TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

England & Wales · Charity number 1134743

Details

Other names	TRINITY URC (WIMBLEDON) CHARITY
Status	Registered
Legal form	Other
Registered	2010-03-09
Register	View on the Charity Commission register

Contact

Address	United Reformed Church Mansel Road London SW19 4AA
Phone	02089469281
Email	office@trinitywimbledon.org
Website	www.trinitywimbledon.org

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: As a local congregation of the United Reformed Church, Trinity URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings, especially the Mansel Road Centre, a suite of rooms at the rear of the premises.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Merton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£344,307	£429,996	-	-
2023-12-31	£334,775	£327,409	-	-
2022-12-31	£347,499	£306,918	-	-
2021-12-31	£343,999	£394,498	-	-
2020-12-31	£207,073	£311,261	-	-

Trustees

Name	Role	Appointed
Rev Jacob Bali	Chair	2023-10-14
Alison Mary Trehearn		2022-03-20
Andrew John Melrose		2025-03-23
CATHERINE FRANCES PAUL		2026-03-22
Cathryn Houston Dundee		2026-03-22
Claire Vivienne Wood		2025-03-23
Dr Robin Napier Goodchild		2014-09-11
Dr Sarah Li		2026-03-22
Eric Chau		2025-03-23
Grace Anne de Grouchy		2022-03-20
Jawdat - known as 'Dodie' Khurshid		2019-03-17
Mary McKay Bell Nicol aka 'May'		2023-03-12
Michael Guthrie Tulloch		2022-03-20
Pamela Watson Rostron		2024-03-17

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TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

England & Wales - Charity number 1134743

Accounts

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Charity No. 1134743

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS

TO

YEAR ENDED 31 DECEMBER 2024

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TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2024

The Trustees present their report and the unaudited financial statements of the Charity for the year ended 31 December 2024. The Trustees have adopted the provisions of Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities 2015" (FRS102) in preparing the annual report and financial statements of the Charity.

The Trustees give their time voluntarily, and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 12 to the financial statements.

The Trustees serving during the year and to the date of this report were as follows:-

TRUSTEES	**Appointed**	**Resigned**
Catherine Frances Paul	29.4.2012	26.5.2024
Robin Napier Goodchild - Congregational Treasurer	11.9.2014	
Alexander McLeish	18.3.2018	23.3.2025
Jawdat (Dodie) Khurshid - Joint Church Secretary	17.3.2019	
Samuel George Elliot - Joint Church Secretary	13.2.2020	
Grace Anne de Grouchy	20.3.2022	
Sarah Frances Elizabeth Elliot	20.3.2022	23.3.2025
Alison Mary Trehearn	20.3.2022	
Michael Guthrie Tulloch	20.3.2022	
Mary (May) McKay Bell Nicol	12.3.2023	
Rev Jacob Bali	14.10.2023	
Pamela Watson Rostron	17.3.2024	
Eric Chau	23.3.2025	
Andrew John Melrose	23.3.2025	
Claire Vivienne Wood	23.3.2025	

PRINCIPAL OFFICE
Trinity United Reformed Church
Mansel Road
Wimbledon
London SW19 4AA
Office telephone number is 020 8946 9281. The email address is office@trinitywimbledon.org.

The Church Building and the Manse at 142 Copse Hill, Wimbledon SW20 0NP are vested in the Synod Trust Company as Trustees and held for the benefit of Trinity URC in accordance with the trusts applicable to URC properties.

CHARITY NUMBER 1134743

BANKERS

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4JQ

Barclays Bank Plc.
Wimbledon Business Centre
Barclays House
8 Alexandra Road
SW19 7LY

INDEPENDENT EXAMINER
Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Ferneberga House
Alexandra Road
Farnborough, GU14 6DQ

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

Trinity United Reformed Church (Wimbledon) Charity is a local church of the United Reformed Church (URC) within the United Kingdom and is a member Church of the Southern Synod of the Church. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk).

Until 2010, the Church was classified as an unregistered charity, and thus did not need to report to the Charity Commissioners, although the Church was classified as a charity by HM Revenue and Customs. The Charity Commissioners duly registered the Church as a charity on 9 March 2010 - Registration No. 1134743 in the name of Trinity United Reformed Church (Wimbledon) Charity. The governing document of the registered charity is a statement adopted by the Church Meeting on 9 August 2009.

Trustees

The activities of Trinity URC are overseen by the Elders' Council of the local Church in accordance with the provisions of the Structure of the United Reformed Church, determined by the General Assembly of the United Reformed Church. The Elders' Council is responsible for the general oversight of all Church objectives including the financial administration of the Church, together with the care and maintenance of the Church premises and the manse.

Appointment of New Trustees

Members of Elders' Council are elected by the Church Meeting in accordance with guidance provided by the United Reformed Church. Candidates for election must be nominated by more than five other Church members through a procedure agreed by Church Meeting. Candidates who stand for election must then receive more than 75% of the membership present and voting to be deemed elected. Elections are conducted by secret ballot.

The Minister and Joint Church Secretaries serve as members of Elders' Council ex officio. The members of Elders' Council act as the Trustees of the Church. The Congregational Treasurer is also a Trustee (ex officio). There is an informal programme for the induction of Trustees informed by the URC guidance *Safer Election of Elders*. Training is also organised for the Trustees when required to ensure they are aware of current practice and issues of charity law.

Organisational Structure

In accordance with the structure of the United Reformed Church as set out in the URC Manual, the Church Meeting (consisting of those persons who have been admitted to the full privileges and responsibilities of membership of the URC and whose names are included on the local membership roll) is responsible for furthering the life and mission of Trinity. It is consulted on significant matters relating to the general life and work of the Church and is the responsible body for some specific decisions on matters of policy and practice. The Church Meeting meets no less than four times a year.

The Church Meeting elects members of the Elders' Council who share with the Minister in the responsibility of exercising oversight of the spiritual life of the Church. The Elders' Council exists to serve the Church through strategic leadership and oversight. It develops policies consonant with Trinity's agreed priorities and is responsible for the implementation of such policies directly or through Teams as appropriate.

The Elders' Council takes its place among the Councils of the United Reformed Church. Acting directly and through Teams, it is responsible for the discharge of the twelve Functions of the Elders' Meeting specified in the United Reformed Church Manual. It normally meets no fewer than ten times a year.

As Trustees of the Trinity United Reformed Church (Wimbledon) Charity, the members of the Elders' Council are responsible for Trinity's pursuit of its charitable objects, its compliance with all appropriate legislation, and its adherence to principles of good practice.

In accordance with the URC Acts, some decisions may require Church Meeting approval or Synod approval before actions can be taken by, or on behalf of, the Church.

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Organisational Structure - continued

Trinity has a number of standing Teams which oversee day-to-day activities carried out within and through the church. The Children & Youth Work; Finance; Outreach & Witness; Worship & Faith Development; and Property Teams have Team leaders appointed by the Elders' Council and meet at least four times annually.

The day-to-day operational running of the Church is supported by the Church Administrator and two caretakers. All staff are appointed by and responsible to the Trustees. Management responsibilities are delegated individually to a Trustee or Elder as decided by Elders' Council. All staff work within the parameters defined by their role description. Financial reports and information produced by the Church Administrator are checked by the Treasurer, appointed line manager or Church Secretaries as appropriate. A Lettings Advisory Support Group works with the staff to provide advice, oversight and support.

Related parties

There have been no significant related party transactions between the Church and any of its Trustees or Synod officials during the year.

Use of Volunteers

Most stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The URC Trust (acting at denominational level) is a separate charity, again not under common control. The Church Administrator and caretakers are employed members of staff, paid by the Charity. Other than paid members of staff specified above, all members of Teams and others supporting and enabling church activities are volunteers, almost all being members of the Church.

Key Management Personnel

Minister – The Revd Dr Jacob Bali

The Minister, in accordance with the URC Basis of Union, is commissioned to conduct public worship, to preach the Word and to administer the Sacraments, to exercise pastoral care and oversight, and to give leadership to the Church in its mission to the world. The Minister will normally chair the Elders' Council and Church Meeting. Stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London.

Church Secretaries – Sam Elliot & Dodie Khurshid

The Church Secretaries share responsibility with the Minister for the day-to-day leadership of Church business, especially in administrative, governance and policy matters.

In addition to their roles in Sunday and other worship and pastoral matters, the Joint Church Secretaries plan and manage the business of the Elders' Council and Church Meeting, oversee strategies and policies, maintain Church records, and work closely with other officers to further the life and witness of the Church. One Church Secretary also manages the Church Administrator.

They are ex-officio members of the Elders' Council, appointed by recommendation of the Minister and Elders' Council and agreed by Church Meeting.

Congregational Treasurer – Robin Goodchild

The Treasurer is the principal adviser to the Trustees regarding financial matters and has day-to-day responsibility for the Church's financial management. Working with the Chair and members of the Finance Team, he advises the Trustees and Church Meeting on the development of an annual budget and produces the annual accounts. The Treasurer is appointed by the Church Meeting and is a Trustee ex-officio.

Team Leaders - Claire Wood (Children & Youth Work); Richard Probert (Finance); Mike Tulloch (Outreach & Witness); Grace de Grouchy (Property); and Pam Rostron (Worship & Faith Development).

Team Leaders are responsible for leading the Church's work in their area of responsibility, communicating with other Teams as appropriate, arranging quarterly meetings and reporting on their activities to Elders' Council.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2024

AIMS AND OBJECTIVES

As a local congregation of the United Reformed Church, Trinity URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings, especially the Mansel Road Centre, a suite of rooms at the rear of the premises.

The aim of Trinity URC is to cultivate a Christian community that lives out the qualities set out in our Mission Statement: 'Rooted in Christ; growing in faith; sharing and serving in love.' To do this Trinity focusses on three enduring strategic priorities:

- Strengthening faith – a commitment to nurture and develop the faith of Trinity folk;
- Service – a commitment to serve God through service to our local and global community;
- Witness – a commitment to be witnesses to our Christian faith outside Trinity and in the wider world.

Achieving delivery of the Charity's aims and public benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit and in particular "The Advancement of Religion for the Public Benefit" when reviewing the Church's aims and objectives, in planning future activities and have regard to it in the administration of the Church, and believe that the Church provides benefit to the public.

The Trustees review the aims, objectives and proposed future activities for the Church on a regular basis, following the general guidance issued by the Charity Commission on public benefit when doing so. The following sections of this report describe how the Trustees have carried out the purposes of the Trust for the public benefit.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

The Church

Sunday 6 January 2024 marked the 140th anniversary of Trinity's first service on 6 January 1884, and was recognised in worship led by Trinity Elder Mark Dennis.

Minister

The Revd Dr Jacob Bali completed his first full year as Trinity's minister. In December he graduated with a doctorate in Health Studies from the University of West London, producing his thesis 'The Impact of COVID-19 on the Practice of Pastoral Care Practitioners in a Religious Setting in the UK'.

Church Secretaries

On Sunday 26 May 2024, Trinity Sunday, Catherine Paul stepped down as Joint Church Secretary after serving for more than eleven years with dedication and distinction. Her successor is Dodie Khurshid, who serves alongside Sam Elliot.

The Eldership

Elections were held in early 2024 to call Elders to serve on Elders' Council. Pam Rostron was elected and inducted to serve on Sunday 17 March 2024.

Membership

The number on the roll on 31 December 2024 was 141. Two church members died during the year. Seven new members joined the church, five by profession of faith and two by transfer.

Worship & Faith Development

Services are normally led by the Revd Dr Jacob Bali. We are indebted to the Director of Music, Andrew Davies, and the Choir for the part they play in our worship. Chinese language worship is held most weeks and led by the Revd Ernest Yu and the Chinese Group is a thriving community within Trinity.

The Queens Road House Group met regularly throughout the year for Bible study. Study courses were held on the theme of fellowship and spiritual formation. In May Trinity participated in the global ecumenical prayer event "Thy Kingdom Come".

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE - continued

Pastoral ministry
A Pastoral Team was re-established to lead and coordinate the pastoral ministry of the Minister and Eldership.

International partnerships
A group of eleven from Trinity visited Warsaw in April at the invitation of the clergy of the Church of St Michael the Archangel, Mokotov, which had received and renovated Trinity's old pipe organ in 2019.

Church Meetings
Five Church Meetings were held in February, March, May, September and November.

Children's & Youth Work
Junior Church met throughout the year, along with a regular YP group offering worship and study for teenagers in the congregation. A one day Holiday Club for Trinity children and their friends was held during the May half term holiday. Work began to prepare for the re-establishment of Trinity Toddlers, a play group for children and their parents or carers.

Property matters
Significant works were done to the Manse to prepare it for Jacob and his family, who moved in in April. In June, solar panels were installed on the Mansel Road Centre roof and to the manse roof. The original wood block flooring in the church (dating from 1891) was repaired and renovated.

Communications
The church uses its website and regular update emails to communicate with the congregation and wider community. The church magazine *Trinity News* is published throughout the year.

Outreach & Witness
Trinity participates in the Merton Winter Night Shelter homelessness project, and hosted guests during the first part of the year. Fundraising efforts focussed on the URC's Commitment for Life, Christian Aid week, and Trinity's annual Gift Day 'For Others'.

The work of Merton's Faith in Action for the homeless, the Wimbledon Foodbank, Christian Care, and Merton Citizens were also supported by the church.

Trinity continues to work towards the A Rocha Eco Church 'Gold' award. The church partnered with Sustainable Merton and the Wimbledon Quarter shopping centre to host a Greener Giving Holiday Pop-Up gift market. and a successful Eco Day was again held in December supporting local 'Sustainable Merton'.

Mansel Road Centre
The Mansel Road Centre lets its facilities throughout the year to a range of community organisations, charities, businesses and cultural groups.

Fellowship
Trinity members met regularly in fellowship. In July, the annual Church family picnic took place at South Park Gardens in Wimbledon organised by our Junior Church. It was attended by over 20 members of all ages.

FINANCIAL REVIEW

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

A financial review document is made available to all members of the Church if requested. This document highlights the main features of these financial statements. The review includes a comparison between the current and prior year and the final operating income resources and expenditure.

Statement of Financial Activities

The Statement of Financial Activities is shown on page 12, with a more detailed analysis of income and expenditure on pages 16 to 19. The total income for the year was £344,307 (2023: £499,775).

Receipts from lettings of the Charity's premises/facilities totalled £142,073 (2023: £145,946), donations and legacies amounted to £133,941 (2023: £301,591) and income from other sources for the year was £55,459 (2023: £43,216) which included £45,474 of grants received from URC Synod.

Total expenditure for the year was £429,996 (2023: £327,409).

Balance Sheet

The above result led to a decrease of £81,674 (2023: increase of £172,366), which has resulted in a combined fund balance of £517,055 (2023: £598,729) at the year-end. An analysis of the movement of funds can be found in note 18.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Fundraising Sources

The Church relies on the continued generous support of its members who continue to give in regular planned giving and other donations throughout the year. The other main source of regular income is rental income from hiring out rooms in the Mansel Road Centre. In addition, the Charity engages in one-off fundraising activities in support of both specific campaigns, and its annual 'Gift Day' for selected charities and to have ready monies for international disasters/emergencies.

Investment policy and performance

Trinity URC is fortunate to have reasonable capital reserves which are invested prudently, having regard to the time horizon for which specific funds are held.

Most of Trinity's capital is expected to be drawn down within 3-5 years. Accordingly, these funds are invested where there is no risk to the capital value, so with banks in interest-paying deposit accounts. Trinity currently has deposit accounts with Barclays, CAF Bank and Scottish Widows (now part of Lloyds Bank).

Trinity has one fund that has a longer duration. The Church Roof is always an important feature of the Quinquennial Building Survey and has been identified as a medium-term risk in the last two surveys (since 2016). Capital has been set aside for this risk because the cost will be significant and, while Trinity has the reserves to set aside an appropriate sum, it should do so. Moreover, given that the fund is unlikely to be drawn down within 10 years, it is appropriate to take capital risk not least to seek for capital value growth that will match inflation.

Thus, 50% of the Roof Fund has been invested in a diversified global equity fund, which also avoids investing in companies that the investment manager deems are not sustainable or do not meet its Environmental, Social or Governance standards. Trinity seeks to ensure that none of its investments can be seen to support practices, which are against the conscience of Christians following the Ethical Investment Guidelines approved by the URC General Assembly from time to time. The balance of this fund will be invested in UK Government bonds, both fixed income and inflation-linked.

Reserves policy

The Trustees aim to maintain the General fund at a level to provide working capital for the next twelve months and to retain sufficient funds to meet a reasonable level of unexpected or unbudgeted expenditure.

The Charity occupies and is responsible for maintaining a nineteenth century Grade II Listed Building of Special Historic or Architectural Interest. Moreover, the premises include a brick spire which can require specialist repairs. While the Charity seeks to maintain all its buildings in good order, there is always the possibility that emergency repairs will be required.

Following Trinity's 2016 quinquennial survey, a service provided by the United Reformed Church for its member churches, it was apparent that the roof would require major repairs in 5-10 years' time. As a result, the Charity created a specific Roof Fund of £100,000 for this capital project, increased by £25,000 in 2019. The 2021 quinquennial survey confirmed the likelihood of roof expenditure being required but still in 5-10 years' time and not sooner.

FINANCIAL REVIEW - continued

Reserves policy - continued

A Legacy Fund was created in 2023, to ensure that all donations from legacies are used for specific purposes, which are endorsed by a Church Meeting (and not subsumed into the general funds). £75,000 was transferred from this fund to the Roof Fund, £22,711 was used to complete the payment for the solar panels placed on the MRC flat roof (in conjunction with £11,712 from a restricted fund specifically set up for renewable energy projects) and £5,280 for investigative advice in respect of a scheme to improve the entrance to the worship area (Vestibule Project).

The Charity has had a Major Repairs Fund since 2019, but it was drawn down to zero in paying for the Fleche repairs in 2021. In 2022, £27,000 was allocated to this fund from the surplus achieved that year, principally to facilitate repairs to the external brickwork. £7,058 was drawn down from this fund to pay for repair work to stone and brickwork on the front of the church.

A Technology Fund was also designated in 2019 to meet the cost of replacing the Charity's computers which operate on software that is no longer supported by its operators. The fund was drawn to upgrade laptops for the Church Administrator and the Treasurer 'n 2022; last year it was used to provide the Minister with a laptop and mobile phone. This year, the balance in the fund was used to contribute to the cost of the MRC Sound System renewal and the fund closed, because it is now recognised that the church will operate through free standing laptops, rather than a central computer system.

The Charity, as a responsible employer, wishes to maintain its ability to pay its employees even if its income is reduced unexpectedly. In the light of the above, the Trustees seek to maintain a general reserve of at least £100,000 for emergencies. This amount is reviewed annually by Elders' Council.

Risk management

The Trustees are responsible for the management of the risks faced by the Charity. Risks are identified, assessed and controls established throughout the year. A formal review of the Charity's risk management process is undertaken on an annual basis and a risk register is reviewed regularly. Major risks identified include:

• Personnel and the possible future retirement of office holders and active volunteers. Trustees actively consider succession plans for significant leadership roles, including the Church Secretaries.

• Child and adults safeguarding. Trinity has a safeguarding policy which is reviewed annually and overseen by a dedicated Safeguarding Coordinator. Volunteers, Trustees and Elders attend safeguarding training on a regular basis.

• Health and safety. Day to day procedures are overseen by the Church Administrator and Health and Safety Officer. Trustees have increased reporting levels to provide assurance.

• Financial risks relating to levels of giving and lettings income. Financial matters are overseen by a dedicated Finance Team and regular appeals for giving are made. Lettings are overseen by the Lettings Support Group.

• Declining membership and depletion of volunteering resources. The Church continues to pay particular attention to outreach and nurturing and encouraging members and friends of the church.

FUTURE PLANS

The Elders Council, with the support of Church Meeting, is currently focussed on the following objectives:

• Encouraging individual and communal spiritual formation and growth in faith, through study, prayer and worship;

• Create a caring, supportive and safe pastoral environment where all feel valued and included;

• Ensuring the church's finances are sustainable, managed responsibly, aligned with Trinity's mission, and that opportunities are found to raise income and reduce costs where possible;

• Stewarding our local and global environment by acting more sustainably in the operations of the church, and in particular working towards achieving Gold in the A Rocha Eco Church scheme;

• Nurturing and deepening our local and international partnerships, continuing proactive support for Christian Care, Faith in Action, Merton Winter Night Shelter, and Wimbledon Foodbank, and sharing in support for the leadership of Merton Citizens and its action teams;

• Child friendly church - Working with children and young people, providing opportunities for all ages to learn about the Christian faith, build relationships and friendships, and participate fully as part of Trinity and the wider church.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2024

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income or expenditure, of the Charity for the year. In preparing these financial statements, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, regulations made thereunder, and the provisions of the Trust deed distilled from the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000. They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

On Behalf of the Board of Trustees - **7 May 2025**

.....
Dodie Khurshid - Trustee

.....
Samuel Elliot - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY FOR THE YEAR ENDED 31 December 2024

I report to the Trustees on my examination of the accounts of Trinity United Reformed Church (Wimbledon) Charity for the year ended 31 December 2024 set out on pages 12 to 23.

