

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

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

INDEX

Page 1	Legal & Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
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	Funds	£	£
	£	£	£	£		
Income receipts						
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>
Capital and similar receipts						
Loan received from URC	-	-	-	-	-	11,520
Total receipts	<u>87,120</u>	<u>35,734</u>	<u>-</u>	<u>13,572</u>	<u>136,426</u>	<u>179,114</u>
Payments						
Payments in relation to charitable activities undertaken directly	2 77,804	28,066	-	9,429	115,299	201,679
Grants paid in relation to charitable activities undertaken by others	3 3,034	-	-	1,000	4,034	4,223
	<u>80,837</u>	<u>28,066</u>	<u>-</u>	<u>10,429</u>	<u>119,333</u>	<u>205,902</u>
Loan repayments	-	2,304	-	-	2,304	-
Total payments	<u>80,837</u>	<u>30,370</u>	<u>-</u>	<u>10,429</u>	<u>121,637</u>	<u>205,902</u>
Net of receipts / (payments) before transfers	6,283	5,364	-	3,142	14,789	(26,788)
Transfers between funds	5 (6,223)	640	6,100	(517)	-	-
Net movement in funds	<u>60</u>	<u>6,004</u>	<u>6,100</u>	<u>2,625</u>	<u>14,789</u>	<u>(26,788)</u>
Cash funds as at last year end	4,246	25,548	17,602	11,884	59,280	86,068
Cash funds at this year end	<u>A 4,306</u>	<u>31,552</u>	<u>23,702</u>	<u>14,509</u>	<u>74,069</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

	Notes	Unrestricted Funds		Restricted funds	2022	2021
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
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 Other monetary assets						
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>
C Liabilities						
Falling due within one year						
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>
Falling due after one year:						
Loans		-	6,912	-	6,912	9,216
		<u>-</u>	<u>6,912</u>	<u>-</u>	<u>6,912</u>	<u>9,216</u>
Total		<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>				
	General funds £	Designated funds £	Restricted Funds £	Total 2022 £	Total 2021 £
2 Payments in relation to charitable activities undertaken directly					
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>
2 (a) Administration and support					
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>
3 Grants paid in relation to charitable activities undertaken by others					
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>
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 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.