

Christ Church Swanley United Reformed Church Charity

Report and Accounts
Year ended 31 December 2024

Stewardship 
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1 Lamb's Passage, London EC1Y 8AB
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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, prophecy 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

		Unrestricted Funds					
		General Funds	Centre Funds	Other designated Funds	Restricted Funds	2024	2023
Notes		£	£	£	£	£	£
Income receipts							
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>
Capital and similar receipts							
Loan repayments		-	-	-	-	-	220
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>220</u>
Total receipts		<u>92,537</u>	<u>38,827</u>	<u>-</u>	<u>9,629</u>	<u>140,993</u>	<u>151,617</u>
Payments							
Payments in relation to charitable activities undertaken directly	2	85,835	29,518	6,474	8,540	130,366	144,808
Grants paid in relation to charitable activities undertaken by others	3	1,697	-	-	-	1,697	4,202
		<u>87,531</u>	<u>29,518</u>	<u>6,474</u>	<u>8,540</u>	<u>132,063</u>	<u>149,010</u>
Capital and similar payments							
Loans provided		-	-	-	-	-	440
Loan repayments		-	6,912	-	-	6,912	2,304
		<u>-</u>	<u>6,912</u>	<u>-</u>	<u>-</u>	<u>6,912</u>	<u>2,744</u>
Total payments		<u>87,531</u>	<u>36,430</u>	<u>6,474</u>	<u>8,540</u>	<u>138,975</u>	<u>151,754</u>
Net of receipts / (payments) before		5,006	2,397	(6,474)	1,089	2,018	(137)
Transfers between funds	5	(1,050)	900	3,000	(2,850)	-	-
Net movement in funds		<u>3,956</u>	<u>3,297</u>	<u>(3,474)</u>	<u>(1,761)</u>	<u>2,018</u>	<u>(137)</u>
Cash funds as at last year end		9,754	31,079	17,906	15,193	73,932	74,069
Cash funds at this year end	A	<u>13,711</u>	<u>34,376</u>	<u>14,432</u>	<u>13,432</u>	<u>75,950</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

	Notes	Unrestricted Funds		Restricted funds	2024	2023
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
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 Other monetary assets						
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>
C Liabilities						
Falling due within one year						
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>
Falling due after one year:						
Loans		-	-	-	-	4,608
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,608</u>
Total		<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			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
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>
2 (a) Administration and support					
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>
3 Grants paid in relation to charitable activities undertaken by others					
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.