Responsibilities and basis of report

As the Charity Trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee'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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 respect of the Charity as required by section 130 of the Act; or
(2) the accounts do not accord with those accounting records; or
(3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Ferneberga House
Alexandra Road
Farnborough
GU14 6DQ

7 May 2025

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 December 2024

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-24 £	TOTAL * 31-Dec-23 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	**2**	114,033	15,808	4,100	**133,941**	**301,591**
Charitable activities	**3**	142,073	-	-	**142,073**	**145,946**
Other trading activities	**4**	2,611	-	-	**2,611**	**3,326**
Investments	**5**	10,223	-	-	**10,223**	**5,696**
Other	**6**	55,459	-	-	**55,459**	**43,216**
Total		**324,399**	**15,808**	**4,100**	**344,307**	**499,775**
EXPENDITURE ON:						
Raising funds	**7**	757	-	-	**757**	**1,399**
Charitable activities:						
URC Ministry & Mission Fund	**8**	90,468	-	-	**90,468**	**82,248**
Ministerial and Manse costs	**9**	62,572	-	35,373	**97,945**	**49,774**
Church activities	**10**	195,663	12,338	18,021	**226,022**	**178,374**
Donations and grants	**11**	3,996	10,808	-	**14,804**	**15,614**
Total		**353,456**	**23,146**	**53,394**	**429,996**	**327,409**
Net income/(expenditure) before transfers		**(29,057)**	**(7,338)**	**(49,294)**	**(85,689)**	**172,366**
Gains/(losses) on investment assets	**15**	**-**	**4,015**	**-**	**4,015**	**-**
Transfers between funds	**18**	**36,971**	**(25,259)**	**(11,712)**	**-**	**-**
Net movement in funds	**18**	**7,914**	**(28,582)**	**(61,006)**	**(81,674)**	**172,366**
Reconciliation of funds						
Total funds brought forward	**18**	**189,593**	**332,448**	**76,688**	**598,729**	**426,363**
Total funds carried forward	**18**	**197,507**	**303,866**	**15,682**	**517,055**	**598,729**

The notes form part of these financial statements

*** A full comparison is detailed in Note 22**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

BALANCE SHEET
FOR THE YEAR ENDED 31 December 2024

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
FIXED ASSETS						
Tangible assets	14	45,049	-	15,682	**60,731**	**19,603**
Investments	15	-	104,015	-	**104,015**	-
CURRENT ASSETS						
Debtors	16	13,579	-	-	**13,579**	**18,842**
Cash at bank		152,449	208,909		**361,358**	**588,403**
		166,028	208,909	-	**374,937**	**607,245**
CURRENT LIABILITIES						
Creditors: falling due within one year	17	(13,570)	(9,058)	-	**(22,628)**	**(28,119)**
NET CURRENT ASSETS		**152,458**	**199,851**	**-**	**352,309**	**579,126**
NET ASSETS		**197,507**	**303,866**	**15,682**	**517,055**	**598,729**
FUNDS						
Unrestricted funds	18	197,507	-	-	**197,507**	**189,593**
Designated funds	18	-	303,866	-	**303,866**	**332,448**
Restricted funds	18	-	-	15,682	**15,682**	**76,688**
		197,507	**303,866**	**15,682**	**517,055**	**598,729**

The financial statements were approved by the Board of Trustees on 7 May 2025 and were signed on its behalf by:

.....
Jawdat (Dodie) Khurshid - Trustee

.....
Robin Goodchild - Congregational Treasurer

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2024

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The address of the registered office is given in the reference and administrative details on page 2. The nature of the Charity's operations and its principal activities are set out in the Trustees' report.

Trinity United Reformed Church (Wimbledon) Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the Charity and rounded to the nearest £.

1.2 Reconciliation with previous generally accepted accounting practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102, the restatement of comparative items was required.

1.3 Fund Accounting

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 and which have not been designated for other purposes. Unrestricted income funds may be expended generally for furthering the religious and charitable work of the URC.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted income funds are funds whose use is restricted to specific purposes according to the terms of the Charity Commissioners Schemes concerned or in accordance with the specific restrictions imposed by the donor. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. As most of the management and activity of the Church is carried out by volunteers, in accordance with the Charities SORP (FRS 102), the volunteer time is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1 ACCOUNTING POLICIES - continued

1.5 Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings having regard to the nature of the expenditure.

Costs of charitable activities include donations and grants passed on to other charitable organisations, contributions to the URC Ministry & Mission Fund, together with ministerial costs, Church activities and other overhead and support costs.

1.6 Going concern
The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and consider these sufficient for the Charity to be able to continue as a going concern.

1.7 Tangible Fixed Assets and Depreciation
Expenditure incurred on the Church Building and Manse is written off in the year it is incurred. The Church operates a policy whereby all fixed assets greater than or equal to £1,000 will be assessed for capitalisation. Impairment reviews are carried out annually.

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Audio and Sound Equipment	20% straight line (over 5 years)
Digital Organ	10% straight line (over 10 years)
Solar Panels	20% straight line (over 5 years)

Freehold property: The owners of the Church and Manse buildings are the URC Southern Synod Trust who hold them upon trust for purposes connected with Trinity URC.

1.8 Investments

Investments are valued at mid-market value at 31st December 2024.

1.9 Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid.

1.10 Cash at Bank and In Hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.11 Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.12 Taxation
The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1.13 Pensions
The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2024

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-24	31-Dec-23
	£	£	£	£	£
2 DONATIONS AND LEGACIES					
Open Plate	8,243	-	-	**8,243**	**7,221**
Planned Giving	79,056	-	-	**79,056**	**76,041**
Special Offerings and Donations	4,780	15,808	4,100	**24,688**	**27,114**
Income tax refunds under Gift Aid	21,954		-	**21,954**	**26,215**
Legacies (see note 18)	-	-	-	**-**	**165,000**
	114,033	**15,808**	**4,100**	**133,941**	**301,591**
3 INCOME FROM CHARITABLE ACTIVITIES					
Mansel Road Centre lettings	142,073	-	-	**142,073**	**145,946**
	142,073	**-**	**-**	**142,073**	**145,946**
4 OTHER TRADING ACTIVITIES					
Other fundraising	1,941	-	-	**1,941**	**1,922**
Traidcraft Stall	670	-	-	**670**	**1,404**
	2,611	**-**	**-**	**2,611**	**3,326**
5 INVESTMENT INCOME					
Bank interest	**10,223**	**-**	**-**	**10,223**	**5,696**
6 INCOME FOR OTHER SOURCES					
Grants received from URC Synod	45,474	-	-	**45,474**	**-**
Letting of the Manse	-	-	-	**-**	**40,500**
Other	39	-	-	**39**	**290**
Recharged Salaries	9,730	-	-	**9,730**	**2,194**
Sweet Machine	216	-	-	**216**	**232**
	55,459	**-**	**-**	**55,459**	**43,216**
7 EXPENDITURE ON RAISING FUNDS					
Special Event costs	757	-	-	**757**	**1,399**
	757	**-**	**-**	**757**	**1,399**
8 CHARITABLE EXPENDITURE - MINISTRY & MISSION FUND					
Ministry and Mission Fund	90,468	-	-	**90,468**	**82,248**
	90,468	**-**	**-**	**90,468**	**82,248**

The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church. In the latest accounts (for 2023), 88% of the URC's unrestricted income came from Ministry & Mission Fund contributions, which totalled £18.6 million (2022: £20.4 million). 81% of expenditure was absorbed by Ministry, 10% spent on Education & Learning, 5% on Mission Programmes, 2% on Children & Youth Work with the balance on Governance and Publishing.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2024

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-24	31-Dec-23
	£	£	£	£	£
9 CHARITABLE EXPENDITURE - MINISTERIAL AND MANSE COSTS					
Education and materials	2,263	-	-	**2,263**	**239**
Local outreach	2,080	-	-	**2,080**	**2,000**
Manse expenses	53,951		35,373	**89,324**	**45,099**
Minister's expenses	4,278	-	-	**4,278**	**2,436**
	62,572	**-**	**35,373**	**97,945**	**49,774**
10 CHARITABLE EXPENDITURE - CHURCH ACTIVITIES					
Church costs:					
Buildings maintenance	22,034	-	-	**22,034**	**17,982**
Buildings - special project	5,883	12,338	14,100	**32,321**	**-**
Cleaning	24,507	-	-	**24,507**	**22,925**
Computer and IT costs	3,825		-	**3,825**	**4,548**
Electricity and gas	18,330	-	-	**18,330**	**25,305**
Flowers	422	-	-	**422**	**900**
General expenses	288	-	-	**288**	**98**
Hospitality expenses	1,248	-	-	**1,248**	**2,511**
Insurance	11,056	-	-	**11,056**	**10,505**
Music and licences	6,638	-	-	**6,638**	**6,120**
Pulpit supply	1,617		-	**1,617**	**3,894**
Telephones	3,417	-	-	**3,417**	**3,891**
Water rates	218	-	-	**218**	**213**
Winter Night Shelter	120	-	-	**120**	**102**
	99,603	**12,338**	**14,100**	**126,041**	**98,994**
Teaching costs:					
Children and young people	820	-	-	**820**	**1,838**
	820	**-**	**-**	**820**	**1,838**
Communications:					
Printing, postage and stationery	4,796	-	-	**4,796**	**5,129**
	4,796	**-**	**-**	**4,796**	**5,129**
Church Administration:					
Staff costs	71,497	-	-	**71,497**	**61,317**
Pension costs	1,902	-	-	**1,902**	**1,583**
Stewarding in MRC	1,728			**1,728**	**1,568**
	75,127	**-**	**-**	**75,127**	**64,468**
Other Expenses:					
Bank charges	425	-	-	**425**	**505**
Depreciation	11,262	-	3,921	**15,183**	**3,920**
	11,687	**-**	**3,921**	**15,608**	**4,425**
Governance Costs:					
Accountancy and payroll fees	1,330	-	-	**1,330**	**1,320**
Independent Examination fees	2,300	-	-	**2,300**	**2,200**
	3,630	**-**	-	**3,630**	**3,520**
TOTAL - COSTS OF CHURCH ACTIVITIES	**195,663**	**12,338**	**18,021**	**226,022**	**178,374**

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-24	31-Dec-23
	£	£	£	£	£
11 CHARITABLE EXPENDITURE - GRANTS AND DONATIONS					
Alzheimer's Research UK	-	500	-	**500**	**500**
British Red Cross	-	500	-	**500**	**500**
Cancer Research UK	-	500	-	**500**	**500**
Commitment For Life	-	-	-	**-**	**769**
Faith In Action	155	2,538	-	**2,693**	**2,506**
Macmillan Cancer	-	-	-	**-**	**500**
Médecins Sans Frontières	-	500	-	**500**	**500**
Medical Aid for Palestinians	-	500	-	**500**	**-**
Merton Winter Night Shelter	2,224	500	-	**2,724**	**1,962**
Mind	-	500		**500**	**-**
Royal British Legion	100	-	-	**100**	**60**
Save the Children	-	-	-	**-**	**500**
Salvation Army	-	-	-	**-**	**803**
St Raphael's Hospice	-	500	-	**500**	**500**
Sustainable Merton	1,050	-	-	**1,050**	**1,560**
SW London Samaritans	-	500	-	**500**	**-**
TearFund	-	-	-	**-**	**540**
Water Aid		1,270	-	**1,270**	**1,253**
Wimbledon Foodbank	467	500	-	**967**	**560**
Other Disaster Relief Donations	-	2,000	-	**2,000**	**2,101**
	3,996	**10,808**	**-**	**14,804**	**15,614**

Note:

£2,000 was allocated to emergencies appeals from Gift Day 2023 and donations have been made to the following appeals: £750 to Christian Aid's Middle East Crisis (Feb, April and Jul 24) and a further £500 to the Disaster Emergency Committee's Middle East Crisis Appeal in Oct 2024, £250 to British Red Cross Appeal for Ukraine (Feb 24 and Jul 24). £250 to British Red Cross Appeal for Sudan (Jul 24).

£2,000 has again been allocated to emergencies appeals from Gift Day 2024 and to date donations have been made to the following appeals: £250 to each of Christian Aid's Appeal for the Middle East Crisis (Jan 25), and its Appeal for Ukraine (Jan 25).

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2024

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-24	31-Dec-23
	£	£	£	£	£
12 STAFF COSTS					
Salaries	71,497	-	-	**71,497**	**61,317**
Stewards	1,728	-	-	**1,728**	**1,568**
Social security costs	-	-	-	**-**	**-**
Pension costs	1,902	-	-	**1,902**	**1,583**
	75,127	**-**	**-**	**75,127**	**64,468**

The average monthly number of employees was 3 (2023: 3). No employees received remuneration amounting to more than £60,000 in either year.

One employee works for another local United Reformed Church on the same salary for one day per week, with that church refunding all her monthly employment costs. The Staff Costs above include these costs which in 2024 amounted to £9,730 (2023: £2,194).

13 TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023. Trustees are not remunerated for their time given to the Church on a voluntary basis. However, the Trustees have reclaimed for the reimbursement of certain expenditure incurred by them personally on behalf of the Church. Such expenses include postage and stationery, food and drink for various functions and social events held at the Church, plus other incidental costs.

During the year, 8 (2023: 4) Trustees have been reimbursed £2,507 (2023: £4,013) for such expenditure which related wholly and exclusively to the running costs of the Church and not for any personal or group benefit.

14 TANGIBLE FIXED ASSETS

	Equipment Fixtures & Fittings	Digital Organ	Total
Cost or Valuation:	**£**	**£**	**£**
At 1 January 2024	67,115	39,206	106,321
Additions	56,311	-	56,311
Disposals	(14,816)	-	(14,816)
At 31 December 2024	**108,610**	**39,206**	**147,816**
Depreciation:	**£**	**£**	**£**
At 1 January 2024	67,115	19,603	86,718
Charge for the year	11,262	3,921	15,183
On disposals	(14,816)	-	(14,816)
At 31 December 2024	**63,561**	**23,524**	**87,085**
Net Book Value	**£**	**£**	**£**
At 31 December 2023	**-**	**19,603**	**19,603**
At 31 December 2024	**45,049**	**15,682**	**60,731**

For the reasons stated in Accounting Policy note 1.7, page 15, the Church and Manse Buildings are not tangible fixed assets of the Church.

For insurance purposes the Church Buildings are insured by the Charity for £16,369,814 and the Manse for £651,584. The Church's Contents are insured for £ 279,230 including the Organ at £58,640 and Loss of Income insured for £350,000 in the event of a fire, £100,000 in other limited circumstances.

15 INVESTMENTS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Book value as at 1 January 2024	-	-	-	**-**	**-**
Purchases during the year	-	100,000	-	**100,000**	**-**
Realised gains during the year	-	-	-	**-**	**-**
Unrealised gains (losses)	-	4,015	-	**4,015**	**-**
Sales during the year	-	-	-	**-**	**-**
Book value aa at 31 December 2024	**-**	**104,015**	**-**	**104,015**	**-**

At 31 December 2024, the Church held 26,946.9146 units in the Royal London Sustainable World Trust (2023: Nil units).

16 DEBTORS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Trade debtors - Lettings	984	-	-	**984**	**738**
Gift Aid Tax recoverable	10,591	-	-	**10,591**	**11,767**
Other debtors and prepayments	2,004	-	-	**2,004**	**6,337**
	13,579	**-**	**-**	**13,579**	**18,842**

17 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Bank charges	-	-	-	**-**	**71**
Barclaycard	457	-	-	**457**	**2,607**
Buildings maintenance and property services	134	7,058	-	**7,192**	**1,200**
Cleaning	1,113	-	-	**1,113**	**979**
Computer & IT	124	-	-	**124**	**118**
Donations payable	2,224	2,000	-	**4,224**	**13,837**
Electricity and gas	1,980	-	-	**1,980**	**2,869**
HMRC	-	-	-	**-**	**906**
Junior Church	99	-	-	**99**	**30**
Manse Expenses	1,902	-	-	**1,902**	**-**
Minister Expenses	692	-	-	**692**	**745**
Ministry Music	150	-	-	**150**	**-**
Misc	107	-	-	**107**	**-**
Pension costs	428	-	-	**428**	**-**
Printing and Production	462	-	-	**462**	**960**
Professional services	3,360	-	-	**3,360**	**3,250**
Pulpit Supplies	33	-	-	**33**	**104**
Stationery	-	-	-	**-**	**90**
Telephone	273	-	-	**273**	**316**
Waste disposal	15	-	-	**15**	**-**
Water rates	18	-	-	**18**	**37**
	13,570	**9,058**	**-**	**22,628**	**28,119**

18 STATEMENT OF FUNDS

	As at 1st Jan 2024 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2024 £
Unrestricted Funds				
General Fund	**189,593**	**(29,057)**	**36,971**	**197,507.15**
Designated Funds				
Church Roof Fund	125,000	4,015	75,000	204,015.09
For Others Fund	-	-	-	-
Legacy Fund	165,000	(5,280)	(97,711)	62,009.00
Major Repair Fund	27,000	(7,058)	-	19,941.55
Music Fund	12,900	5,000	-	17,899.51
Technology Fund	2,548	-	(2,548)	-
Total for Designated Funds	**332,448**	**(3,323)**	**(25,259)**	**303,865.60**

	As at 1st Jan 2024 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2024 £
Restricted Funds				
Lettings from the Manse Fund	35,373	(35,373)	-	-
Organ Fund	19,603	(3,921)	-	15,682.40
Renewable Capital Projects Fund	11,712	-	(11,712)	-
Special Capital Projects Fund	10,000	(10,000)	-	-
Total for Restricted Funds	**76,688**	**(49,294)**	**(11,712)**	**15,682.40**
Total Funds	**598,729**	**(81,674)**	**-**	**517,055.15**

	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Movement in Funds £
Unrestricted Funds				
General Fund	324,399	(353,456)	-	(29,058)
Designated Funds				
Church Roof Fund	-	-	4,015	4,015
For Others Fund	10,808	(10,808)	-	-
Legacy Fund	-	(5,280)	-	(5,280)
Major Repairs Fund	-	(7,058)	-	(7,058)
Music Fund	5,000	-	-	5,000
Technology Fund	-	-	-	-
Restricted Funds				
Lettings from the Manse Fund	-	(35,373)	-	(35,373)
Organ Fund	-	(3,921)	-	(3,921)
Renewable Capital Projects Fund	-	-	-	-
Special Capital Projects Fund	4,100	(14,100)	-	(10,000)
Total Funds	**344,306**	**(429,996)**	**4,015**	**(81,675)**

18 STATEMENT OF FUNDS (continued)

DESIGNATED FUNDS

The Charity operates the following Designated Funds with the encouragement of Church Meeting:

Church Roof Fund – Following the 2016 quinquennial survey, it was apparent that the roof will require major repairs in 5-10 years' time. A fund has been established to prepare for this expenditure and the capital will be invested to hedge construction cost inflation.

For Others Fund - This receives donations and offerings from the Church members. Gift Day, Easter and Christmas collections are just some of the ways it is funded. The money raised is used to make grants to charities and Christian organisations which the Church wishes to support, as well as emergency relief appeals globally.

Legacy Fund – This Fund has been set up to ensure that legacies are not used for general expenditure but for specific, identifiable projects, as far as possible.

Major Repair Fund – This Fund was set up to meet the cost of repairs to the external brickwork, which have been identified as necessary works during the current year or in the near future.

Music Fund - It permits the Director of Music to have access to monies to enrich Trinity's musical life.

Technology Fund – This Fund has been set up to finance a renewal/upgrade of Trinity's computers, both employee and officer laptops and the office PC. The office computer is running on software that is no longer being supported, however this computer is no longer used for day-to-day administrative business. This Fund was closed during 2024 with the balance used to pay for the MRC Sound System.

RESTRICTED FUNDS

Restricted Funds are created by the Charity where the monies received can only be used for the specific purpose for which they were entrusted to the Charity.

Lettings from the Manse Fund – All income earned by the Charity through letting the Manse has to be spent on the Manse itself; any surplus belongs to the URC Southern Synod that owns the property. In 2024 this Fund was used to refurbish the Manse before the Minister and his family took occupation in April 2024 and this Fund closed. Further refurbishment expenditure of £40,474 was reimbursed by the URC Southern Synod.

Organ Fund - This Fund represents the depreciated cost of the digital organ which was generously donated in Memory of Dr Robin Paul.

Renewable Capital Projects Fund - This Fund results from a gift of £15,000 for use in:
1) a renewable energy capital project or projects (e.g., installation of solar panels or similar) at Trinity, and / or
2) as an investment on Trinity URC's behalf in a renewable energy capital project or projects physically located in the London Borough of Merton, in association with other faith groups or community groups (including but not limited to a community energy trust or similar entity).

In 2024, the balance of this Fund contributed to the cost of putting solar panels on the MRC flat roof, so this Fund has now been closed.

Special Capital Projects Fund - This Fund results from a 2023 anonymous gift of £10,000. The donor increased this Fund by a further £4,100 this year so the Fund could pay for the cost of refurbishing the woodblock floor in the worship area.

19 LEGACIES AND BEQUESTS

No legacies were received in the year. In the previous year, a legacy was recieved from the Estate of Mrs. Margaret B Noble of £15,000 and an interim payment of £150,000 from the Estate of Mr. David M Young (a former Church Secretary).

