

# Christ Church Swanley United Reformed Church Charity

Report and Accounts

Year ended 31 December 2023

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 2023**

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 (appointed 29 November 2023, resigned 13 May 2024) M.J. Richardson S. Ryan (appointed 12 November 2023) 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 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.

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.

## **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  
[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*  
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

		Unrestricted Funds					
		General Funds	Centre Funds	Other designated Funds	Restricted Funds	2023	2022
Notes		£	£	£	£	£	£
<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
		89,558	33,890	-	27,950	151,397	136,426
<b>Capital and similar receipts</b>							
Loan repayments		-	-	-	220	220	-
		-	-	-	220	220	-
<b>Total receipts</b>		89,558	33,890	-	28,170	151,617	136,426
<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
		84,109	30,049	5,796	29,055	149,010	119,333
<b>Capital and similar payments</b>							
Loans provided		-	-	-	440	440	-
Loan repayments		-	2,304	-	-	2,304	2,304
		-	2,304	-	440	2,744	2,304
<b>Total payments</b>		84,109	32,353	5,796	29,495	151,754	121,637
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>		5,448	(473)	(5,796)	684	(137)	14,789
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	9,754	31,079	17,906	15,193	73,932	74,069

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>		Restricted funds	2023	2022
	General funds	Designated 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.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General funds	Designated funds	Funds	2023	2022
	£	£	£	£	£
<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.