

# Christ Church Swanley (URC)

Report and Accounts

Year ended 31 December 2020

Stewardship   
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**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

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## **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 unbudgeted 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**

		Unrestricted Funds					
		General Funds	Centre Funds	Other designated Funds	Restricted Funds	2020	2019
Notes		£	£	£	£	£	£
<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	119,578
Grants paid in relation to charitable activities undertaken by others	3	3,829	-	-	1,000	4,829	4,811
<b>Total payments</b>		<b>93,064</b>	<b>23,008</b>	<b>2,724</b>	<b>1,000</b>	<b>119,796</b>	<b>124,389</b>
Net of receipts / (payments) before transfers		5,382	3,621	(2,724)	773	7,052	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>7,052</b>	<b>12,117</b>
Cash funds as at last year end		6,417	46,440	26,315	-	79,172	67,055
<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>86,224</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>		Restricted funds	2020	2019
	General funds	Designated 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
Designated funds					
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	72,754	26,629	(25,732)	1,000	74,652
<i>Restricted funds</i>					
Mission fund	-	773	-	-	773
Homeless fund	-	1,000	(1,000)	-	-
Total restricted funds	-	1,773	(1,000)	-	773
Total funds	79,172	126,848	(119,796)	-	86,224

*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.