20 CAPITAL COMMITMENTS

The Trustees have made a commitment at the year end to deploy £7,058 on brick and stone work repairs to be drawn down from the Major Repairs Fund. They are also working on a project to install a shower in the MRC Disabled Toilet, on which £3,963 has been expended to date (including £1,200 in 2023).

21 RELATED PARTY TRANSACTIONS

All Trustees who have authority and responsibility for planning, directing and controlling the activities of the Charity are considered to be key management personnel. Total remuneration in respect of these individuals is £nil (2023- £nil). There were no related party transactions during the year or the previous year.

22 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

The key components from the prior year figures are analysed below by fund:

	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	31-Dec-23
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	275,832	15,759	10,000.00	**301,591**
Charitable activities	145,946	-	-	**145,946**
Other trading activities	3,326	-	-	**3,326**
Investments	5,696	-	-	**5,696**
Other	2,716	0	40,500	**43,216**
Total	**433,515**	**15,759**	**50,500**	**499,775**
EXPENDITURE ON:				
Raising funds	1,399	-	-	**1,399**
Charitable Activities:				
URC Ministry & Mission Fund	82,248	-	-	**82,248**
Ministerial and Manse costs	5,740	-	44,034	**49,774**
Church activities	168,510	2,656	7,208	**178,374**
Donations and grants	4,855	10,759	-	**15,614**
Total	**262,751**	**13,415**	**51,242**	**327,409**
Net income/(expenditure)	**170,764**	**2,344**	**(742)**	**172,366**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

England & Wales - Charity number 1134743

Accounts

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Charity No. 1134743

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS

TO

YEAR ENDED 31 DECEMBER 2023

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TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2023

The Trustees present their report and the unaudited financial statements of the Charity for the year ended 31 December 2023. The Trustees have adopted the provisions of Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities 2015" (FRS102) in preparing the annual report and financial statements of the Charity.

The Trustees give their time voluntarily, and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 12 to the financial statements.

The Trustees serving during the year and to the date of this report were as follows:-

TRUSTEES	Appointed	Resigned
Catherine Frances Paul - Joint Church Secretary	29.4.2012	
Robin Napier Goodchild - Congregational Treasurer	11.9.2014	
Andrew John Melrose	19.3.2017	12.3.2023
Kwame Boadi Sarpong	19.3.2017	12.3.2023
Alexander McLeish	18.3.2018	
Jawdat (Dodie) Khurshid	17.3.2019	
Samuel George Elliot - Joint Church Secretary	13.2.2020	
Grace Anne de Grouchy	20.3.2022	
Sarah Frances Elizabeth Elliot	20.3.2022	
Christopher John Jeffery	20.3.2022	5.7.2023
Alison Mary Treheam	20.3.2022	
Michael Guthrie Tulloch	20.3.2022	
Mary (May) McKay Bell Nicol	12.3.2023	
Pamela Watson Rostron	17.3.2024	

PRINCIPAL OFFICE
Trinity United Reformed Church
Mansel Road
Wimbledon
London SW19 4AA
Office telephone number is 020 8946 9281. The email address is office@trinitywimbledon.org.

The Church Building and the Manse at 142 Copse Hill, Wimbledon SW20 0NP are vested in the Synod Trust Company as Trustees and held for the benefit of Trinity URC in accordance with the trusts applicable to URC properties.

CHARITY NUMBER 1134743

BANKERS

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4JQ

Barclays Bank Plc.
Wimbledon Business Centre
Barclays House
8 Alexandra Road
SW19 7LY

INDEPENDENT EXAMINER
Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Ferneberga House
Alexandra Road
Farnborough, GU14 6DQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

Trinity United Reformed Church (Wimbledon) Charity is a local church of the United Reformed Church (URC) within the United Kingdom and is a member Church of the Southern Synod of the Church. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk).

Until 2010, the Church was classified as an unregistered charity, and thus did not need to report to the Charity Commissioners, although the Church was classified as a charity by HM Revenue and Customs. The Charity Commissioners duly registered the Church as a charity on 9 March 2010 - Registration No. 1134743 in the name of Trinity United Reformed Church (Wimbledon) Charity. The governing document of the registered charity is a statement adopted by the Church Meeting on 9 August 2009.

Trustees

The activities of Trinity URC are overseen by the Elders' Council of the local Church in accordance with the provisions of the Structure of the United Reformed Church, determined by the General Assembly of the United Reformed Church. The Elders' Council is responsible for the general oversight of all Church objectives including the financial administration of the Church, together with the care and maintenance of the Church premises and the manse.

Appointment of New Trustees

Members of Elders' Council are elected by the Church Meeting in accordance with guidance provided by the United Reformed Church. Candidates for election must be nominated by more than five other Church members through a procedure agreed by Church Meeting. Candidates who stand for election must then receive more than 75% of the membership present and voting to be deemed elected. Elections are conducted by secret ballot.

The Minister and Joint Church Secretaries serve as members of Elders' Council ex officio. The members of Elders' Council act as the Trustees of the Church. The Congregational Treasurer is also a Trustee (ex officio). There is an informal programme for the induction of Trustees informed by the URC guidance *Safer Election of Elders.* Training is also organised for the Trustees when required to ensure they are aware of current practice and issues of charity law.

Organisational Structure

In accordance with the structure of the United Reformed Church as set out in the URC Manual, the Church Meeting (consisting of those persons who have been admitted to the full privileges and responsibilities of membership of the URC and whose names are included on the local membership roll) is responsible for furthering the life and mission of Trinity. It is consulted on significant matters relating to the general life and work of the Church, and is the responsible body for some specific decisions on matters of policy and practice. The Church Meeting meets no less than four times a year.

The Church Meeting elects members of the Elders' Council who share with the Minister in the responsibility of exercising oversight of the spiritual life of the Church. The Elders' Council exists to serve the Church through strategic leadership and oversight. It develops policies consistent with Trinity's agreed Pastorate Priorities, and is responsible for the implementation of such policies directly or through Teams as appropriate.

The Elders' Council takes its place among the Councils of the United Reformed Church. Acting directly and through Teams, it is responsible for the discharge of the twelve Functions of the Elders' Meeting specified in the United Reformed Church Manual. It normally meets no fewer than eleven times a year.

As Trustees of the Trinity United Reformed Church (Wimbledon) Charity, the members of the Elders' Council are responsible for Trinity's pursuit of its charitable objects, its compliance with all appropriate legislation, and its adherence to principles of good practice.

In accordance with the URC Acts, some decisions may require Church Meeting approval or Synod approval (at present Synod has delegated its power of approval to Resources Committee) before actions can be taken by, or on behalf of, the Church.

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Organisational Structure - continued

Trinity has a number of standing Teams which oversee day-to-day activities carried out within and through the Church. The Children & Youth Work; Finance; Outreach & Witness; Worship & Faith Development; and Property Teams have Team leaders appointed by the Elders' Council and meet at least four times annually.

The day-to-day operational running of the Church is supported by the Church Administrator and two caretakers. All staff are appointed by and responsible to the Trustees. Management responsibilities are delegated individually to a Trustee or Elder as decided by Elders' Council. All staff work within the parameters defined by their role description. Financial reports and information produced by the Church Administrator are checked by the Treasurer, appointed line manager or Church Secretaries as appropriate. A Lettings Support Group, including the appointed line manager, works with the staff to provide advice, oversight and support.

Related parties

There have been no significant related party transactions between the Church and any of its Trustees or Synod officials during the year.

Use of Volunteers

Most stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The URC Trust (acting at denominational level) is a separate charity, again not under common control. The Church Administrator and caretakers are employed members of staff, paid by the Charity. Other than paid members of staff specified above, all members of Teams and others supporting and enabling church activities are volunteers, almost all being members of the Church.

Key Management Personnel

Minister – The Revd Jacob Bali
The Minister, in accordance with the URC Basis of Union, is commissioned to conduct public worship, to preach the Word and to administer the Sacraments, to exercise pastoral care and oversight, and to give leadership to the Church in its mission to the world. The Minister will normally preside over the Elders' Council and Church Meeting. Stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The Revd Jacob Bali was inducted to serve at Trinity on Saturday 14 October 2023.

Church Secretaries – Sam Elliot & Catherine Paul
The Church Secretaries share responsibility with the Minister for the day-to-day leadership of Church business, especially in administrative, governance and policy matters.

In addition to their roles in Sunday and other worship and pastoral matters, the Joint Church Secretaries plan and manage the business of the Elders' Council and Church Meeting, oversee strategies and policies, maintain Church records, and work closely with other officers to further the life and witness of the Church.

They are ex-officio members of the Elders' Council, appointed by recommendation of the Minister and Elders' Council and affirmed by Church Meeting.

Congregational Treasurer – Robin Goodchild
The Treasurer is the principal adviser to the Trustees regarding financial matters and has day-to-day responsibility for the Church's financial management. Working with the Chair and members of the Finance Team, he advises the Trustees and Church Meeting on the development of an annual budget and produces the annual accounts. The Treasurer is appointed by the Elders' Council and is a Trustee ex-officio.

Staff Line Manager – Robin Ingram
Management responsibilities for staff are delegated individually to a Trustee or Elder as decided by Elders' Council. The staff line manager has day to day responsibility for managing the work of the Church Administrator.

Team Leaders - Claire Wood (Children & Youth Work); Richard Probert (Finance); Mike Tulloch (Outreach & Witness); Dodie Khurshid (Property); and Pam Rostron (Worship & Faith Development).
Team Leaders are responsible for leading the Church's work in their area of responsibility, communicating with other Teams as appropriate, arranging quarterly meetings and reporting on their activities to Elders' Council.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2023

AIMS AND OBJECTIVES

As a local congregation of the United Reformed Church, Trinity URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings, especially the Mansel Road Centre, a suite of rooms at the rear of the premises.

The aim of Trinity URC is to cultivate a Christian community that lives out the qualities set out in our Mission Statement: 'Rooted in Christ; growing in faith; sharing and serving in love.' To do this Trinity focusses on three enduring strategic priorities:

- Strengthening faith – a commitment to nurture and develop the faith of Trinity folk;
- Service – a commitment to serve God through service to our local and global community;
- Witness – a commitment to be witnesses to our Christian faith outside Trinity and in the wider world.

Achieving delivery of the Charity's aims and public benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit and in particular "The Advancement of Religion for the Public Benefit" when reviewing the Church's aims and objectives, in planning future activities and have regard to it in the administration of the Church, and believe that the Church provides benefit to the public.

Core projects and priorities supporting the aims and outcomes were developed at an Elders' Council Strategy Day and are set out in an associated report. The Trustees review the aims, objectives and proposed future activities on a regular basis.

The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so and the following sections of this report describe how the Trustees have carried out the purposes of the Trust for the public benefit.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Call and induction of a new Minister

Trinity's previous Minister, the Revd D S Grant, left the pastorate in October 2020. A Vacancy Team, convened by Sandy McLeish, was appointed to lead the process to call a new Minister. The Revd Stephen Lewis (Minister of Twickenham and Hampton Hill URCs) served as Interim Moderator until November 2022 when he was replaced by the Revd Dr Andrew Prasad (retired Minister and former Moderator of Thames North Synod). Trinity's vacancy was formally declared at the end of 2022.

In the early part of 2023, the Vacancy Team considered applications from prospective Ministers. They agreed to invite the Revd Jacob Bali to interview and then subsequently to visit Trinity on the weekend of Saturday 24 and Sunday 25 June to preach with a view to becoming the new Minister.

A Church Meeting on the afternoon of 25 June voted overwhelmingly to call the Revd Jacob Bali to be the next Minister of Trinity. He was inducted to serve at a celebratory service on Saturday 14 October.

The Eldership

Elections were held on 12 March 2023 to call Elders to serve on Elders' Council. May Nicol was elected, ordained to the Eldership and inducted to serve on Sunday 23 April. Andrew Melrose and Kwame Sarpong stood down, both having served for 6 years. Christopher Jeffery resigned on 5 July as a result of his move away from SW London.

Membership

The number on the roll on 31 December 2023 was 138. Three church members died during the year. Two of Trinity's young people were confirmed as new members on Easter Day.

Worship & Faith Development

For most of the year, services were led by a mix of visiting preachers and Trinity's own Elders, with participation from members in reading the Bible and leading prayers.

General Assembly Accredited Lay Preacher and Trinity Elder Mark Dennis gave a series of sermons on the Psalms.

In March, the Revd Fiona Bennett, Moderator of the URC General Assembly, visited Trinity to lead worship.

In April, a large contingent of Trinity folk joined with others from around the denomination at Methodist Central Hall, Westminister for a Service of Thanksgiving & Celebration on the occasion of the URC's 50th anniversary.

Since October services have been led by the Revd Jacob Bali. We are indebted to the Director of Music, Andrew Davies, and the Choir for the part they play in our worship.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE - continued

Worship & Faith Development - continued
Chinese language worship is held most weeks and led by the Revd Ernest Yu and the Chinese Group is a thriving community within Trinity.

A group of Elders have continued participating in the Southern Synod Learning Hub, a two-year programme led by the London Institute of Contemporary Christianity to nurture discipleship in the Church.

The Queens Road House Group met regularly for Bible study and mutual support.

Church Meetings
Six Church Meetings were held in February, March, May, June, September and November.

Children's & Youth Work
Junior Church met throughout the year, along with a regular YP group offering worship and study for teenagers in the congregation.

Property matters
No major projects were carried out during 2023, but a considerable amount of maintenance of the church premises and manse continued, with the manse being let to tenants during the Vacancy.

Communications
The church uses its website, Facebook and Twitter accounts, and regular update emails to communicate with the congregation and wider community. The church magazine Trinity News is published throughout the year.

Outreach & Witness
Trinity participates in the Merton Winter Night Shelter homelessness project, and hosted guests during the first part of the year. Fundraising efforts focussed on the URC's Commitment for Life, Christian Aid week, and Trinity's annual Gift Day 'For Others'.

The work of Merton's Faith in Action for the homeless, the Wimbledon Foodbank, Christian Care, and Merton Citizens were supported both financially and by church members acting as volunteers.

Having achieved 'Silver' status in December 2022, Trinity is now working towards the A Rocha Eco Church 'Gold' award, and a successful Eco Day was again held in December supporting the local charity 'Sustainable Merton'.

Mansel Road Centre
The Mansel Road Centre lets its facilities throughout the year to a range of community organisations, charities, businesses and cultural groups.

Fellowship
Trinity members met regularly in fellowship, with receptions held to celebrate the Coronation of King Charles III, and the induction of the Revd Jacob Bali.

FINANCIAL REVIEW

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

A financial review document is made available to all members of the Church if requested. This document highlights the main features of these financial statements. The review includes a comparison between the current and prior year and the final operating income resources and expenditure.

Statement of Financial Activities

The Statement of Financial Activities is shown on page 12, with a more detailed analysis of income and expenditure on pages 16 to 19. The total income for the year was £499,775 (2022: £347,999).

Receipts from lettings of the Charity's premises/facilities totalled £145,946 (2022: £137,729), donations and legacies amounted to £301,591 (2022: £128,249) and income from other sources for the year was £43,216 (2022: £78,920) which included £40,500 (2022: £32,500) letting income from the Manse.

Total expenditure for the year was £327,409 (2022: £306,918).

Balance Sheet

The above result led to an increase of £172,366 (2022: £41,081), which has resulted in a combined fund balance of £598,729 (2022: £426,363) at the year-end. An analysis of the movement of funds can be found in note 16.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Fundraising Sources

The Church relies on the continued generous support of its members who continue to give in regular planned giving and other donations throughout the year. The other main source of regular income is rental income from hiring out rooms in the Mansel Road Centre. In addition, the Charity engages in one-off fundraising activities in support of both specific campaigns, and its annual 'Gift Day' for selected charities and to have ready monies for international disasters/emergencies.

Investment policy and performance

The policy seeks to achieve as high an income as possible, subject to protecting the capital value of the funds against inflation. The investments include a Barclays Tracker account, National Savings & Investments Accounts and Scottish Widows 1 year Fixed Term Account. The Charity seeks to ensure that none of its investments can be seen to support practices, which are against the conscience of Christians following the Ethical Investment Guidelines approved by the URC General Assembly from time to time.

Reserves policy

The Trustees aim to maintain the General fund at a level to provide working capital for the next twelve months and to retain sufficient funds to meet a reasonable level of unexpected or unbudgeted expenditure.

The Charity occupies and is responsible for maintaining a nineteenth century Grade II Listed Building of Special Historic or Architectural Interest. Moreover, the premises include a brick spire which can require specialist repairs. While the Charity seeks to maintain all its buildings in good order, there is always the possibility that emergency repairs will be required.

Following Trinity's 2016 quinquennial survey, a service provided by the United Reformed Church for its member churches, it was apparent that the roof would require major repairs in 5-10 years' time. As a result, the Charity created a specific fund of £100,000 for this capital project, increased by £25,000 in 2019. The 2021 quinquennial survey confirmed the likelihood of roof expenditure being required but still in 5-10 years' time and not sooner.

A Legacy Fund has been created this year, to ensure that these generous donations are used for specific purposes, which are endorsed by a Church Meeting (and not subsumed into the general funds).

The Charity has had a Major Repairs Fund since 2019, but it was drawn down to zero in paying for the Fleche repairs in 2021. In 2022, £27,000 was allocated to this fund from the surplus achieved that year principally to facilitate repairs to the external brickwork, a project that has not yet been started.

A Technology Fund was also designated in 2019 to meet the cost of replacing the Charity's computers which operate on software that is no longer supported by its operators. The fund has been drawn upon to upgrade laptops for the Church Administrator and the Treasurer; this year it has been used to provide the Minister with a laptop and mobile phone.

FINANCIAL REVIEW - continued

Reserves policy - continued
The Charity, as a responsible employer, wishes to maintain its ability to pay its employees even if its income is reduced unexpectedly. In the light of the above, the Trustees seek to maintain a general reserve of at least £100,000 for emergencies.

The Charity normally holds its reserves on deposit because it does not wish to expose its capital to risk. However, because the Roof Fund is not likely to be drawn on for at least 5 years, this capital will be invested in a combination of nominal and index-linked bonds + equities so that the fund can grow in line with construction cost inflation.

Risk management
The Trustees are responsible for the management of the risks faced by the Charity. Risks are identified, assessed and controls established throughout the year. A formal review of the Charity's risk management process is undertaken on an annual basis and a risk register is reviewed regularly. Major risks identified include:

- Personnel and the possible future retirement of office holders and active volunteers. Trustees actively consider succession plans for significant leadership roles, including the Church Secretaries.

- Child and adults safeguarding. Trinity has a safeguarding policy which is reviewed annually and overseen by a dedicated Safeguarding Coordinator. Volunteers, Trustees and Elders attend safeguarding training on a regular basis.

- Health and safety. Day to day procedures are overseen by the Church Administrator and Health and Safety Officer. Trustees have increased reporting levels to provide assurance.

- Financial risks relating to levels of giving and lettings income. Financial matters are overseen by a dedicated Finance Team and regular appeals for giving are made. Lettings are overseen by the Lettings Support Group.

- Declining membership and depletion of volunteering resources. The Church continues to pay particular attention to outreach and nurturing and encouraging new members and friends of the church.

FUTURE PLANS

Trustees have focussed on several core priorities. These include:

- A commitment to nurturing and encouraging Christian discipleship for everyone in their day to day life;

- A focus on pastoral and congregational care, ensuring that all at Trinity are cared for and supported;

- Continuing to focus on the protection of creation in our worship, operations and daily lives, and considering work towards the A Rocha Eco Church 'Gold' award;

These issues are to be tackled alongside enduring and ongoing projects such as:

- Nurturing and deepening our local and international partnerships, continuing proactive support for Faith in Action, Merton Winter Night Shelter, and Wimbledon Foodbank, and sharing in support for the leadership of Merton Citizens and its action teams; and

- Working with children and young people, providing opportunities for all ages to learn about the Christian faith, build relationships and friendships, and participate fully as part of Trinity and the wider church.

A full review of church strategy will be undertaken in the summer of 2024, and will include the development of a property strategy to invest for the future.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2023

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income or expenditure, of the Charity for the year. In preparing these financial statements, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, regulations made thereunder, and the provisions of the Trust deed distilled from the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000. They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

On Behalf of the Board of Trustees - **1 May 2024**

Catherine Paul - Trustee

Samuel Elliot - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
FOR THE YEAR ENDED 31 December 2023

I report to the Trustees on my examination of the accounts of Trinity United Reformed Church (Wimbledon) Charity for the year ended 31 December 2023 set out on pages 12 to 23.

