lockdown the building was closed for over 2 months. As government restrictions eased, a local kindergarten was able to use the premises to care for a small number of key worker pre school children and some other groups met on a much reduced basis due to social distancing. No childrens parties or private family functions were permitted. Sadly It was not possible to make the hall and rooms available to community groups in the same way as in previous years and consequently public benefit was minimised. However with the success of the current vaccination programme the prospects for 2021 are looking good and the premises is beginning to see more groups returning and activity slowly recovering to pre pandemic levels.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

#### **Financial review**

The financial impact of Covid-19 affected the charity in a number of ways, but due to many faithful members using electronic banking, monthly offertory income kept pace with budget and even exceeded forecast at the year end by over £1k. Income from Gift aid was slightly higher and overall General Fund receipts were within 1% of budget, which in such a challenging year was a real achievement. The positive effect of Covid proved to be in expenditure, where through a combination of lower activity and take up of budgets in many areas e.g. youthwork, energy bills etc, total spending was down by nearly £6.5k. This is in spite of unbudgetted costs for media subscriptions and covid related precautions to allow the church to reopen.

The annual General Fund surplus that resulted was more a windfall than anticipated, building up the accumulated fund balance to £10k, some of which is earmarked for outreach events in 2021. The Centre finances took the brunt of Covid with a huge drop in rental income of around £16.5k but the trustees thank God that even after drastic measures were taken to cut unnecessary expenditure to a break even point, the Centre managed to generate a small surplus of £3.5k. This was aided by taking advantage of grants obtained through the government Job Retention Scheme with one cleaning staff member being placed on furlough at different times in the year and from a building maintenance grant scheme run by the URC.

During the year 2 new funds were opened. An anonymous donor gave money to help the homeless in Swanley and local neighbourhood for use by local churches. Some of the money was spent by the charity but most of it was passed to St Peters in Hextable where there is an existing ministry to homeless people. Funds can be switched between churches where the need arises. The second fund was set up as a separate pool to attract gifts for outdoor mission events which as mentioned above will be topped up by a £5k injection from the General Fund.

## **CHRIST CHURCH SWANLEY (URC)**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 DECEMBER 2020**

Although there have been many unforeseen circumstances due to Covid-19 since March 2020 the charity has weathered the storm and maintained a healthy position financially without redirecting money from designated funds or reserves. When there is so much in the news elsewhere of struggles with the effects of covid, the trustees believe that God has blessed and protected us beyond our expectations and through the Church family who sacrificially give in a variety of ways of their time, money and giftings. This provides hope for a brighter future in the coming year.

#### **Reserves policy**

The trustees have determined the charity should aim to hold unrestricted cash of no less than £31,000 (which equates to about 3 months of unrestricted expenditure) so that it can continue to operate should income and/or expenditure vary adversely. Nevertheless, plans are in place to upgrade our media technology due to the success of online services with £3.6k already spent in 2021 from the General reserve to replace a failing sound desk. This leaves £10.8k which may be used to part fund a larger equipment project subject to a grant application to the URC. As for the Centre, the replacement of flat roofs cannot be delayed any longer and to meet the cost (£95K) an application has been approved by the Synod for a grant of £47.5k plus a £12.5k loan repayable over 5 years. £35k will be paid from the Centre Reserve. As a precaution £8k is to be kept in the reserve in case of emergency and to allow a safety net should the uncertainty around Covid take longer to unwind.

Whilst the trustees are aware the level of reserves will be depleted by these plans it is the intention to begin the process of rebuilding them again over time, in particular the Centre from future annual surpluses.

#### **Governance**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees, by a majority vote and all such appointments are approved by the Church Meeting.

#### **Risk statement**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

**CHRIST CHURCH SWANLEY (URC)**

**REPORT OF THE TRUSTEES**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

**Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the trustees and signed on their behalf by:

Mark Richardson

Date: 14 June 2021

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES OF**

**CHRIST CHURCH SWANLEY (URC)**

I report to the trustees on my examination of the accounts of Christ Church Swanley ('the charity') for the year ended 31 December 2020 on pages 7 to 10 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Archie McDowall BA CA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 15 Jun 2021

**CHRIST CHURCH SWANLEY (URC)**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

Notes	Unrestricted Funds			Restricted Funds	2020	2019
	General Funds	Centre Funds	Other designated Funds			
	£	£	£	£	£	£
<b>Income receipts</b>						
Donations and grants	76,485	4,431	-	1,648	82,564	73,964
Legacies	-	-	-	-	-	5,000
Gift aid receipts	21,404	-	-	125	21,529	17,445
Income from charitable activities	319	-	-	-	319	1,028
Rental income	-	22,151	-	-	22,151	38,873
Interest	40	47	-	-	87	86
Other	198	-	-	-	198	110
<b>Total receipts</b>	<b>98,446</b>	<b>26,629</b>	<b>-</b>	<b>1,773</b>	<b>126,848</b>	<b>136,506</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	89,235	23,008	2,724	-	114,967
Grants paid in relation to charitable activities undertaken by others	3	3,829	-	-	1,000	4,829
<b>Total payments</b>		<b>93,064</b>	<b>23,008</b>	<b>2,724</b>	<b>1,000</b>	<b>124,389</b>
Net of receipts / (payments) before transfers		5,382	3,621	(2,724)	773	12,117
Transfers between funds	5	(1,000)	-	1,000	-	-
<b>Net movement in funds</b>		<b>4,382</b>	<b>3,621</b>	<b>(1,724)</b>	<b>773</b>	<b>12,117</b>
Cash funds as at last year end		6,417	46,440	26,315	-	79,172
<b>Cash funds at this year end</b>	A	<b>10,799</b>	<b>50,061</b>	<b>24,591</b>	<b>773</b>	<b>79,172</b>

The notes on pages 9-10 form part of these accounts.

