

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

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

INDEX

Page 1	Legal & Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
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

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

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			
	£	£	£	£	£
A Cash funds					
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 Other monetary assets					
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>
C Liabilities					
Falling due within one year					
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>
Falling due after one year:					
Loan	-	9,216	-	9,216	-
	<u>-</u>	<u>9,216</u>	<u>-</u>	<u>9,216</u>	<u>-</u>
Total	<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.

D Assets retained for charity's own use	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.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
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>
2 (a) Administration and support:						
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>
3 Grants paid in relation to charitable activities undertaken by others						
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>
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.

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.