Responsibilities and basis of report
As the Charity Trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee'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
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 respect of the Charity as required by section 130 of the Act; or
(2) the accounts do not accord with those accounting records; or
(3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Ferneberga House
Alexandra Road
Farnborough
GU14 6DQ

1 May 2024

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 December 2023

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-23 £	TOTAL * 31-Dec-22 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2	275,832	15,759	10,000	**301,591**	**128,249**
Charitable activities	3	145,946	-	-	**145,946**	**137,729**
Other trading activities	4	3,326	-	-	**3,326**	**2,504**
Investments	5	5,696	-	-	**5,696**	**597**
Other	6	2,716	-	40,500	**43,216**	**78,920**
Total		**433,516**	**15,759**	**50,500**	**499,775**	**347,999**
EXPENDITURE ON:						
Raising funds	7	1,399	-	-	**1,399**	**2,264**
Charitable activities:						
URC Ministry & Mission Fund	8	82,248	-	-	**82,248**	**82,248**
Ministerial and Manse costs	9	5,740	-	44,034	**49,774**	**12,609**
Church activities	10	168,510	2,656	7,208	**178,374**	**180,633**
Donations and grants	11	4,855	10,759	-	**15,614**	**29,164**
Total		**262,752**	**13,415**	**51,242**	**327,409**	**306,918**
Net income/(expenditure)		**170,764**	**2,344**	**(742)**	**172,366**	**41,081**
Transfers between funds	16	**(165,000)**	**165,000**	**-**	**-**	**-**
Net movement in funds	16	**5,764**	**167,344**	**(742)**	**172,366**	**41,081**
Reconciliation of funds						
Total funds brought forward	16	**183,829**	**165,104**	**77,430**	**426,363**	**385,282**
Total funds carried forward	16	**189,593**	**332,448**	**76,688**	**598,729**	**426,363**

The notes form part of these financial statements

*** A full comparison is detailed in Note 20**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

BALANCE SHEET
FOR THE YEAR ENDED 31 December 2023

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-23 £	TOTAL 31-Dec-22 £
FIXED ASSETS						
Tangible assets	13	-	-	19,603	**19,603**	**23,523**
CURRENT ASSETS						
Debtors	14	18,842	-	-	**18,842**	**11,127**
Cash at bank		187,989	343,329	57,085	**588,403**	**419,705**
		206,831	343,329	57,085	**607,245**	**430,832**
CURRENT LIABILITIES						
Creditors: falling due within one year	15	(17,238)	(10,881)	-	**(28,119)**	**(27,992)**
NET CURRENT ASSETS		**189,593**	**332,448**	**57,085**	**579,126**	**402,840**
NET ASSETS		**189,593**	**332,448**	**76,688**	**598,729**	**426,363**
FUNDS						
Unrestricted funds	16	189,593	-	-	**189,593**	**183,829**
Designated funds	16	-	332,448	-	**332,448**	**165,104**
Restricted funds	16	-	-	76,688	**76,688**	**77,430**
		189,593	**332,448**	**76,688**	**598,729**	**426,363**

The financial statements were approved by the Board of Trustees on 1 May 2024 and were signed on its behalf by:

Catherine Paul - Trustee

Robin Goodchild - Congregational Treasurer

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2023

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The address of the registered office is given in the reference and administrative details on page 2. The nature of the Charity's operations and its principal activities are set out in the Trustees' report.

Trinity United Reformed Church (Wimbledon) Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the Charity and rounded to the nearest £.

1.2 Reconciliation with previous generally accepted accounting practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102, the restatement of comparative items was required.

1.3 Fund Accounting

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 and which have not been designated for other purposes. Unrestricted income funds may be expended generally for furthering the religious and charitable work of the URC.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted income funds are funds whose use is restricted to specific purposes according to the terms of the Charity Commissioners Schemes concerned or in accordance with the specific restrictions imposed by the donor. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. As most of the management and activity of the Church is carried out by volunteers, in accordance with the Charities SORP (FRS 102), the volunteer time is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1 ACCOUNTING POLICIES - continued

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings having regard to the nature of the expenditure.

Costs of charitable activities include donations and grants passed on to other charitable organisations, contributions to the URC Ministry & Mission Fund, together with ministerial costs, Church activities and other overhead and support costs.

1.6 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and consider these sufficient for the Charity to be able to continue as a going concern.

1.7 Tangible Fixed Assets and Depreciation

Expenditure incurred on the Church Building and Manse is written off in the year it is incurred. The Church operates a policy whereby all fixed assets greater than or equal to £1,000 will be assessed for capitalisation. Impairment reviews are carried out annually.

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office Equipment	25% straight line (over 4 years)
Audio and Sound Equipment	25% straight line (over 4 years)
Digital Organ	10% straight line (over 10 years)

Freehold property: The owners of the Church and Manse buildings are the URC Southern Synod Trust who hold them upon trust for purposes connected with Trinity URC.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid.

1.9 Cash at Bank and In Hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Taxation

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1.12 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2023

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-23	31-Dec-22
	£	£	£	£	£
2 DONATIONS AND LEGACIES					
Open Plate	7,221	-	-	7,221	5,057
Planned Giving	76,041	-	-	76,041	81,167
Special Offerings and Donations	3,234	13,880	10,000	27,114	19,801
Income tax refunds under Gift Aid	24,336	1,879	-	26,215	22,224
Legacies (see note 17)	165,000	-	-	165,000	-
	275,832	15,759	10,000	301,591	128,249
3 INCOME FROM CHARITABLE ACTIVITIES					
Mansel Road Centre lettings	145,946	-	-	145,946	137,729
	145,946	-	-	145,946	137,729
4 OTHER TRADING ACTIVITIES					
Other fundraising	1,922	-	-	1,922	1,780
Traidcraft Stall	1,404	-	-	1,404	724
	3,326	-	-	3,326	2,504
5 INVESTMENT INCOME					
Bank interest	5,696	-	-	5,696	597
6 INCOME FOR OTHER SOURCES					
Grants received from URC Synod	-	-	-	-	2,000
Insurance Claim	-	-	-	-	43,371
Letting of the Manse	-	-	40,500	40,500	32,500
Other	290	-	-	290	818
Recharged Salaries	2,194	-	-	2,194	-
Sunday Coffee	-	-	-	-	19
Sweet Machine	232	-	-	232	212
	2,716	-	40,500	43,216	78,920
7 EXPENDITURE ON RAISING FUNDS					
Special Event costs	1,399	-	-	1,399	2,264
	1,399	-	-	1,399	2,264
8 CHARITABLE EXPENDITURE - MINISTRY & MISSION FUND					
Ministry and Mission Fund	82,248	-	-	82,248	82,248
	82,248	-	-	82,248	82,248

The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church. In the latest accounts (for 2022), 82% of the URC's unrestricted income came from Ministry & Mission Fund contributions, which totalled £20.4 million (2021: £19.5 million). 80% of expenditure was absorbed by Ministry, 10% spent on Education & Learning, 6% on Mission Programmes, 2% on Children & Youth Work with the balance on Governance and Publishing.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2023

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-23	31-Dec-22
	£	£	£	£	£
9 CHARITABLE EXPENDITURE - MINISTERIAL AND MANSE COSTS					
Education and materials	239	-	-	239	741
Local outreach	2,000	-	-	2,000	1,500
Manse expenses	1,065	-	44,034	45,099	10,088
Minister's expenses	2,436	-	-	2,436	280
	5,740	-	44,034	49,774	12,609
10 CHARITABLE EXPENDITURE - CHURCH ACTIVITIES					
Church costs:					
Buildings maintenance	14,694	-	3,288	17,982	37,812
Cleaning	22,925	-	-	22,925	21,869
Computer and IT costs	3,236	1,312	-	4,548	3,278
Electricity and gas	25,305	-	-	25,305	18,101
Flowers	900	-	-	900	516
General expenses	98	-	-	98	393
Hospitality expenses	2,511	-	-	2,511	1,530
Insurance	10,505	-	-	10,505	9,861
Music and licences	6,120	-	-	6,120	7,009
Pulpit supply	2,550	1,344	-	3,894	2,153
Telephones	3,891	-	-	3,891	3,424
Water rates	213	-	-	213	167
Winter Night Shelter	102	-	-	102	-
	93,050	2,656	3,288	98,994	106,113
Teaching costs:					
Children and young people	1,838	-	-	1,838	982
	1,838	-	-	1,838	982
Communications:					
Printing, postage and stationery	5,129	-	-	5,129	5,684
	5,129	-	-	5,129	5,684
Church Administration:					
Staff costs	61,317	-	-	61,317	54,836
Pension costs	1,583	-	-	1,583	1,407
Stewarding in MRC	1,568			1,568	2,200
	64,468	-	-	64,468	58,443
Other Expenses:					
Bank charges	505	-	-	505	394
Depreciation	-	-	3,920	3,920	5,055
	505	-	3,920	4,425	5,449
Governance Costs:					
Accountancy and payroll fees	1,320	-	-	1,320	1,762
Independent Examination fees	2,200	-	-	2,200	2,200
	3,520	-	-	3,520	3,962
TOTAL - COSTS OF CHURCH ACTIVITIES	168,510	2,656	7,208	178,374	180,633

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2023

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-23	31-Dec-22
	£	£	£	£	£
11 CHARITABLE EXPENDITURE - GRANTS AND DONATIONS					
Alzheimer's Research UK	-	500	-	**500**	**500**
Barnabas Fund	-	-	-	**-**	**500**
British Red Cross	-	500	-	**500**	**500**
Cancer Research UK	-	500	-	**500**	**500**
Commitment For Life	769	-	-	**769**	**514**
Christian Care Merton	-	-	-	**-**	**100**
Faith In Action	-	2,506	-	**2,506**	**8,245**
Macmillan Cancer	-	500	-	**500**	**500**
Médecins Sans Frontières	-	500	-	**500**	**500**
Merton Street Pastors	-	-	-	**-**	**500**
Merton Winter Night Shelter	1,462	500	-	**1,962**	**1,216**
Royal British Legion	60	-	-	**60**	**150**
Save the Children	-	500	-	**500**	**-**
Salvation Army	303	500	-	**803**	**200**
St Raphael's Hospice	-	500	-	**500**	**500**
Sustainable Merton	1,560	-	-	**1,560**	**1,241**
TearFund	540	-	-	**540**	**-**
Water Aid	-	1,253	-	**1,253**	**1,832**
Wimbledon Foodbank	60	500	-	**560**	**5,083**
Other Disaster Relief Donations	101	2,000	-	**2,101**	**6,583**
	4,855	**10,759**	**-**	**15,614**	**29,164**

Note:

£2,000 was allocated to emergencies appeals from Gift Day 2022 and donations were made to the following appeals: £250 to each of British Red Cross Afghanistan Appeal (Feb 23), DEC Appeal for Ukraine (Feb, March & August 23), Christian Aid Appeal for Turkey & NE Syria Earthquake (Feb 23), British Red Cross Appeal for Morocco Earthquake (Sept 23) and Christian Aid Appeal Libya Floods (Sept 23) and £127 to Afghan Aid (June 23). A further £123 was given to Afghan Aid in April 24. In addition, £250 was given to DEC Appeal for Pakistan Floods from Gift Day 2021 (Mar 23).

The 'For Others' Fund was closed in July 2022 with the proceeds divided between 3 charities – Faith In Action, Wimbledon Foodbank and the Disaster's Emergency Committee general fund, each receiving £4,583.

£2,000 has been allocated to emergencies appeals from Gift Day 2023 and to date donations have been made to the following appeals: £250 to Christian Aid's Middle East Crisis in both (Feb and April 24), and £250 to British Red Cross Appeal for Ukraine (Feb 24).

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-23	31-Dec-22
	£	£	£	£	£
12 STAFF COSTS					
Salaries	61,317	-	-	**61,317**	**54,836**
Stewards	1,568	-	-	**1,568**	**2,200**
Social security costs	-	-	-	**-**	**-**
Pension costs	1,583	-	-	**1,583**	**1,407**
	64,468	**-**	**-**	**64,468**	**58,443**

The average monthly number of employees was 3 (2022: 3).
No employees received remuneration amounting to more than £60,000 in either year.

TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees are not remunerated for their time given to the Church on a voluntary basis. However, the Trustees have reclaimed for the reimbursement of certain expenditure incurred by them personally on behalf of the Church. Such expenses include postage and stationery, food and drink for various functions and social events held at the Church, plus other incidental costs.

During the year, 4 (2022: 4) Trustees have been reimbursed £4,013 (2022: £1,908) for such expenditure which related wholly and exclusively to the running costs of the Church and not for any personal or group benefit.

13 TANGIBLE FIXED ASSETS

	Equipment Fixtures & Fittings	Digital Organ	Total
Cost or Valuation:	£	£	£
At 1 January 2023	67,115	39,206	106,321
Additions	-	-	-
Disposals	-	-	-
At 31 December 2023	**67,115**	**39,206**	**106,321**
Depreciation:	£	£	£
At 1 January 2023	67,115	15,683	82,798
Charge for the year	-	3,920	3,920
On disposals	-	-	-
At 31 December 2023	**67,115**	**19,603**	**86,718**
Net Book Value	£	£	£
At 31 December 2022	-	**23,523**	**23,523**
At 31 December 2023	-	**19,603**	**19,603**

For the reasons stated in Accounting Policy note 1.7, page 15, the Church and Manse Buildings are not tangible fixed assets of the Church.

For insurance purposes the Church Buildings are insured by the Charity for £15,117,074 and the Manse for £608,258. The Church's Contents are insured for £270,823 including the Organ at £55,320 and Loss of Income insured for £350,000 in the event of a fire, £100,000 in other limited circumstances.

14 DEBTORS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-23 £	TOTAL 31-Dec-22 £
Trade debtors - Lettings	738	-	-	738	1,151
Gift Aid Tax recoverable	11,767	-	-	11,767	8,897
Other debtors and prepayments	6,337	-	-	6,337	1,079
	18,842	-	-	18,842	11,127

15 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-23 £	TOTAL 31-Dec-22 £
Bank charges	71	-	-	71	60
Barclaycard	2,607	-	-	2,607	717
Buildings maintenance and property services	1,200	-	-	1,200	446
Cleaning	979	-	-	979	1,493
Computer & IT	118	-	-	118	104
Donations payable	2,956	10,881	-	13,837	14,797
Electricity and gas	2,869	-	-	2,869	4,454
HMRC	906	-	-	906	679
Hospitality	-	-	-	-	50
Junior Church	30	-	-	30	302
Manse Expenses	-	-	-	-	152
Minister Expenses	745	-	-	745	-
Pension costs	-	-	-	-	318
Printing and Production	960	-	-	960	1,009
Professional services	3,250	-	-	3,250	3,100
Pulpit Supplies	104	-	-	104	-
Stationery	90	-	-	90	-
Telephone	316	-	-	316	282
Waste disposal	-	-	-	-	-
Water rates	37	-	-	37	29
	17,238	10,881	-	28,119	27,992

16 STATEMENT OF FUNDS

	As at 1st Jan 2023 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2023 £
Unrestricted Funds				
General Fund	183,829	170,764	(165,000)	189,593
Designated Funds				
Church Roof Fund	125,000	-	-	125,000
For Others Fund	-	-	-	-
Legacy Fund	-	-	165,000	165,000
Major Repair Fund	27,000	-	-	27,000
Music Fund	9,244	3,656	-	12,900
Technology Fund	3,860	(1,312)	-	2,548
Total for Designated Funds	165,104	2,344	165,000	332,448

	As at 1st Jan 2023 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2023 £
Restricted Funds				
Lettings from the Manse Fund	38,907	(3,534)	-	**35,373**
Organ Fund	23,523	(3,920)	-	**19,603**
Renewable Capital Projects Fund	15,000	(3,288)	-	**11,712**
Special Capital Projects Fund	-	10,000	-	**10,000**
Total for Restricted Funds	77,430	(742)	-	76,688
Total Funds	426,363	172,366	-	598,729

	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted Funds			
General Fund	433,516	(262,752)	170,764
Designated Funds			
For Others Fund	10,759	(10,759)	-
Legacy Fund	-	-	-
Major Repairs Fund	-	-	-
Music Fund	5,000	(1,344)	3,656
Technology Fund	-	(1,312)	(1,312)
Restricted Funds			
Lettings from the Manse Fund	40,500	(44,034)	(3,534)
Organ Fund	-	(3,920)	(3,920)
Renewable Capital Projects Fund	-	(3,288)	(3,288)
Special Capital Projects Fund	10,000	-	10,000
Total Funds	499,775	(327,409)	172,366

16 STATEMENT OF FUNDS (continued)

DESIGNATED FUNDS

The Charity operates the following Designated Funds with the encouragement of Church Meeting:

Church Roof Fund – Following the 2016 quinquennial survey, it was apparent that the roof will require major repairs in 5-10 years' time. A fund has been established to prepare for this expenditure and the capital will be invested to hedge construction cost inflation.

For Others Fund - This receives donations and offerings from the Church members. Gift Day, Easter and Christmas collections are just some of the ways it is funded. The money raised is used to make grants to charities and Christian organisations which the Church wishes to support, as well as emergency relief appeals globally.

Legacy Fund – This Fund has been set up to ensure that legacies are not used for general expenditure but for specific, identifiable projects, as far as possible.

Major Repair Fund – This Fund was set up to meet the cost of repairs to the external brickwork, which have been identified as necessary works during the current year or in the near future.

Music Fund - It permits the Director of Music to have access to monies to enrich Trinity's musical life.

Technology Fund –This Fund has been set up to finance a renewal/upgrade of Trinity's computers, both employee and officer laptops and the office PC. The office computer is running on software that is no longer being supported, however this computer is no longer used for day to day administrative business.

RESTRICTED FUNDS

Restricted Funds are created by the Charity where the monies received can only be used for the specific purpose for which they were entrusted to the Charity.

Lettings from the Manse Fund – All income earned by the Charity through letting the Manse has to be spent on the Manse itself; any surplus belongs to the URC Southern Synod that owns the property.

Organ Fund - This Fund represents the depreciated cost of the digital organ which was generously donated in Memory of Dr Robin Paul.

Renewable Capital Projects Fund - This Fund results from a gift of £15,000 for use in:
1) a renewable energy capital project or projects (e.g., installation of solar panels or similar) at Trinity, and / or
2) as an investment on Trinity URC's behalf in a renewable energy capital project or projects physically located in the London Borough of Merton, in association with other faith groups or community groups (including but not limited to a community energy trust or similar entity).

If the congregation does not decide to undertake or participate in a capital project or projects up to the value of £15,000 prior to 4 June 2031, after 4 June 2031 the balance of any money available may be used for repairs and work to improve or maintain the fabric of Trinity URC.

Special Capital Projects Fund - This Fund results from an anonymous gift of £10,000 to be used for an important project that might otherwise be delayed for want of funds.

17 LEGACIES AND BEQUESTS

Legacies were received in the year from the Estate of Mrs. Margaret B Noble of £15,000 and an interim payment of £150,000 from the Estate of Mr. David M Young (a former Church Secretary). No legacies were received in 2022.

18 CAPITAL COMMITMENTS

The Trustees have made a commitment at the year end to deploy the balance in the Manse Restricted Fund on refurbishing the Manse both internally and in the garden, and any amount necessary in excess of the fund balance will be made good from the general fund.

19 RELATED PARTY TRANSACTIONS

All Trustees who have authority and responsibility for planning, directing and controlling the activities of the Charity are considered to be key management personnel. Total remuneration in respect of these individuals is £nil (2022- £nil). There were no related party transactions during the year or the previous year.

20 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

The key components from the prior year figures are analysed below by fund:

	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	31-Dec-22
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	110,755	17,494	-	**128,249**
Charitable activities	137,729	-	-	**137,729**
Other trading activities	2,504	-	-	**2,504**
Investments	597	-	-	**597**
Other	44,420	2,000	32,500	**78,920**
Total	**296,005**	**19,494**	**32,500**	**347,999**
EXPENDITURE ON:				
Raising funds	2,264	-	-	**2,264**
Charitable Activities:				
URC Ministry & Mission Fund	82,248	-	-	**82,248**
Ministerial and Manse costs	2,521	-	10,088	**12,609**
Church activities	175,058	1,654	3,921	**180,633**
Donations and grants	2,921	26,243	-	**29,164**
Total	**265,012**	**27,897**	**14,009**	**306,918**
Net income/(expenditure)	**30,993**	**(8,403)**	**18,491**	**41,081**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

England & Wales - Charity number 1134743

Accounts

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Charity No. 1134743

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS

TO

YEAR ENDED 31 DECEMBER 2022

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TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2022

The Trustees present their report and the unaudited financial statements of the Charity for the year ended 31 December 2022. The Trustees have adopted the provisions of Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities 2015" (FRS102) in preparing the annual report and financial statements of the Charity.

The Trustees give their time voluntarily, and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 12 to the financial statements.

The Trustees serving during the year and to the date of this report were as follows:-

TRUSTEES	Appointed	Resigned
Catherine Frances Paul - Joint Church Secretary	29.4.2012	
Robin Napier Goodchild - Congregational Treasurer	11.9.2014	
Andrew John Melrose	19.3.2017	12.3.2023
Kwame Boadi Sarpong	19.3.2017	12.3.2023
Alexander McLeish	18.3.2018	
Alex Woo (Xun Yuan Wu)	18.3.2018	20.3.2022
Jawdat (Dodie) Khurshid	17.3.2019	
Cathryn Houston Dundee	19.4.2020	6.1.2022
Samuel George Elliot - Joint Church Secretary	13.2.2020	
Grace Anne de Grouchy	20.3.2022	
Sarah Frances Elizabeth Elliot	20.3.2022	
Christopher John Jeffery	20.3.2022	
Alison Mary Trehearn	20.3.2022	
Michael Guthrie Tulloch	20.3.2022	
Mary (May) McKay Bell Nicol	12.3.2023	

PRINCIPAL OFFICE
Trinity United Reformed Church
Mansel Road
Wimbledon
London SW19 4AA
Office telephone number is 020 8946 9281. The email address is office@trinitywimbledon.org.