**CHRIST CHURCH SWANLEY (URC)**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	<u>Unrestricted Funds</u>			2020 £	2019 £
	General funds £	Designated funds £	Restricted funds £		
<b>A Cash funds</b>					
Held at bank	10,657	74,630	773	86,060	79,072
Petty cash	142	22	-	164	100
	<u>10,799</u>	<u>74,652</u>	<u>773</u>	<u>86,224</u>	<u>79,172</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	10,632	-	-	10,632	15,102
Other debtors [Centre]	-	326	-	326	1,549
	<u>10,632</u>	<u>326</u>	<u>-</u>	<u>10,958</u>	<u>16,651</u>
<b>C Liabilities</b>					
Fee for Independent Examination	1,440	-	-	1,440	1,440
Accrued expenses	1,267	-	-	1,267	1,396
Traidcraft creditor	155	-	-	155	-
	<u>2,862</u>	<u>-</u>	<u>-</u>	<u>2,862</u>	<u>2,836</u>
<b>D Assets retained for charity's own use</b>					
				Insurance value 2020 £	Insurance value 2019 £
Church contents				115,366	109,872
Community centre contents				90,801	86,477
				<u>206,167</u>	<u>196,349</u>

Land and buildings used by the church are owned by the URC Trust and occupied rent free.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Mark Richardson date 14 June 2021

The notes on pages 9-10 form part of these accounts.

CHRIST CHURCH SWANLEY (URC)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		Unrestricted Funds		Restricted Funds	Total 2020	Total 2019
		General funds	Designated funds			
		£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>						
Ministry costs	Note 4	50,124	-	-	50,124	48,883
Administration and support	Note 2a	15,692	12,077	-	27,769	30,542
Property costs		9,355	10,931	-	20,286	25,082
Manse costs		5,629	-	-	5,629	1,845
Equipment		-	2,547	-	2,547	2,563
Outreach & events		5,102	-	-	5,102	3,938
Worship		1,971	-	-	1,971	2,140
Miscellaneous		1,362	177	-	1,539	4,585
		<u>89,235</u>	<u>25,732</u>	<u>-</u>	<u>114,967</u>	<u>119,578</u>
<b>2 (a) Administration and support:</b>						
Salaries	Note 4	10,947	12,077	-	23,024	23,916
Photocopier		1,044	-	-	1,044	1,863
Office supplies and expenses		309	-	-	309	481
Finance costs		815	-	-	815	723
Governance costs		1,446	-	-	1,446	1,325
Other		1,131	-	-	1,131	2,233
		<u>15,692</u>	<u>12,077</u>	<u>-</u>	<u>27,769</u>	<u>30,542</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>						
Organisations		3,160	-	1,000	4,160	4,311
Individuals		669	-	-	669	500
		<u>3,829</u>	<u>-</u>	<u>1,000</u>	<u>4,829</u>	<u>4,811</u>
<b>4 Transactions with related parties</b>						

The Minister is employed by the central finance office of the URC, and ministry costs (in note 2) include contributions to the central fund for this purpose. No staff received salaries at a rate of more than £60,000 per annum.

MP Plumbing, a business owned by the son of trustee Mark Price-Haworth, received £290 from the charity for plumbing work.

Linda Hadler, spouse of trustee Lewis Hadler, was paid £12,996 for Administrative services. These payments are permitted by a Charity Commission communication dated 8 July 2015.

CHRIST CHURCH SWANLEY (URC)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

5 Movement of funds	Balance at 31Dec2019 £	Receipts £	Payments £	Transfers £	Balance at 31Dec2020 £
<i>Unrestricted funds</i>					
General funds	6,418	98,446	(93,064)	(1,000)	10,799
<i>Designated funds</i>					
Infrastructure fund	5,433	-	-	-	5,433
General Reserve	14,503	-	-	-	14,503
Equipment fund	1,783	-	(2,547)	1,000	237
Millie Finch Memorial Fund	4,595	-	(177)	-	4,418
Centre Fund	13,440	26,629	(23,008)	-	17,061
Centre Reserve	33,000	-	-	-	33,000
Total designated funds	<u>72,754</u>	<u>26,629</u>	<u>(25,732)</u>	<u>1,000</u>	<u>74,652</u>
<i>Restricted funds</i>					
Mission fund	-	773	-	-	773
Homeless fund	-	1,000	(1,000)	-	-
Total restricted funds	<u>-</u>	<u>1,773</u>	<u>(1,000)</u>	<u>-</u>	<u>773</u>
Total funds	<u><u>79,172</u></u>	<u><u>126,848</u></u>	<u><u>(119,796)</u></u>	<u><u>-</u></u>	<u><u>86,224</u></u>

*Designated funds*

The Infrastructure reserve is a designated fund for works to the church building.

The Equipment reserve is a designated fund for all new or replacement equipment and furnishings.

The Millie Finch Memorial Fund is an amount left in a legacy which the trustees have designated to fund opportunities for individual ministry training.

The Centre fund represents funds set aside for major long term maintenance projects.

The Centre reserve is designated for long term maintenance projects

*Restricted funds*

The mission fund and homeless funds relate to donations given for specific appeals which are in line with the charity's objectives.

6 Events since year end

During April 2021 a grant of £47,500 and a loan of £12,500 have been made available to the charity to provide funds to resurface flat roofs on the charity's buildings.