The Church Building and the Manse at 142 Copse Hill, Wimbledon SW20 0NP are vested in the Synod Trust Company as Trustees and held for the benefit of Trinity URC in accordance with the trusts applicable to URC properties.

CHARITY NUMBER 1134743

BANKERS
CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4JQ

Barclays Bank Plc.
Wimbledon Business Centre
Barclays House
8 Alexandra Road
SW19 7LY

INDEPENDENT EXAMINER
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A K Accounting Solutions Limited
Chartered Certified Accountants
Ferneberga House
Alexandra Road
Farnborough, GU14 6DQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

Trinity United Reformed Church (Wimbledon) Charity is a local church of the United Reformed Church (URC) within the United Kingdom and is a member Church of the Southern Synod of the Church. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk).

Until 2010, the Church was classified as an unregistered charity, and thus did not need to report to the Charity Commissioners, although the Church was classified as a charity by HM Revenue and Customs. The Charity Commissioners duly registered the Church as a charity on 9 March 2010 - Registration No. 1134743 in the name of Trinity United Reformed Church (Wimbledon) Charity. The governing document of the registered charity is a statement adopted by the Church Meeting on 9 August 2009.

Trustees

The activities of Trinity URC are overseen by the Elders' Council of the Church in accordance with the provisions of the Structure of the United Reformed Church, determined by the General Assembly of the United Reformed Church. The Elders' Council is responsible for the general oversight of all Church objectives including the financial administration of the Church, together with the care and maintenance of the Church premises and the manse. Since 29 April 2012, the Trustees of the registered Charity have been drawn from the qualified members for the time being of the Elders' Council.

Appointment of New Trustees

Members of Elders' Council are elected by the Church Meeting in accordance with guidance provided by the United Reformed Church. Candidates for election must be nominated by more than five other Church members through a procedure agreed by Church Meeting. Candidates who stand for election must then receive more than 75% of the membership present and voting to be deemed elected. Elections are conducted by secret ballot.

The Minister and Joint Church Secretaries serve as members of Elders' Council ex-officio. The members of Elders' Council act as the Trustees of the Church. The Congregational Treasurer is also a Trustee (ex officio). There is an informal programme for the induction of Trustees informed by the URC guidance Safer Election of Elders. Training is also organised for the Trustees when required to ensure they are aware of current practice and issues of charity law.

Organisational Structure

In accordance with the structure of the United Reformed Church as set out in the URC Manual, the Church Meeting (consisting of those persons who have been admitted to the full privileges and responsibilities of membership of the URC and whose names are included on the local membership roll) is responsible for furthering the life and mission of Trinity. It is consulted on significant matters relating to the general life and work of the Church, and is the responsible body for some specific decisions on matters of policy and practice. The Church Meeting meets no less than four times a year.

The Church Meeting elects members of the Elders' Council who share with the Minister in the responsibility of exercising oversight of the spiritual life of the Church. The Elders' Council exists to serve the Church through strategic leadership and oversight. It develops policies consistent with Trinity's agreed Pastorate Priorities, and is responsible for the implementation of such policies directly or through Teams as appropriate.

The Elders' Council takes its place among the Councils of the United Reformed Church. Acting directly and through Teams, it is responsible for the discharge of the twelve Functions of the Elders' Meeting specified in the United Reformed Church Manual. It meets no fewer than eleven times a year.

As Trustees of the Trinity United Reformed Church (Wimbledon) Charity, the members of the Elders' Council are responsible for Trinity's pursuit of its charitable objects, its compliance with all appropriate legislation, and its adherence to principles of good practice.

In accordance with the URC Acts, some decisions may require Church Meeting approval or Synod approval (at present Synod has delegated its power of approval to Resources Committee) before actions can be taken by, or on behalf of, the Church.

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Organisational Structure - continued

Trinity has a number of standing Teams which oversee day-to-day activities carried out within and through the church. The Children & Youth Work; Finance; Outreach & Witness; Worship & Faith Development; and Property Teams have Team leaders appointed by the Elders' Council and meet at least four times annually. The Church established a Vacancy Team in 2020 to facilitate the appointment of a new minister.

The day-to-day operational running of the Church is supported by the Church Administrator and two caretakers. All staff are appointed by and responsible to the Trustees. Management responsibilities are delegated individually to a Trustee or Elder as decided by Elders' Council. All staff work within the parameters defined by their role description. Financial reports and information produced by the Church Administrator are checked by the Treasurer, appointed line manager or Church Secretaries as appropriate. A Lettings Support Group, including the appointed line manager, works with the staff to provide advice, oversight and support.

Related parties

There have been no significant related party transactions between the Church and any of its Trustees or Synod officials during the year.

Use of Volunteers

Most stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The URC Trust (acting at denominational level) is a separate charity, again not under common control. The Church Administrator and caretakers are employed members of staff, paid by the Charity. Other than paid members of staff specified above, all members of Teams and others supporting and enabling church activities are volunteers, almost all being members of the Church.

Key Management Personnel

Minister – Vacant
The Minister, in accordance with the URC Basis of Union, is commissioned to conduct public worship, to preach the Word and to administer the Sacraments, to exercise pastoral care and oversight, and to give leadership to the Church in its mission to the world. The Minister will normally preside over the Elders' Council and Church Meeting.

Church Secretaries – Sam Elliot & Catherine Paul
The Church Secretaries share responsibility with the Minister for the day-to-day leadership of Church business, especially in administrative, governance and policy matters.

In addition to their roles in Sunday and other worship and pastoral matters, the Joint Church Secretaries plan and manage the business of the Elders' Council and Church Meeting, oversee strategies and policies, maintain Church records, and work closely with other officers to further the life and witness of the Church.

They are ex-officio members of the Elders' Council, appointed by recommendation of the Minister and Elders' Council and affirmed by Church Meeting.

Congregational Treasurer – Robin Goodchild
The Treasurer is the principal adviser to the Trustees regarding financial matters and has day-to-day responsibility for the Church's financial management. Working with the Chair and members of the Finance Team, he advises the Trustees and Church Meeting on the development of an annual budget and produces the annual accounts. The Treasurer is appointed by the Elders' Council and is a Trustee ex-officio.

Staff Line Manager – Robin Ingram
Management responsibilities for staff are delegated individually to a Trustee or Elder as decided by Elders' Council. The staff line manager has day to day responsibility for managing the work of the Church Administrator.

Team Leaders - Claire Wood (Children & Youth Work); Richard Probert (Finance); Mike Tulloch (Outreach & Witness); Dodie Khurshid (Property); and Pam Rostron (Worship & Faith Development).
Team Leaders are responsible for leading the Church's work in their area of responsibility, communicating with other Teams as appropriate, arranging quarterly meetings and reporting on their activities to Elders' Council.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2022

AIMS AND OBJECTIVES

As a local congregation of the United Reformed Church, Trinity URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings, especially the Mansel Road Centre, a suite of rooms at the rear of the premises.

The aim of Trinity URC is to cultivate a Christian community that lives out the qualities set out in our Mission Statement: 'Rooted in Christ; growing in faith; sharing and serving in love.' To do this Trinity focusses on three enduring strategic priorities:

- Strengthening faith – a commitment to nurture and develop the faith of Trinity folk;
- Service – a commitment to serve God through service to our local and global community;
- Witness – a commitment to be witnesses to our Christian faith outside Trinity and in the wider world.

Achieving delivery of the Charity's aims and public benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit and in particular "The Advancement of Religion for the Public Benefit" when reviewing the Church's aims and objectives, in planning future activities and have regard to it in the administration of the Church, and believe that the Church provides benefit to the public.

Core projects and priorities supporting the aims and outcomes were developed at an Elders' Council Strategy Day and are set out in an associated report. The Trustees review the aims, objectives and proposed future activities on a regular basis.

The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so and the following sections of this report describe how the Trustees have carried out the purposes of the Trust for the public benefit.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Ministerial vacancy

Trinity has been without a minister since the departure of the Revd D S Grant in October 2020. A Vacancy Team, convened by Sandy McLeish, is leading the process to call a new minister. The Revd Stephen Lewis (Minister of Twickenham and Hampton Hill URCs) served as Interim Moderator until November 2022 when he was replaced by the Revd Dr Andrew Prasad. Trinity's vacancy was formally declared at the end of 2022, and the church is hopeful of being able to call a new Minister during 2023.

The Eldership

Elections were held in early 2022 to call Elders to serve on Elders' Council. Sarah Elliot and Grace de Grouchy were ordained as Elders and inducted to serve at Trinity. Existing Elders Alison Treheam and Mike Tulloch were also elected.

Membership

The number on the roll on 31 December 2022 was 137. Four church members died during the year.

Worship & Faith Development

In the absence of our own Minister, services were led by a mix of visiting preachers and Trinity's own Elders, with participation from members in reading the Bible and leading prayers. We are indebted to the Director of Music, Andrew Davies, and the Choir for the part they play in our worship.

Chinese language worship is held most weeks and led by the Revd Ernest Yu. The Chinese Group is a growing community, bolstered especially by recent arrivals from Hong Kong.

General Assembly-recognised lay preacher and Trinity Elder Mark Dennis gave a series of six sermons on questions in the Old Testament.

A group of Elders have been participating in the Southern Synod Learning Hub, a two-year programme led by the London Institute of Contemporary Christianity to nurture discipleship in the church.

The Queens Road House Group met regularly for Bible study and mutual support. Lent and Advent Study Groups were held online.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE - continued

Church Meetings
Four Church Meetings were held in February, March, September and November.

Children's & Youth Work
Junior Church met throughout the year, with a new regular YP group offering worship and study for teenagers in the congregation. Film Club continued to meet on Friday nights. Messy Church continued with an online session for Epiphany.

Property matters
No major projects were carried out during 2022, but a considerable amount of maintenance of the church premises and manse continued, with the manse being let to tenants during the Vacancy.

Communications
The church uses its website, Facebook and Twitter accounts, and regular update emails to communicate with the congregation and wider community. The church magazine Trinity News is published throughout the year.

Outreach & Witness
Trinity participates in the Merton Winter Night Shelter homelessness project, and hosted guests over the Christmas period at the Mansel Road Centre. Fundraising efforts focussed on the URC's Commitment for Life, Christian Aid week, and Trinity's annual Gift Day 'For Others'.

The work of Merton's Faith in Action for the homeless, the Wimbledon Foodbank, Christian Care, and Merton Citizens were supported by the church.

At the end of 2022 Trinity was successful in achieving the A Rocha Eco Church 'Silver' award, and a well-attended Eco Fair was held in December supporting local 'Sustainable Merton'.

Mansel Road Centre
The Mansel Road Centre once again let its facilities throughout the year to a range of community organisations, charities, businesses and cultural groups, after two years heavily disrupted by the COVID-19 pandemic.

Fellowship
With COVID-19 restrictions a memory of previous years, the Trinity community was able to meet in fellowship, with afternoon tea, a church picnic, a URC Jubilee quiz and a celebration for the Queen's platinum jubilee enjoyed through the year.

FINANCIAL REVIEW

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

A financial review document is made available to all members of the Church if requested. This document highlights the main features of these financial statements. The review includes a comparison between the current and prior year and the final operating income resources and expenditure.

Statement of Financial Activities

The Statement of Financial Activities is shown on page 12, with a more detailed analysis of income and expenditure on pages 16 to 19. The total income for the year was £347,999 (2021: £388,566).

Receipts from Church lettings totalled £137,729 (2021: £82,765), donations and legacies amounted to £128,249 (2021: £150,461) and income from other sources for the year was £80,920 (2021: £154,434) which included £43,371 insurance claims, £2,000 grants received from URC Synod and £32,500 letting income from the Manse.

Total expenditure for the year was £306,918 (2021: £394,498). Building maintenance costs have been the main variance after major works to the Fleches above the Chancel and Old Hall during 2020 and 2021.

Balance Sheet

The above result led to an increase of £41,081 (2021: decrease of £5,932, which has resulted in a combined fund balance of £426,363 (2021: £385,282) at the year-end. An analysis of the movement of funds can be found in note 16.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Fundraising Sources

The Church relies on the continued generous support of its members who continue to give in regular planned giving and other donations throughout the year. The other main source of regular income is rental income from hiring out rooms in the MRC. In addition, the Church engages in one-off fundraising activities in support of both specific campaigns, and its annual 'Gift Day' for selected charities and to have ready monies for international disasters/emergencies.

Investment policy and performance

The policy seeks to achieve as high an income as possible, subject to protecting the capital value of the funds against inflation. The investments include a Barclays Tracker account, National Savings & Investments Accounts and Scottish Widows 1 year Fixed Term Account. The Charity seeks to ensure that none of its investments can be seen to support practices, which are against the conscience of Christians following the Ethical Investment Guidelines approved by the URC General Assembly from time to time.

Reserves policy

The Trustees aim to maintain the General fund at a level to provide working capital for the next twelve months and to retain sufficient funds to meet a reasonable level of unexpected or unbudgeted expenditure.

The Charity occupies and is responsible for maintaining a nineteenth century Grade II Listed building of Special Historic or Architectural Interest. Moreover, the Church includes a brick spire which can require specialist repairs. While the Charity seeks to maintain all its premises in good order, there is always the possibility that emergency repairs will be required. Following Trinity's 2016 quinquennial survey, a service provided by the United Reformed Church for its member churches, it was apparent that the roof would require major repairs in 5-10 years' time. As a result, the Charity created a specific fund of £100,000 for this capital project, increased by £25,000 in 2019. The 2021 quinquennial survey confirmed the likelihood of roof expenditure being required but still in 5-10 years time and not sooner. During 2019, it became apparent that repairs would be necessary to Room 1 (because of subsidence), to external brickwork and for the Fleches above the Church and Old Hall; accordingly, a fund for Major Repairs was designated of £75,000 to contribute to the cost. This fund was drawn down in 2021 to pay for the Fleche repairs. This year £27,000 has been allocated to this fund from the surplus achieved. A Technology Fund was also designated in 2019 to meet the cost of replacing the Charity's computers which operate on software that is no longer supported by its operators.

The Charity, as a responsible employer, wishes to maintain its ability to pay its employees even if its income is reduced unexpectedly. In the light of the above, the Trustees seek to maintain a general reserve of at least £100,000 for emergencies.

FINANCIAL REVIEW - continued

Reserves policy - continued
The Charity normally holds its reserves on deposit because it does not wish to expose its capital to risk. However, because the Roof Fund is not likely to be drawn on for at least 5 years, this capital will be invested in a combination of nominal and index-linked bonds + equities so that the fund can grow in line with construction cost inflation.

Risk management
The Trustees are responsible for the management of the risks faced by the Charity. Risks are identified, assessed and controls established throughout the year. A formal review of the Charity's risk management process is undertaken on an annual basis. The latest review was undertaken in April 2023.

The Trustees maintain a risk register that is reviewed on a regular basis. Major risks identified include:

- Personnel, including some current vacancies, in particular the minister, and possible future retirement of office holders and active volunteers. The Charity has created an experienced Vacancy Team to lead on recruiting a new minister, and Trustees are considering succession plans for other significant roles, including the Church Secretaries.

- Child and adults safeguarding. Trinity has a safeguarding policy which is reviewed annually and overseen by a dedicated Safeguarding Coordinator. Volunteers, Trustees and Elders attend safeguarding training on a regular basis.

- Health and safety. Day to day procedures are overseen by the Church Administrator and Health and Safety Officer. Trustees have increased reporting levels to provide assurance.

- Financial risks relating to levels of giving and lettings income. Financial matters are overseen by a dedicated Finance Team and regular appeals for giving are made. Lettings are overseen by the Lettings Support Group.

- Declining membership and depletion of volunteering resources. The Church continues to pay particular attention to outreach and nurturing and encouraging members and friends of the church.

FUTURE PLANS

Trustees have identified several core priorities to focus their activity over the medium and long term. These include:

- A commitment to "whole life discipleship" for all, principally enabled by participating fully in the Southern Synod Learning Hub;

- A focus on pastoral and congregational care, with the ambition to ensure that all at Trinity are cared for and supported;

- Continuing to focus on the protection of creation in our worship, operations and daily lives, and considering work towards the A Rocha Eco Church 'Gold' award, and

- Reviewing the function, structure and operation of Church governance, to ensure they reflect and support Church priorities.

These issues are to be tackled alongside enduring and ongoing projects such as:

- Working with URC's Southern Synod to continue the search process to call a new minister to the pastorate.

- Nurturing and deepening our local and international partnerships, continuing proactive support for Faith in Action, Merton Winter Night Shelter, and Wimbledon Foodbank, and sharing in support for the leadership of Merton Citizens and its action teams; and

- Working with children and young people, providing opportunities for all ages to learn about the Christian faith, build relationships and friendships, and participate fully as part of Trinity and the wider church.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2022

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income or expenditure, of the Charity for the year. In preparing these financial statements, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, Regulations made thereunder, and the provisions of the Trust deed distilled from the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000. They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

On Behalf of the Board of Trustees - **3 May 2023**

.....
Catherine Paul - Trustee

.....
Samuel Elliot - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
FOR THE YEAR ENDED 31 December 2022

I report to the Trustees on my examination of the accounts of Trinity United Reformed Church (Wimbledon) Church for the year ended 31 December 2022 set out on pages 12 to 23.

Responsibilities and basis of report
As the Charity Trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee'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
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 respect of the Charity as required by section 130 of the Act; or
(2) the accounts do not accord with those accounting records; or
(3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Ferneberga House
Alexandra Road
Farnborough
GU14 6DQ

3 May 2023

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 December 2022

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-22 £	TOTAL * 31-Dec-21 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2	110,755	17,494	-	128,249	150,461
Charitable activities	3	137,729	-	-	137,729	82,959
Other trading activities	4	2,504	-	-	2,504	549
Investments	5	597	-	-	597	163
Other	6	44,420	2,000	32,500	78,920	154,434
Total		296,005	19,494	32,500	347,999	388,566
EXPENDITURE ON:						
Raising funds	7	2,264	-	-	2,264	141
Charitable Activities:						
URC Ministry & Mission Fund	8	82,248	-	-	82,248	82,248
Ministerial and Manse costs	9	2,521	-	10,088	12,609	14,339
Church activities	10	175,058	1,654	3,921	180,633	282,331
Donations and grants	11	2,921	26,243	-	29,164	15,439
Total		265,012	27,897	14,009	306,918	394,498
Net income/(expenditure)		30,993	(8,403)	18,491	41,081	(5,932)
Transfers between funds	16	(25,000)	25,000	-	-	-
Net movement in funds	16	5,993	16,597	18,491	41,081	(5,932)
Reconciliation of funds						
Total funds brought forward	16	177,836	148,507	58,939	385,282	391,214
Total funds carried forward	16	183,829	165,104	77,430	426,363	385,282

The notes form part of these financial statements

*** A full comparison is detailed in Note 20**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

BALANCE SHEET
FOR THE YEAR ENDED 31 December 2022

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-22 £	TOTAL 31-Dec-21 £
FIXED ASSETS						
Tangible assets	13	-	-	23,523	**23,523**	**28,578**
CURRENT ASSETS						
Debtors	14	9,683	1,444	-	**11,127**	**21,588**
Cash at bank		189,398	176,400	53,907	**419,705**	**352,797**
		199,081	177,844	53,907	**430,832**	**374,385**
CURRENT LIABILITIES						
Creditors: falling due within one year	15	(15,252)	(12,740)	-	**(27,992)**	**(17,681)**
NET CURRENT ASSETS		**183,829**	**165,104**	**53,907**	**402,840**	**356,704**
NET ASSETS		**183,829**	**165,104**	**77,430**	**426,363**	**385,282**
FUNDS						
Unrestricted funds	16	183,829	-	-	**183,829**	**177,836**
Designated funds	16	-	165,104	-	**165,104**	**148,507**
Restricted funds	16	-	-	77,430	**77,430**	**58,939**
		183,829	**165,104**	**77,430**	**426,363**	**385,282**

The financial statements were approved by the Board of Trustees on 3 May 2023 and were signed on its behalf by:

Catherine Paul - Trustee

Robin Goodchild - Congregational Treasurer

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2022

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The address of the registered office is given in the reference and administrative details on page 2. The nature of the Charity's operations and its principal activities are set out in the Trustees' report.

Trinity United Reformed Church (Wimbledon) Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the Charity and rounded to the nearest £.

1.2 Reconciliation with previous generally accepted accounting practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

1.3 Fund Accounting

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 and which have not been designated for other purposes. Unrestricted income funds may be expended generally for furthering the religious and charitable work of the URC.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted income funds are funds whose use is restricted to specific purposes according to the terms of the Charity Commissioners Schemes concerned or in accordance with the specific restrictions imposed by the donor. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. As most of the management and activity of the Church is carried out by volunteers, in accordance with the Charities SORP (FRS 102), the volunteer time is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1 ACCOUNTING POLICIES - continued

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings having regard to the nature of the expenditure.

Costs of charitable activities include donations and grants passed on to other charitable organisations, contributions to the URC Ministry & Mission Fund, together with ministerial costs, Church activities and other overhead and support costs.

1.6 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and consider these sufficient for the Charity to be able to continue as a going concern.

1.7 Tangible Fixed Assets and Depreciation

Expenditure incurred on the Church Building and Manse is written off in the year it is incurred. The Church operates a policy whereby all fixed assets greater than or equal to £1,000 will be assessed for capitalisation. Impairment reviews are carried out annually.

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office Equipment	25% straight line (over 4 years)
Audio and Sound Equipment	25% straight line (over 4 years)
Digital Organ	10% straight line (over 10 years)

Freehold property: The owners of the Church and Manse buildings are the URC Southern Synod Trust who hold them upon trust for purposes connected with Trinity URC.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid.

1.9 Cash at Bank and In Hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Taxation

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1.12 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2022

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-22	31-Dec-21
	£	£	£	£	£
2 DONATIONS AND LEGACIES					
Open Plate	5,057	-	-	5,057	4,523
Planned Giving	81,167	-	-	81,167	88,796
Special Offerings and Donations	2,315	17,486		19,801	35,594
Income tax refunds under Gift Aid	22,216	8	-	22,224	21,548
Legacies (see note 17)	-	-	-	-	-
	110,755	17,494	-	128,249	150,461
3 INCOME FROM CHARITABLE ACTIVITIES					
Mansel Road Centre lettings	137,729	-	-	137,729	82,765
Trinity Toddlers	-	-	-	-	194
	137,729	-	-	137,729	82,959
4 OTHER TRADING ACTIVITIES					
Other fundraising	1,780	-	-	1,780	279
Traidcraft Stall	724	-	-	724	270
	2,504	-	-	2,504	549
5 INVESTMENT INCOME					
Bank interest	597	-	-	597	163
6 INCOME FOR OTHER SOURCES					
Badminton	818	-	-	818	-
Grants received from URC Synod	-	2,000	-	2,000	24,000
HMRC Furlough Grants	-	-	-	-	11,471
Insurance Claim	43,371	-	-	43,371	89,396
Letting of the Manse	-	-	32,500	32,500	29,567
Sunday Coffee	19	-	-	19	-
Sweet Machine	212	-	-	212	-
	44,420	2,000	32,500	78,920	154,434
7 EXPENDITURE ON RAISING FUNDS					
Special Event costs	2,264	-	-	2,264	141
	2,264	-	-	2,264	141
8 CHARITABLE EXPENDITURE - MINISTRY & MISSION FUND					
Ministry and Mission Fund	82,248	-	-	82,248	82,248
	82,248	-	-	82,248	82,248

The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church. In the latest accounts (for 2021), 87% of the URC's unrestricted income came from Ministry & Mission Fund contributions, which totalled £19.8 million (2020: £17.9 million). 83% of expenditure was absorbed by Ministry, 9% spent on Education & Learning, 5% on Mission Programmes, 1% on Children & Youth Work with the balance on Governance and Publishing.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2022

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-22	31-Dec-21
	£	£	£	£	£
9 CHARITABLE EXPENDITURE - MINISTERIAL AND MANSE COSTS					
Education and materials	741	-	-	741	721
Local outreach	1,500	-	-	1,500	1,500
Manse expenses	-	-	10,088	10,088	12,118
Minister's expenses	280	-	-	280	-
	2,521	-	10,088	12,609	14,339
10 CHARITABLE EXPENDITURE - CHURCH ACTIVITIES					
Church costs:					
Buildings maintenance	37,812	-	-	37,812	162,727
Cleaning	21,869	-	-	21,869	19,401
Computer and IT costs	2,380	898		3,278	2,911
Electricity and gas	18,101	-	-	18,101	11,176
Flowers	516	-	-	516	21
General Expenses	393	-	-	393	153
Hospitality expenses	1,530	-	-	1,530	223
Insurance	9,861	-	-	9,861	8,373
Music and licences	6,253	756		7,009	6,407
Pulpit supply	2,153	-	-	2,153	2,061
Telephones	3,424	-	-	3,424	2,571
Water rates	167	-	-	167	64
Winter Night Shelter	-	-	-	-	80
	104,459	1,654	-	106,113	216,168
Teaching costs:					
Children and young people	982	-	-	982	660
	982	-	-	982	660
Communications:					
Trinity News	-	-	-	-	-
Printing, postage and stationery	5,684	-	-	5,684	4,603
	5,684	-	-	5,684	4,603
Church Administration:					
Staff costs	57,036	-	-	57,036	50,502
Pension costs	1,407	-	-	1,407	1,318
	58,443	-	-	58,443	51,820
Other Expenses:					
Bank charges	394	-	-	394	590
Depreciation	1,134	-	3,921	5,055	5,054
	1,528	-	3,921	5,449	5,644
Governance Costs:					
Accountancy and payroll fees	1,762	-	-	1,762	1,386
Independent Examination fees	2,200	-	-	2,200	2,050
	3,962	-	-	3,962	3,436
TOTAL - COSTS OF CHURCH ACTIVITIES	175,058	1,654	3,921	180,633	282,331

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-22	31-Dec-21
	£	£	£	£	£
11 CHARITABLE EXPENDITURE - GRANTS AND DONATIONS					
Alzheimer's Research UK	-	500	-	500	500
Barnabas Fund	-	500	-	500	500
Bee Association	-	-	-	-	31
British Red Cross	-	500	-	500	-
Cancer Research UK	-	500	-	500	500
Commitment For Life	514	-	-	514	975
Crisis	-	-	-	-	1,487
Christian Care Merton	100	-	-	100	-
Faith In Action	-	8,245	-	8,245	3,864
Macmillan Cancer	-	500	-	500	500
Médecins Sans Frontières	-	500	-	500	500
Merton Street Pastors	-	500	-	500	-
Royal British Legion	150	-	-	150	100
Samaritans Inner SW London	-	-	-	-	500
Save the Children	-	-	-	-	500
Salvation Army	200	-	-	200	50
South London Refugee Association	-	-	-	-	500
St Raphael's Hospice	-	500	-	500	500
Sustainable Merton	1,241	-	-	1,241	-
Water Aid	-	1,832	-	1,832	1,932
Wimbledon Foodbank	-	5,083	-	5,083	500
YMCA Merton Winter Night Shelter	716	500	-	1,216	-
Other Disaster Relief Donations	-	6,583	-	6,583	2,000
	2,921	26,243	-	29,164	15,439

Note:

£2,000 has been allocated to emergencies appeals from Gift Day 2021 and to date donations have been made to the following appeals: £250 DEC Afghanistan Appeal (Dec 21), £100 UNICEF (Tonga Earthquake Jan 22) and £250 DEC Afghanistan Appeal (Jan 22). £250 DEC Ukraine Appeal (Jul 22), £400 DEC Afghanistan Appeal (Jul 22), £500 DEC Appeal for Pakistan Floods (Sept 22). £250 DEC Ukraine Appeal (Mar 23)

£2,000 has been allocated to emergencies appeals from Gift Day 2022 and to date donations have been made to the following appeals: £250 to each of British Red Cross Afghanistan Appeal (Feb 23), DEC Appeal for Ukraine (Feb 23), Christian Aid Appeal for Turkey & NE Syria Earthquake (Feb 23) and DEC Appeal for Pakistan Floods (Mar 23)

The 'For Others' Fund was closed in July 2022 with the proceeds divided between 3 charities – Faith In Action, Wimbledon Foodbank and the Disaster's Emergency Committee general fund, each receiving £4,583.

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-22	31-Dec-21
	£	£	£	£	£
12 STAFF COSTS					
Salaries	54,836	-	-	**54,836**	**48,428**
Stewards	2,200	-	-	**2,200**	**473**
Social security costs	-	-	-	**-**	**(25)**
Pension costs	1,407	-	-	**1,407**	**1,318**
	58,443	**-**	**-**	**58,443**	**50,194**

The average monthly number of employees was 3 (2021: 3).
No employees received remuneration amounting to more than £60,000 in either year.

TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees are not remunerated for their time given to the Church on a voluntary basis. However, the Trustees have reclaimed for the reimbursement of certain expenditure incurred by them personally on behalf of the Church. Such expenses include postage and stationery, food and drink for various functions and social events held at the Church, plus other incidental costs.

During the year, 4 (2021: 3) Trustees have been reimbursed £1,908 (2021: £726) for such expenditure which related wholly and exclusively to the running costs of the Church and not for any personal or group benefit.

13 TANGIBLE FIXED ASSETS

	Equipment Fixtures & Fittings	Digital Organ	Total
Cost or Valuation:	£	£	£
At 1 January 2022	67,115	39,206	106,321
Additions	-	-	-
Disposals	-	-	-
At 31 December 2022	**67,115**	**39,206**	**106,321**
Depreciation:	£	£	£
At 1 January 2022	65,981	11,762	77,743
Charge for the year	1,134	3,921	5,055
On disposals	-	-	-
At 31 December 2022	**67,115**	**15,683**	**82,798**
Net Book Value	£	£	£
At 31 December 2021	**1,134**	**27,444**	**28,578**
At 31 December 2022	**-**	**23,523**	**23,523**

For the reasons stated in Accounting Policy note 1.7, page 15, the Church and Manse Buildings are not tangible fixed assets of the Church.

For insurance purposes the Church Buildings are insured by the Charity for £ 13,497,386 and the Manse for £534,087. The Church's Contents are insured for £ 241,806 including the Organ at £49,392 and Loss of Income insured for £350,000 in the event of a fire, £100,000 in other limited circumstances.

14 DEBTORS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-22 £	TOTAL 31-Dec-21 £
Trade debtors - Lettings	1,151	-	-	1,151	545
Gift Aid Tax recoverable	7,453	1,444	-	8,897	17,458
Other debtors and prepayments	1,079	-	-	1,079	3,585
	9,683	1,444	-	11,127	21,588

15 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-22 £	TOTAL 31-Dec-21 £
Bank charges	60	-	-	60	74
Barclaycard	717	-	-	717	994
Buildings maintenance and property services	-	-	-	-	67
Cleaning	1,493	-	-	1,493	1,232
Computer & IT	104	-	-	104	96
Donations payable	2,057	12,740	-	14,797	9,033
Electricity and gas	4,454	-	-	4,454	2,410
HMRC	679	-	-	679	-
Hospitality	50	-	-	50	-
Junior Church	302	-	-	302	118
Manse Expenses	152	-	-	152	-
Pension costs	318	-	-	318	294
Printing and Production	1,009	-	-	1,009	134
Professional services	3,100	-	-	3,100	2,850
Repairs and Maintenance	446	-	-	446	-
Telephone	282	-	-	282	255
Waste disposal	-	-	-	-	124
Water rates	29	-	-	29	-
	15,252	12,740	-	27,992	17,681

16 STATEMENT OF FUNDS

	As at 1st Jan 2022 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2022 £
Unrestricted Funds				
General	**177,836**	**30,993**	**(25,000)**	**183,829**
Designated Funds				
Church Roof Fund	125,000	-	-	125,000
For Others Fund	13,749	(13,749)	-	-
Major Repair Fund	-	2,000	25,000	27,000
Music Fund	5,000	4,244	-	9,244
Technology Fund	4,758	(898)	-	3,860
Total for Designated Funds	**148,507**	**(8,403)**	**25,000**	**165,104**

	As at 1st Jan 2022 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2022 £
Restricted Funds				
Lettings from the Manse	16,495	22,412	-	**38,907**
Organ Fund	27,444	(3,921)	-	**23,523**
Renewable Capital Projects	15,000	-	-	**15,000**
Total for Restricted Funds	**58,939**	**18,491**	**-**	**77,430**
Total funds	**385,282**	**41,081**	**-**	**426,363**

	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted Funds			
General	296,005	(265,012)	30,993
Designated funds			
For Others Fund	12,494	(26,243)	(13,749)
Major Repairs Fund	2,000	-	2,000
Music Fund	5,000	(756)	4,244
Technology Fund	-	(898)	(898)
Restricted Funds			
Lettings from the Manse	32,500	(10,088)	22,412
Organ Fund	-	(3,921)	(3,921)
Renewable Capital Projects	-	-	-
Total Funds	**347,999**	**(306,918)**	**41,081**

16 STATEMENT OF FUNDS (continued)

DESIGNATED FUNDS

The Church operates the following Designated Funds with the encouragement of Church Meeting:

Church Roof Fund – Following the 2016 quinquennial survey, it was apparent that the roof will require major repairs in 5-10 years' time. A fund has been established to prepare for this expenditure and the capital will be invested to hedge construction cost inflation.

For Others Fund - This receives donations and offerings from the Church members. Gift Day, Easter and Christmas collections are just some of the ways it is funded. The money raised is used to make grants to charities and Christian organisations which the Church wishes to support, as well as emergency relief appeals globally. Having identified a historic build up of funds of £13,749 and reporting this to Elders' Council, following discussion it was agreed to allocate one-third each to Faith in Action, DEC and Wimbledon Foodbank.

Major Repair Fund – This Fund was set up to meet the cost of repairs to the external brickwork, which have been identified as necessary works during the current year or in the near future. The repairs required to the Fleches and Room 1 were completed in 2021 and last year respectively.

Music Fund - It permits the Director of Music to have access to monies to enrich Trinity's musical life.

Technology Fund – This Fund has been set up to finance a renewal/upgrade of Trinity's computers, both personal laptops and the office PC. The office computer is running on software that is no longer being supported, however this machine is no longer used for day to day administrative business.

RESTRICTED FUNDS

Restricted Funds are created by the Church where the monies received can only be used for the specific purpose for which they were entrusted to the Church.

Lettings from the Manse – All income earned by the Charity through letting the Manse has to be spent on the Manse itself, any surplus belongs to the URC Southern Synod that owns the property.

Organ Fund - This Fund represents the depreciated cost of the digital organ which was generously donated in Memory of Dr Robin Paul.

Renewable Capital Projects - This Fund results from a gift of £15,000 for use in:
1) a renewable energy capital project or projects (e.g., installation of solar panels or similar) at Trinity, and / or
2) as an investment on Trinity URC's behalf in a renewable energy capital project or projects physically located in the London Borough of Merton, in association with other faith groups or community groups (including but not limited to a community energy trust or similar entity).

If the congregation does not decide to undertake or participate in a capital project or projects up to the value of £15,000 prior to 4 June 2031, after 4 June 2031 the balance of any money available may be used for repairs and work to improve or maintain the fabric of Trinity URC.

17 LEGACIES AND BEQUESTS

No legacies this year or the previous year.

In 2022, no legacies were received but a significant insurance claim was paid - £43,371 for Loss of Income in 2021 due to Covid-19 (making a total of £98,371 for Loss of Income during the Pandemic over 2020/21); and an annual repair grant of £2,000 was received from the URC Southern Synod.

18 CAPITAL COMMITMENTS

The Trustees have made a commitment at the year end to spend £18,617 from the Manse Restricted Fund to improve and increase the onsite parking at the Manse. This work was carried out in January and February 2023.

19 RELATED PARTY TRANSACTIONS

All Trustees who have authority and responsibility for planning, directing and controlling the activities of the Charity are considered to be key management personnel. Total remuneration in respect of these individuals is £nil (2021- £nil). There were no related party transactions during the year or the previous year.

20 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

The key components from the prior year figures are analysed below by fund:

	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	31-Dec-21
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	117,665	17,796	15,000	150,461
Charitable activities	82,959	-	-	82,959
Other trading activities	549	-	-	549
Investments	163	-	-	163
Other	66,471	58,396	29,567	154,434
Total	267,807	76,192	44,567	388,566
EXPENDITURE ON:				
Raising funds	141	-	-	141
Charitable Activities:				
URC Ministry & Mission Fund	82,248	-	-	82,248
Ministerial and Manse costs	1,267	-	13,072	14,339
Church activities	125,792	148,797	7,742	282,332
Donations and grants	2,643	12,796	-	15,438
Total	212,091	161,593	20,814	394,498
Net income/(expenditure)	55,716	(85,401)	23,753	(5,932)

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

England & Wales - Charity number 1134743

Accounts

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Charity No. 1134743

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS

TO

YEAR ENDED 31 DECEMBER 2021

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TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2021

The Trustees present their report and the unaudited financial statements of the Charity for the year ended 31 December 2021. The Trustees have adopted the provisions of Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities 2015" (FRS102) in preparing the annual report and financial statements of the Charity.

The Trustees give their time voluntarily, and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 12 to the financial statements.

The Trustees serving during the year and to the date of this report were as follows:-

TRUSTEES	**Appointed**	**Resigned**
Catherine Frances Paul - Joint Church Secretary	29.4.2012	
Robin Napier Goodchild - Congregational Treasurer	11.9.2014	
Andrew John Melrose	19.3.2017	
Kwame Boadi Sarpong	19.3.2017	
Alexander McLeish	18.3.2018	
Xun (Alex) Yuan Wu (Woo)	18.3.2018	20.3.2022
Jawdat (Dodie) Khurshid	17.3.2019	
Samuel George Elliot - Joint Church Secretary	13.2.2020	
Cathryn Houston Dundee	19.4.2020	6.1.2022
Alissa Victoria White	17.2.2021	31.12.2021
Grace Anne de Grouchy	20.3.2022	
Sarah Frances Elizabeth Elliot	20.3.2022	
Christopher John Jeffery	20.3.2022	
Alison Mary Trehearn	20.3.2022	
Michael Guthrie Tulloch	20.3.2022	

PRINCIPAL OFFICE
Trinity United Reformed Church
Mansel Road
Wimbledon
London SW19 4AA
Office telephone number is 020 8946 9281. The email address is office@trinitywimbledon.org.

The Church Building and the Manse at 142 Copse Hill, Wimbledon SW20 0NP are vested in the Synod Trust Company as Trustees and held for the benefit of Trinity URC in accordance with the trusts applicable to URC properties.

CHARITY NUMBER 1134743

BANKERS

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4JQ

Barclays Bank Plc.
Wimbledon Business Centre
Barclays House
8 Alexandra Road
SW19 7LY

INDEPENDENT EXAMINER
Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Minster House, 126a High Street
Whitton, Twickenham
TW2 7LL

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution of the Synod

Trinity United Reformed Church (Wimbledon) Charity is a local church of the United Reformed Church (URC) within the United Kingdom and is a member Church of the Southern Synod of the Church. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk).

Church history

Until 2010, the Church was classified as an unregistered charity, and thus did not need to report to the Charity Commissioners, although the Church was classified as a charity by HM Revenue and Customs. The Charity Commissioners duly registered the Church as a charity on 9 March 2010 - Registration No. 1134743 in the name of Trinity United Reformed Church (Wimbledon) Charity. The governing document of the registered charity is a statement adopted by the Church Meeting on 9 August 2009.

The activities of Trinity URC are overseen by the Elders' Council of the Church in accordance with the provisions of the Structure of the United Reformed Church, determined by the General Assembly of the United Reformed Church. The Elders' Council is responsible for the general oversight of all Church objectives including the financial administration of the Church, together with the care and maintenance of the Church premises and the manse. Since 29 April 2012, the Trustees of the registered Charity have been drawn from the qualified members for the time being of the Elders' Council.

Following a Church Meeting decision on 12 January 2011, the Elders' Council was re-formed, and thereafter was to consist of the Interim Minister, the Associate Minister, the Church Secretary, Assistant Church Secretary and 13 further Elders who were elected to serve by the Church Meeting. Elections have subsequently been held annually in March or April to appoint new Elders. Church Meeting agreed on 21 April 2013 that Trinity's new Minister would be an ex-officio member of the Council and a Trustee, and that there would be two Joint Church Secretaries, instead of one Church Secretary and one Assistant Church Secretary. At the Church Meeting held in November 2013, it was agreed that the two Joint Church Secretaries would serve in future as ex-officio members of the Council and as Trustees, and that the number of elected Elders, who are also Trustees, on the Council would be reduced from 13 to 12. At the Church Meeting on 11 September 2014 it was agreed that the Congregational Treasurer would serve as a Trustee, ex-officio. At Church Meeting on 26 September 2019, it was agreed that the number of elected members should be further reduced to 10.

The Minister, Revd D S Grant, left Trinity in October 2020 and moved to pastorates in North London. The Associate Minister, Revd Ernest Yu, retired in November 2020.

Appointment of New Trustees

Members of Elders' Council are elected by the Church Meeting in accordance with guidance provided by the United Reformed Church. Candidates for election must be nominated by more than five other Church members through a procedure agreed by Church Meeting. Candidates who stand for election must then receive more than 75% of the membership present and voting to be deemed elected. Elections are conducted by secret ballot.

The Minister and Joint Church Secretaries serve as members of Elders' Council ex-officio. The members of Elders' Council act as the Trustees of the Church. The Congregational Treasurer is also a Trustee (ex officio). There is an informal programme for the induction of Trustees informed by the URC guidance Safer Election of Elders. Training is also organised for the Trustees when required to ensure they are aware of current practice and issues of charity law.

Organisational Structure

In accordance with the structure of the United Reformed Church as set out in the URC Manual, the Church Meeting (consisting of those persons who have been admitted to the full privileges and responsibilities of membership of the URC and whose names are included on the local membership roll) is responsible for furthering the life and mission of Trinity. It is consulted on significant matters relating to the general life and work of the Church, and is the responsible body for some specific decisions on matters of policy and practice. The Church Meeting meets no less than four times a year.

The Church Meeting elects members of the Elders' Council who share with the Minister in the responsibility of exercising oversight of the spiritual life of the Church. The Elders' Council exists to serve the Church through strategic leadership and oversight. It develops policies consonant with Trinity's agreed Pastorate Priorities, and is responsible for the implementation of such policies directly or through Teams as appropriate.

The Elders' Council takes its place among the Councils of the United Reformed Church. Acting directly and through Teams, it is responsible for the discharge of the twelve Functions of the Elders' Meeting specified in the United Reformed Church Manual. It meets no fewer than eleven times a year.

As Trustees of the Trinity United Reformed Church (Wimbledon) Charity, the members of the Elders' Council are responsible for Trinity's pursuit of its charitable objects, its compliance with all appropriate legislation, and its adherence to principles of good practice.

In accordance with the URC Acts, some decisions may require Church Meeting approval or Synod approval (at present Synod has delegated its power of approval to its Resources Committee) before actions can be taken by, or on behalf of, the Church.

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Organisational Structure - continued

Trinity has a number of standing Teams which oversee day-to-day activities carried out within and through the church. The Children & Youth Work; Finance; Outreach & Witness; Worship & Faith Development; and Property Teams have Team leaders appointed by the Elders' Council and meet at least four times annually. The Church established a Vacancy Team in 2020 to facilitate the appointment of a new minister.

The day-to-day operational running of the Church is supported by the Church Administrator and two caretakers. All staff are appointed by and responsible to the Trustees. Management responsibilities are delegated individually to a Trustee or Elder as decided by Elders' Council. All staff work within the parameters defined by their role description. Financial reports and information produced by the Church Administrator are checked by the Treasurer, appointed line manager or Church Secretaries as appropriate. A Lettings Support Group, including the appointed line manager, works with the staff to provide advice, oversight and support.

Related parties

There have been no significant related party transactions between the Church and any of its Trustees or Synod officials during the year.

Use of Volunteers

Most stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The URC Trust (acting at denominational level) is a separate charity, again not under common control. The Church Administrator and caretakers are employed members of staff, paid by the Charity. Other than paid members of staff specified above, all members of Teams and others supporting and enabling church activities are volunteers, almost all being members of the Church.

Key Management Personnel

Minister – Vacant

The Minister, in accordance with the URC Basis of Union, is commissioned to conduct public worship, to preach the Word and to administer the Sacraments, to exercise pastoral care and oversight, and to give leadership to the Church in its mission to the world. The Minister will normally preside over the Elders' Council and Church Meeting. Stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London.

Church Secretaries – Sam Elliot & Catherine Paul

The Church Secretaries share responsibility with the Minister for the day-to-day leadership of Church business, especially in administrative, governance and policy matters.

In addition to their roles in Sunday and other worship and pastoral matters, the Joint Church Secretaries plan and manage the business of the Elders' Council and Church Meeting, oversee strategies and policies, maintain Church records, and work closely with other officers to further the life and witness of the Church.

They are ex-officio members of the Elders' Council, appointed by recommendation of the Minister and Elders' Council and affirmed by Church Meeting.

Congregational Treasurer – Robin Goodchild

The Treasurer is the principal adviser to the Trustees regarding financial matters and has day-to-day responsibility for the Church's financial management. Working with the Chair and members of the Finance Team, he advises the Trustees and Church Meeting on the development of an annual budget and produces the annual accounts. The Treasurer is appointed by the Elders' Council and is a Trustee ex-officio.

Team Leaders - Claire Wood (Children & Youth Work); Richard Probert (Finance); Mike Tulloch (Outreach & Witness); Dodie Khurshid (Property); and Pam Rostron (Worship & Faith Development).

Team Leaders are responsible for leading the Church's work in their area of responsibility, communicating with other Teams as appropriate, arranging quarterly meetings and reporting on their activities to Elders' Council.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2021

AIMS AND OBJECTIVES

As a local congregation of the United Reformed Church, Trinity URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings, especially the Mansel Road Centre, a suite of rooms at the rear of the premises.

The aim of Trinity URC is to cultivate a Christian community that lives out the qualities set out in our Mission Statement: 'Rooted in Christ; growing in faith; sharing and serving in love.' To do this Trinity focusses on three enduring strategic priorities:

- Strengthening faith – a commitment to nurture and develop the faith of Trinity folk;
- Service – a commitment to serve God through service to our local and global community;
- Witness – a commitment to be witnesses to our Christian faith outside Trinity and in the wider world.

Achieving delivery of the Charity's aims and public benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit and in particular "The Advancement of Religion for the Public Benefit" when reviewing the Church's aims and objectives, in planning future activities and have regard to it in the administration of the Church, and believe that the Church provides benefit to the public.

Core projects and priorities supporting the aims and outcomes were developed at an Elders' Council Strategy Day and are set out in an associated report. The Trustees review the aims, objectives and proposed future activities on a regular basis.

The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so and the following sections of this report describe how the Trustees have carried out the purposes of the Trust for the public benefit.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Pandemic

As 2021 began the Church again ceased in-person worship in response to Government and URC guidance. Worship services and meetings were held primarily through online videoconferencing until Pentecost – Sunday 23 May. The second half of the year was a time of rediscovering cherished rituals, retaining new practices and innovations, and rebuilding participation and outreach.

Ministerial vacancy

Following the departure of the Revd D S Grant in October 2020, Trinity was without a Minister for the whole of 2021. The Vacancy Team, convened by Sandy McLeish, met four times during the year, and led the important work of consulting the congregation and preparing Trinity's Pastorate Profile, an essential document to enable the call of a new Minister. The Revd Stephen Lewis (Minister of Twickenham and Hampton Hill URCs) continued to serve as Interim Moderator.

The Eldership

As agreed by Church Meeting, no elections to the Elders' Council were held in 2021. The Council met 14 times during the year, from January to June by videoconference.

Membership

The number on the roll on 31 December 2021 was 150. There were two deaths and one new member was received.

Worship & Faith Development

During the year 34 services were held in the church and 22 virtually. The church was closed for 20 Sundays from January to May. During the closure services were held by videoconference, with the text of the service being sent each week to those without internet access. The Musical Director, Andrew Davies, provided recorded music for online worship services.

In the absence of our own Minister, services were led by a mix of visiting preachers and Trinity's own Elders. We were pleased to welcome the URC General Secretary and both Moderators of General Assembly to lead worship during the year.

The Southern Synod's Training and Development Officer, Revd Andy Twilley, provided additional training in leading worship to Elders. Katrina Clifford continued to train as a Synod Accredited Lay Preacher, and successfully passed her assessment in late 2021.

The Queens Road House Group resumed meeting online to provide Bible study and mutual support. An Advent Bible Study Course also took place online.

Later in the year we were able to restore festive traditions such as the Children's Nativity play, Carols and Readings by Candlelight, a Christingle service, and midnight Communion on Christmas Eve.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE - continued

Church Meetings
Four Church Meetings were held in 2021, with online meetings in January, March and May, and our first in-person meeting since February 2020 taking place in November.

Children's & Youth Work
Junior Church returned to meeting in person from May 2021. Film Club resumed its Friday night meetings. Messy Church continued online, with an Easter session in March themed around New Life.

Property matters
Repairs to the two fleche spires were finished in the first part of the year. The design, construction and planting of a new garden at the rear of the Church was completed in May. A quinquennial property survey was undertaken and issues identified addressed.

Communications
Communication continued to be essential while the congregation was unable to meet, using the church website, Facebook and Twitter accounts, and regular update emails to those who have subscribed. Trinity News was published throughout the year.

Outreach & Witness
Trinity volunteers supported the Merton Winter Night Shelter project in a different way this year due to the pandemic, assisting a smaller number of guests at self-contained accommodation, rather than hosting the usual larger number at the Mansel Road Centre. Fundraising efforts focussed on the URC's Commitment for Life, Christian Aid week, and Trinity's annual Gift Day. The work of Merton's Faith in Action for the homeless and the Wimbledon Foodbank were both supported by the church.

Mansel Road Centre
The Mansel Road Centre was once again significantly affected by national COVID-19 measures, with reduced lettings in the first half of the year.

FINANCIAL REVIEW

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

A financial review document is made available to all members of the Church if requested. This document highlights the main features of these financial statements. The review includes a comparison between the current and prior year and the final operating income resources and expenditure.

Statement of Financial Activities

The Statement of Financial Activities is shown on page 12, with a more detailed analysis of income and expenditure on pages 16 to 19. The total income for the year was £388,566 (2020: £288,158).

Receipts from Church lettings totalled £82,765 (2020: £67,311), donations and legacies amounted to £150,461 (2020: £178,180) and income from other sources for the year was £154,434 (2020: £40,407) which included £89,396 insurance claims, £24,000 grants received from URC Synod and £29,567 letting income from the Manse. Moreover, a further £11,471 (2020:£14,856) was received from the government's furlough scheme.

Total expenditure for the year was £394,498 (2020: £311,261). Building maintenance costs have been the main variance for a third year with expenditure on repairing the Fleches above the Chancel and Old Hall; £19,679 was received from the Church's insurers as an further contribution to this work.

Balance Sheet

The above result led to a decrease of £5,932 (2019: decrease of £23,103), which has resulted in a combined fund balance of £385,282 (2020: £391,214) at the year-end. An analysis of the movement of funds can be found in note 16.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Fundraising Sources

The Church relies on the continued generous support of its members who continue to give in regular planned giving and other donations throughout the year. The other main source of regular income is rental income from hiring out rooms in the MRC. Fundraising activities continued to be carried out by the Church throughout the year despite the premises being unavailable for worship until May.

Investment policy and performance

The policy seeks to achieve as high an income as possible, subject to protecting the capital value of the funds against inflation. The investments include a Barclays Tracker account, National Savings & Investments Accounts and Scottish Widows 1 year Fixed Term Account. The Charity seeks to ensure that none of its investments can be seen to support practices, which are against the conscience of Christians following the Ethical Investment Guidelines approved by the URC General Assembly from time to time.

Reserves policy

The Trustees aim to maintain the General fund at a level to provide working capital for the next twelve months and to retain sufficient funds to meet a reasonable level of unexpected or unbudgeted expenditure.

The Charity occupies and is responsible for maintaining a nineteenth century Grade II Listed building of Special Historic or Architectural Interest. Moreover, the Church includes a brick spire which can require specialist repairs. While the Charity seeks to maintain all its premises in good order, there is always the possibility that emergency repairs will be required. Following Trinity's 2016 quinquennial survey, a service provided by the United Reformed Church for its member churches, it was apparent that the roof would require major repairs in 5-10 years' time. As a result, the Charity created a specific fund of £100,000 for this capital project, increased by £25,000 in 2019. The 2021 quinquennial survey confirmed the likelihood of roof expenditure being required but still in 5-10 years time and not sooner. During 2019, it became apparent that repairs would be necessary to Room 1 (because of subsidence), to external brickwork and for the Fleches above the Church and Old Hall; accordingly, a fund for Major Repairs was designated of £75,000 to contribute to the cost. This fund was drawn down in 2021 to pay for the Fleche repairs. A Technology Fund was also designated in 2019 to meet the cost of replacing the Charity's computers which operate on software that is no longer supported by its operators.

The Charity, as a responsible employer, wishes to maintain its ability to pay its employees even if its income is reduced unexpectedly. In the light of the above, the Trustees seek to maintain a general reserve of at least £100,000 for emergencies.

FINANCIAL REVIEW - continued

Reserves policy - continued

The Charity normally holds its reserves on deposit because it does not wish to expose its capital to risk. However, because the Roof Fund is not likely to be drawn on for at least 5 years, this capital will be invested in a combination of nominal and index-linked bonds + equities so that the fund can grow in line with construction cost inflation.

Risk management

The Trustees are responsible for the management of the risks faced by the Charity. Risks are identified, assessed and controls established throughout the year. A formal review of the Charity's risk management process is undertaken on an annual basis. The latest review was undertaken in April 2022.

The Trustees maintain a risk register that is reviewed on a regular basis. Major risks identified include:

• Personnel including some current vacancies, in particular the minister, and possible future retirement of office holders and active volunteers. The Charity has created an experienced Vacancy Team to lead on recruiting a new minister, and Trustees are considering succession plans for other significant roles.

• Ongoing risks associated with COVID-19. Trustees maintain relevant risk assessments and adhere to Government and URC guidance.

• The deterioration of Trinity's buildings. A quinquennial property survey was undertaken during 2021 and issues identified addressed. A new Property Team is in place to provide for ongoing maintenance.

• Child and adults safeguarding. Trinity has a safeguarding policy which is reviewed annually and overseen by a dedicated Safeguarding Coordinator. Volunteers, Trustees and Elders are expected to attend safeguarding training on a regular basis.

• Health and safety. Day to day procedures are overseen by the Church Administrator. Trustees intend to review compliance and increase reporting levels to provide assurance.

• Financial risks relating to levels of giving and lettings income. Financial matters are overseen by a dedicated Finance Team and regular appeals for giving are made. Lettings are overseen by the Lettings Support Group.

• Demographic change and declining membership. The Church continues to pay particular attention to outreach and nurturing new members.

FUTURE PLANS

In August 2021 Trustees identified core priorities to focus their activity over the medium and long term. These include:

• A commitment to “whole life discipleship” for all, principally enabled by participating fully in a Southern Synod Learning Hub, a two year programme led by the London Institute of Contemporary Christianity;

• Recovery from COVID-19, restoring practices from before the pandemic in a safe and sustainable way, encouraging members to participate fully in the life of the church, and taking advantage of new technology and other lessons learned.

• A focus on pastoral and congregational care, with new infrastructure and leadership to ensure all at Trinity are cared for and supported.

• Achieving the A Rocha Eco Church ‘Silver’ award, working towards ‘Gold’, and focussing on the protection of creation in our worship, operations and daily lives.

These issues are to be tackled alongside enduring and ongoing projects such as:

• Working with URC's Southern Synod to continue the search process to call a new minister to the pastorate.

• Nurturing and deepening our local and international partnerships, continuing proactive support for Faith in Action, Merlon Winter Night Shelter, and Wimbledon Foodbank, and sharing in support for the leadership of Merton Citizens and its action teams.

• Working with children and young people, providing opportunities for all ages to learn about the Christian faith, build relationships and friendships, and participate fully as part of Trinity and the wider church.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income or expenditure, of the Charity for the year. In preparing these financial statements, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, Regulations made thereunder, and the provisions of the Trust deed distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972). They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

On Behalf of the Board of Trustees - **4 May 2022**

…….. ……

Catherine Paul - Trustee Samuel Elliot - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

I report to the Trustees on my examination of the accounts of Trinity United Reformed Church (Wimbledon) Church for the year ended 31 December 2021 set out on pages 12 to 23.

Responsibilities and basis of report
As the Charity Trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee'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
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 respect of the Charity as required by section 130 of the Act; or
(2) the accounts do not accord with those accounting records; or
(3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Minster House, 126a High Street
Whitton
Twickenham
Middlesex
TW2 7LL

4 May 2022

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 December 2021

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-21 £	TOTAL * 31-Dec-20 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	**2**	117,665	17,796	15,000	**150,461**	**178,180**
Charitable activities	**3**	82,959	-	-	**82,959**	**68,017**
Other trading activities	**4**	549	-	-	**549**	**-**
Investments	**5**	163	-	-	**163**	**1,554**
Other	**6**	66,471	58,396	29,567	**154,434**	**40,407**
Total		**267,807**	**76,192**	**44,567**	**388,566**	**288,158**
EXPENDITURE ON:						
Raising funds	**7**	141	-	-	**141**	**-**
Charitable Activities:						
URC Ministry & Mission Fund	**8**	82,248	-	-	**82,248**	**80,718**
Ministerial and Manse costs	**9**	1,267	-	13,072	**14,339**	**7,810**
Church activities	**10**	125,792	148,797	7,742	**282,331**	**208,716**
Donations and grants	**11**	2,643	12,796	-	**15,439**	**14,017**
Total		**212,091**	**161,593**	**20,814**	**394,498**	**311,261**
Net income/(expenditure)		**55,716**	**(85,401)**	**23,753**	**(5,932)**	**(23,103)**
Transfers between funds	**16**	**(54,155)**	**54,155**	**-**	**-**	**-**
Net movement in funds	**16**	**1,561**	**(31,246)**	**23,753**	**(5,932)**	**(23,103)**
Reconciliation of funds						
Total funds brought forward	**16**	**176,275**	**179,753**	**35,186**	**391,214**	**414,317**
Total funds carried forward	**16**	**177,836**	**148,507**	**58,939**	**385,282**	**391,214**

The notes form part of these financial statements

*** A full comparison is detailed in Note 20**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

BALANCE SHEET
FOR THE YEAR ENDED 31 December 2021

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-21 £	TOTAL 31-Dec-20 £
FIXED ASSETS						
Tangible assets	**13**	1,134	-	27,444	**28,578**	**33,632**
CURRENT ASSETS						
Debtors	**14**	18,181	3,407	-	**21,588**	**33,084**
Cash at bank		166,669	154,633	31,495	**352,797**	**337,172**
		184,850	158,040	31,495	**374,385**	**370,256**
CURRENT LIABILITIES						
Creditors: falling due within one year	**15**	(8,148)	(9,533)	-	**(17,681)**	**(12,674)**
NET CURRENT ASSETS		**176,702**	**148,507**	**31,495**	**356,704**	**357,582**
NET ASSETS		**177,836**	**148,507**	**58,939**	**385,282**	**391,214**
FUNDS						
Unrestricted funds	**16**	177,836	-	-	**177,836**	**176,275**
Designated funds	**16**	-	148,507	-	**148,507**	**179,753**
Restricted funds	**16**	-	-	58,939	**58,939**	**35,186**
		177,836	**148,507**	**58,939**	**385,282**	**391,214**

The financial statements were approved by the Board of Trustees on 4 May 2022 and were signed on its behalf by:

…….. ……

Catherine Paul - Trustee Robin Goodchild - Congregational Treasurer

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2021

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The address of the registered office is given in the reference and administrative details on page 2. The nature of the Charity's operations and its principal activities are set out in the Trustees' report.

Trinity United Reformed Church (Wimbledon) Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the Charity and rounded to the nearest £.

1.2 Reconciliation with previous generally accepted accounting practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

1.3 Fund Accounting

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 and which have not been designated for other purposes. Unrestricted income funds may be expended generally for furthering the religious and charitable work of the URC.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted income funds are funds whose use is restricted to specific purposes according to the terms of the Charity Commissioners Schemes concerned or in accordance with the specific restrictions imposed by the donor. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. As most of the management and activity of the Church is carried out by volunteers, in accordance with the Charities SORP (FRS 102), the volunteer time is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1 ACCOUNTING POLICIES - continued

1.5 Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings having regard to the nature of the expenditure.

Costs of charitable activities include donations and grants passed on to other charitable organisations, contributions to the URC Ministry & Mission Fund, together with ministerial costs, Church activities and other overhead and support costs.

1.6 Going concern
The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and consider these sufficient for the Charity to be able to continue as a going concern.

1.7 Tangible Fixed Assets and Depreciation
Expenditure incurred on the Church Building and Manse is written off in the year it is incurred. The Church operates a policy whereby all fixed assets greater than or equal to £1,000 will be assessed for capitalisation. Impairment reviews are carried out annually.

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office Equipment	25% straight line (over 4 years)
Audio and Sound Equipment	25% straight line (over 4 years)
Digital Organ	10% straight line (over 10 years)

Freehold property: The owners of the Church and Manse buildings are the URC Southern Synod Trust who hold them upon trust for purposes connected with Trinity URC.

1.8 Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid.

1.9 Cash at Bank and In Hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Taxation
The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1.12 Pensions
The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2021

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-21	31-Dec-20
	£	£	£	£	£
2 DONATIONS AND LEGACIES					
Open Plate	4,523	-	-	**4,523**	**3,381**
Planned Giving	88,796	-	-	**88,796**	**84,261**
Special Offerings and Donations	2,798	17,796	15,000	**35,594**	**43,459**
Income tax refunds under Gift Aid	21,548	-	-	**21,548**	**28,850**
Legacies (see note 17)	-	-	-	**-**	**18,229**
	117,665	**17,796**	**15,000**	**150,461**	**178,180**
3 INCOME FROM CHARITABLE ACTIVITIES					
Mansel Road Centre lettings	82,765	-	-	**82,765**	**67,311**
Wednesday Social Group	-	-	-	**-**	**402**
Trinity Toddlers	194	-	-	**194**	**304**
	82,959	**-**	**-**	**82,959**	**68,017**
4 OTHER TRADING ACTIVITIES					
Other fundraising	279	-	-	**279**	**-**
Traidcraft Stall	270	-	-	**270**	**-**
	549	**-**	**-**	**549**	**-**
5 INVESTMENT INCOME					
Bank interest	**163**	**-**	**-**	**163**	**1,554**
6 INCOME FOR OTHER SOURCES					
Badminton	-	-	-	**-**	**156**
Flower Fund	-	-	-	**-**	**300**
Grants received from URC Synod	-	24,000	-	**24,000**	**-**
HMRC Furlough Grants	11,471	-	-	**11,471**	**14,856**
Insurance Claim	55,000	34,396	-	**89,396**	**25,000**
Letting of the Manse	-	-	29,567	**29,567**	**-**
Sunday Coffee	-	-	-	**-**	**95**
	66,471	**58,396**	**29,567**	**154,434**	**40,407**
7 EXPENDITURE ON RAISING FUNDS					
Traidcraft Stall	141	-	-	**141**	**-**
	141	**-**	**-**	**141**	**-**
8 CHARITABLE EXPENDITURE - MINISTRY & MISSION FUND					
Ministry and Mission Fund	82,248	-	-	**82,248**	**80,718**
	82,248	**-**	**-**	**82,248**	**80,718**

The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church. In the latest accounts (for 2020), 90% of the URC's unrestricted income came from Ministry & Mission Fund contributions, which totalled £17.9 million (2019: £18.8 million). 81% of expenditure was absorbed by Ministry, 10% spent on Education & Learning, 5% on Mission Programmes, 2% on Children & Youth Work with the balance on Governance and Publishing.

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-21	31-Dec-20
	£	£	£	£	£
9 CHARITABLE EXPENDITURE - MINISTERIAL AND MANSE COSTS					
Associate Minister's expenses	-	-	-	**-**	**122**
Education and materials	721	-	-	**721**	**58**
Local outreach	1,500	-	-	**1,500**	**1,500**
Manse expenses	(954)	-	13,072	**12,118**	**6,328**
Minister's expenses	-	-	-	**-**	**(198)**
	1,267	**-**	**13,072**	**14,339**	**7,810**
10 CHARITABLE EXPENDITURE - CHURCH ACTIVITIES					
Church costs:					
Buildings maintenance	10,350	148,555	3,822	**162,727**	**85,873**
Cleaning	19,401	-	-	**19,401**	**16,692**
Computer and IT costs	2,669	242	-	**2,911**	**2,113**
Electricity and gas	11,176	-	-	**11,176**	**9,520**
Flowers	21	-	-	**21**	**187**
General Expenses	153	-	-	**153**	**83**
Hospitality expenses	223	-	-	**223**	**363**
Insurance	8,373	-	-	**8,373**	**7,912**
Music and licences	6,407	-	-	**6,407**	**5,670**
Pulpit supply	2,061	-	-	**2,061**	**1,276**
Telephones	2,571	-	-	**2,571**	**2,169**
Water rates	64	-	-	**64**	**189**
Winter Night Shelter	80	-	-	**80**	**-**
	63,549	**148,797**	**3,822**	**216,168**	**132,047**
Teaching costs:					
Children and young people	660	-	-	**660**	**436**
	660	**-**	**-**	**660**	**436**
Communications:					
Trinity News	-	-	-	**-**	**387**
Printing, postage and stationery	4,603	-	-	**4,603**	**6,109**
	4,603	**-**	**-**	**4,603**	**6,496**
Church Administration:					
Staff costs	50,502	-	-	**50,502**	**48,876**
Pension costs	1,318	-	-	**1,318**	**1,318**
	51,820	**-**	**-**	**51,820**	**50,194**
Other Expenses:					
Bank charges	590	-	-	**590**	**361**
Depreciation	1,134	-	3,920	**5,054**	**12,742**
Ministers Retirement Gift	-	-	-	**-**	**3,320**
	1,724	**-**	**3,920**	**5,644**	**16,423**
Governance Costs:					
Accountancy and payroll fees	1,386	-	-	**1,386**	**1,070**
Independent Examination fees	2,050	-	-	**2,050**	**2,050**
	3,436	**-**	-	**3,436**	**3,120**
TOTAL - COSTS OF CHURCH ACTIVITIES	**125,792**	**148,797**	**7,742**	**282,331**	**208,716**

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-21	31-Dec-20
	£	£	£	£	£
11 CHARITABLE EXPENDITURE - GRANTS AND DONATIONS					
Alzheimer's Research UK	-	500	-	**500**	**500**
Barnabas Fund	-	500	-	**500**	**500**
Bee Association	31	-	-	**31**	**-**
British Red Cross	-	-	-	**-**	**500**
Cancer Research UK	-	500	-	**500**	**500**
Commitment For Life	975	-	-	**975**	**1,034**
Crisis	1,487	-	-	**1,487**	**1,000**
Faith In Action	-	3,864	-	**3,864**	**3,255**
Macmillan Cancer	-	500	-	**500**	**-**
Médecins Sans Frontières	-	500	-	**500**	**500**
MIND	-	-	-	**-**	**500**
Royal British Legion	100	-	-	**100**	**100**
Samaritans Inner SW London	-	500	-	**500**	**500**
Save the Children	-	500	-	**500**	**-**
Salvation Army	50	-	-	**50**	**-**
South London Refugee Association	-	500	-	**500**	**500**
St Raphael's Hospice	-	500	-	**500**	**-**
Water Aid	-	1,932	-	**1,932**	**1,628**
Wimbledon Foodbank	-	500	-	**500**	**500**
YMCA Merton Winter Night Shelter	-	-	-	**-**	**500**
Other Disaster Relief Donations	-	2,000	-	**2,000**	**2,000**
	2,643	**12,796**	**-**	**15,439**	**14,017**

Note:

£2,000 of the Gift Day 2020 donations was set aside for Disaster/Emergency Appeals and all was allocated subsequently to appeals for UNICEF (for Covid-19 and for Syria), British Red Cross (for Yemen twice), DEC (for Covid-19), Christian Aid (Haiti Earthquake Appeal), and Afghan Aid.

£2,000 has been allocated to emergencies appeals from Gift Day 2021 and to date donations have been made to the following appeals: £250 DEC Afghanistan Appeal (Dec 21), £100 UNICEF (Tonga Earthquake Jan 22) and £250 DEC Afghanistan Appeal (Jan 22).

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2021

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-21	31-Dec-20
	£	£	£	£	£
12 STAFF COSTS					
Salaries	50,502	-	-	**50,502**	**48,901**
Social security costs	-	-	-	**-**	**(25)**
Pension costs	1,318	-	-	**1,318**	**1,318**
	51,820	**-**	**-**	**51,820**	**50,194**

The average monthly number of employees was 3 (2020: 3).
No employees received remuneration amounting to more than £60,000 in either year.

TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees are not remunerated for their time given to the Church on a voluntary basis. However, the Trustees have reclaimed for the reimbursement of certain expenditure incurred by them personally on behalf of the Church. Such expenses include postage and stationery, food and drink for various functions and social events held at the Church, plus other incidental costs.

During the year, 3 (2020: 5) Trustees have been reimbursed £726 (2020: £794) for such expenditure which related wholly and exclusively to the running costs of the Church and not for any personal or group benefit.

13 TANGIBLE FIXED ASSETS

	Equipment Fixtures & Fittings	Digital Organ	Total
Cost or Valuation:	**£**	**£**	**£**
At 1 January 2021	67,115	39,206	106,321
Additions	-	-	-
Disposals	-	-	-
At 31 December 2021	**67,115**	**39,206**	**106,321**
Depreciation:	**£**	**£**	**£**
At 1 January 2021	64,847	7,842	72,689
Charge for the year	1,134	3,920	5,054
On disposals	-	-	-
At 31 December 2021	**65,981**	**11,762**	**77,743**
Net Book Value	**£**	**£**	**£**
At 31 December 2020	**2,268**	**31,364**	**33,632**
At 31 December 2021	**1,134**	**27,444**	**28,578**

For the reasons stated in Accounting Policy note 1.7, page 15, the Church and Manse Buildings are not tangible fixed assets of the Church.

For insurance purposes the Church Buildings are insured by the Charity for £12,051,238 and the Manse for £490,034. The Church's Contents are insured for £215,898 with the Organ at £44,100 and Loss of Income insured for £350,000 in the event of a fire, £100,000 in other circumstances.

14 DEBTORS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-21 £	TOTAL 31-Dec-20 £
Trade debtors - Lettings	545	-	-	**545**	**550**
Gift Aid Tax recoverable	15,051	2,407	-	**17,458**	**25,823**
Other debtors and prepayments	2,585	1,000	-	**3,585**	**6,711**
	18,181	**3,407**	**-**	**21,588**	**33,084**

15 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-21 £	TOTAL 31-Dec-20 £
Bank charges	74	-	-	**74**	**29**
Barclaycard	494	500	-	**994**	**-**
Buildings maintenance and property services	67	-	-	**67**	**-**
Cleaning	1,232	-	-	**1,232**	**919**
Computer & IT	96	-	-	**96**	**96**
Donations payable	-	9,033	-	**9,033**	**7,883**
Electricity and gas	2,410	-	-	**2,410**	**718**
Junior Church	118	-	-	**118**	**-**
Pension costs	294	-	-	**294**	**-**
Printing and Production	134	-	-	**134**	**-**
Professional services	2,850	-	-	**2,850**	**2,850**
Telephone	255	-	-	**255**	**179**
Waste disposal	124	-	-	**124**	**-**
	8,148	**9,533**	**-**	**17,681**	**12,674**

16 STATEMENT OF FUNDS

	As at 1st Jan 2021 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2021 £
Unrestricted Funds				
General	**176,275**	**55,716**	**(54,155)**	**177,836**
Designated Funds				
Church Roof Fund	125,000	-	-	125,000
For Others Fund	13,749	-	-	13,749
Major Repairs Fund	31,004	(90,159)	59,155	-
Music Fund	5,000	5,000	(5,000)	5,000
Technology Fund	5,000	(242)	-	4,758
Total for Designated Funds	**179,753**	**(85,401)**	**54,155**	**148,507**

	As at 1st Jan 2021 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2021 £
Restricted Funds				
Kenneth Young Bequest	3,822	(3,822)	-	**-**
Lettings from the Manse	-	16,495	-	**16,495**
Organ Fund	31,364	(3,920)	-	**27,444**
Renewable Capital Projects	-	15,000	-	**15,000**
Total for Restricted Funds	**35,186**	**23,753**	**-**	**58,939**
Total funds	**391,214**	**(5,932)**	**-**	**385,282**

	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted Funds			
General	267,807	(212,091)	55,716
Designated funds			
For Others Fund	12,796	(12,796)	-
Major Repairs Fund	58,396	(148,555)	(90,159)
Music Fund	5,000	-	5,000
Technology Fund	-	(242)	(242)
Restricted Funds			
Kenneth Young Bequest	-	(3,822)	(3,822)
Lettings from the Manse	29,567	(13,072)	16,495
Organ Fund	-	(3,920)	(3,920)
Renewable Capital Projects	15,000	-	15,000
Total Funds	**388,566**	**(394,498)**	**(5,932)**

16 STATEMENT OF FUNDS (continued)

DESIGNATED FUNDS

The Church operates the following Designated Funds with the encouragement of Church Meeting:

Church Roof Fund – Following the 2016 quinquennial survey, it was apparent that the roof will require major repairs in 5-10 years' time. A fund has been established to prepare for this expenditure and the capital will be invested to hedge construction cost inflation.

For Others Fund - This receives donations and offerings from the Church members. Gift Day, Easter and Christmas collections are just some of the ways it is funded. The money raised is used to make grants to charities and Christian organisations which the Church wishes to support, as well as emergency relief appeals globally.

Major Repair Fund – This Fund has been set up to meet the costs of repairs to the Fleches, Room 1 and the external brickwork, which have been identified as necessary works during the current year or in the near future.

Music Fund - It permits the Director of Music to have access to monies to enrich Trinity's musical life.

Technology Fund – This Fund has been set up to finance a renewal/upgrade of Trinity's computers, both personal laptops and the office PC. Current computers are running on software that is no longer being supported.

RESTRICTED FUNDS

Restricted Funds are created by the Church where the monies received can only be used for the specific purpose for which they were entrusted to the Church.

Kenneth Young Bequest – a bequest was received to be used for purposes to be proposed by his Trustees. Following the provision of new doors for the MRC, in the worship area - new cushions for the pews, new choir stalls, and refurbishing the pulpit and font stonework, + redesigning the garden to the rear of the MRC. All funds have now been expensed.

Lettings from the Manse – All income earned by the Charity through letting the Manse has to be spent on the Manse itself, any surplus belongs to the URC Southern Synod that owns the property.

Organ Fund - This Fund represents the depreciated cost of the digital organ which was generously donated in Memory of Dr Robin Paul.

Renewable Capital Projects - This Fund results from a gift of £15,000 for use in:

1) a renewable energy capital project or projects (e.g., installation of solar panels or similar) at Trinity, and / or

2) as an investment on Trinity URC's behalf in a renewable energy capital project or projects physically located in the London Borough of Merton, in association with other faith groups or community groups (including but not limited to a community energy trust or similar entity).

If the congregation does not decide to undertake or participate in a capital project or projects up to the value of £15,000 prior to 4 June 2031, after 4 June 2031 the balance of any money available may be used for repairs and work to improve or maintain the fabric of Trinity URC.

17 LEGACIES AND BEQUESTS

Last year, a legacy of £18,229 was received from the Estate of Ms Rosalie Bolland.

In 2021, no legacies were received but, in addition to the Restricted Gift referred to above, significant insurance proceeds were paid - £55,000 for Loss of Income in 2020 due to Covid-19 (a further payment for 2021 is expected but not yet quantified), £34,396 for repairs to the Chancel Fleche and for replacing the Old Hall floor; in addition capital and annual repair grants of £20,000 and £4,000 respectively were received from the URC Southern Synod.

18 CAPITAL COMMITMENTS

Following completion of the works to repair the Chancel and Old Hall Fleches, the Charity has made no further capital commitments beyond the 2021 year end.

19 RELATED PARTY TRANSACTIONS

All Trustees who have authority and responsibility for planning, directing and controlling the activities of the Charity are considered to be key management personnel. Total remuneration in respect of these individuals is £nil (2020- £nil). There were no related party transactions during the year or the previous year.

20 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

The key components from the prior year figures are analysed below by fund:

	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	31-Dec-20
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	157,977	20,203	-	**178,180**
Charitable activities	68,017	-	-	**68,017**
Other trading activities	-	-	-	-
Investments	1,554	-	-	**1,554**
Other	15,407	25,000	-	**40,407**
Total	**242,955**	**45,203**	**-**	**288,158**
EXPENDITURE ON:				
Raising funds	-	-	-	-
Charitable Activities:				
URC Ministry & Mission Fund	80,718	-	-	**80,718**
Ministerial and Manse costs	7,810	-	-	**7,810**
Church activities	132,479	72,316	3,921	**208,716**
Donations and grants	2,134	11,883	-	**14,017**
Total	**223,141**	**84,199**	**3,921**	**311,261**
Net income/(expenditure)	**19,814**	**(38,996)**	**(3,921)**	**(23,103)**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

England & Wales - Charity number 1134743

Accounts

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Charity No. 1134743

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS

TO

YEAR ENDED 31 DECEMBER 2020

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TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2020

The Trustees present their report and the unaudited financial statements of the Charity for the year ended 31 December 2020. The Trustees have adopted the provisions of Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities 2015" (FRS102) in preparing the annual report and financial statements of the Charity.

The Trustees give their time voluntarily, and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 12 to the financial statements.

The Trustees serving during the year and to the date of this report were as follows:-

TRUSTEES	Appointed	Resigned
Catherine Frances Paul - Joint Church Secretary	29.4.2012	
Revd. Dominic Stephen Grant - Minister	21.4.2013	01.10.2020
Robin Henry Ingram	23.3.2014	06.4.2020
Pamela Watson Rostron	23.3.2014	06.4.2020
Robin Napier Goodchild - Congregational Treasurer	11.9.2014	
Mark David Dennis	19.3.2017	06.4.2020
Ian Douglas Henning	19.3.2017	06.4.2020
Andrew John Melrose	19.3.2017	
Kwame Boadi Sarpong	19.3.2017	
Alexander McLeish	18.3.2018	
Xun (Alex) Yuan Wu (Woo)	18.3.2018	
Jawdat (Dodie) Khurshid	17.3.2019	
Samuel George Elliot - Joint Church Secretary	13.2.2020	
Cathryn Houston Dundee	19.4.2020	
Alissa Victoria White	17.2.2021	

PRINCIPAL OFFICE
Trinity United Reformed Church
Mansel Road
Wimbledon
London SW19 4AA
Office telephone number is 020 8946 9281. The email address is office@trinitywimbledon.org.

The Church Building and the Manse at 142 Copse Hill, Wimbledon SW20 0NP are vested in the Synod Trust Company as Trustees and held for the benefit of Trinity URC in accordance with the trusts applicable to URC properties.

CHARITY NUMBER 1134743

BANKERS

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4JQ

Barclays Bank Plc.
Wimbledon Business Centre
Barclays House
8 Alexandra Road
SW19 7LY

INDEPENDENT EXAMINER
Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Minster House, 126a High Street
Whitton, Twickenham
TW2 7LL

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution of the Synod

Trinity United Reformed Church (Wimbledon) Charity is a local church of the United Reformed Church (URC) within the United Kingdom and is a member Church of the Southern Synod of the Church. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk).

Church history

Until 2010, the Church was classified as an unregistered charity, and thus did not need to report to the Charity Commissioners, although the Church was classified as a charity by HM Revenue and Customs. The Charity Commissioners duly registered the Church as a charity on 9 March 2010 - Registration No. 1134743 in the name of Trinity United Reformed Church (Wimbledon) Charity. The governing document of the registered charity is a statement adopted by the Church Meeting on 9 August 2009.

The activities of Trinity URC are overseen by the Elders' Council of the Church in accordance with the provisions of the Structure of the United Reformed Church, determined by the General Assembly of the United Reformed Church. The Elders' Council is responsible for the general oversight of all Church objectives and specifically for the financial administration of the Church, together with the care and maintenance of the Church premises and the manse. Since 29 April 2012, the Trustees of the registered Charity have been drawn from the qualified members for the time being of the Elders' Council.

Following a Church Meeting decision on 12 January 2011, the Elders' Council was re-formed, and thereafter was to consist of the Interim Minister, the Associate Minister, the Church Secretary, Assistant Church Secretary and 13 further Elders who were elected to serve by the Church Meeting. Elections have subsequently been held annually in March or April to appoint new Elders. Church Meeting agreed on 21 April 2013 that Trinity's new Minister would be an ex-officio member of the Council and a Trustee, and that there would be two Joint Church Secretaries, instead of one Church Secretary and one Assistant Church Secretary. At the Church Meeting held in November 2013, it was agreed that the two Joint Church Secretaries would serve in future as ex-officio members of the Council and as Trustees, and that the number of elected Elders, who are also Trustees, on the Council would be reduced from 13 to 12. At the Church Meeting on 11 September 2014 it was agreed that the Congregational Treasurer would serve as a Trustee, ex-officio. At Church Meeting on 26 September 2019, it was agreed that the number of elected members should be further reduced by one to 10.

2020 began as a normal year but, as the Covid-19 pandemic took hold in the United Kingdom in March, everything about our church life was to be affected. New ways to worship God together, to stay connected as a fellowship, and to meet to conduct the essential business of the church were discovered.

Although Alissa White was ordained to the eldership and inducted to serve in March 2020, she was not confirmed as a Trustee until February 2021.

Appointment of New Trustees

Members of Elders' Council are elected by the Church Meeting. Candidates for election must be nominated by more than five other Church members through a procedure agreed by Church Meeting. Candidates who stand for election must then receive more than 75% of the membership present and voting to be deemed elected. Elections are conducted by secret ballot.

The Minister, Associate Minister and Joint Church Secretaries serve as members of Elders' Council ex-officio. The members of Elders' Council act as the Trustees of the Church. The Congregational Treasurer is also a Trustee (ex officio). There is an informal programme for the induction of Trustees. Training is also organised for the Trustees when required to ensure they are aware of current practice and issues of charity law.

Organisational Structure

In accordance with the structure of the United Reformed Church as set out in the URC Manual, the Church Meeting (consisting of those persons who have been admitted to the full privileges and responsibilities of membership of the URC and whose names are included on the local membership roll) is responsible for furthering the life and mission of Trinity. The Church Meeting meets no less than four times a year.

The Church Meeting elects members of the Elders' Council who share with the Minister in the responsibility of exercising oversight of the spiritual life of the Church. The Elders' Council exists to serve the Church through strategic leadership and oversight. It develops policies consonant with Trinity's agreed Pastorate Priorities, and is responsible for the implementation of such policies directly or through Teams as appropriate.

The Elders' Council takes its place among the Councils of the United Reformed Church. Acting directly and through Teams, it is responsible for the discharge of the twelve Functions of the Elders' Meeting specified in the United Reformed Church Manual. It meets no fewer than eleven times a year.

As Trustees of the Trinity United Reformed Church (Wimbledon) Charity, the members of the Elders' Council are responsible for Trinity's pursuit of its charitable objects, its compliance with all appropriate legislation, and its adherence to principles of good practice.

In accordance with the URC Acts, some decisions may require Church Meeting approval or Synod approval (at present Synod has delegated its power of approval to Resources Committee) before actions can be taken by, or on behalf of, the Church.

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Organisational Structure - continued

Trinity has seven standing Teams which oversee day-to-day activities carried out within and through the church - Children & Youth Work; Communications & Publicity; Finance; Outreach & Witness; Pastoral & Membership; Property & Lettings; Worship & Faith Development. Team leaders are appointed by the Elders' Council. Each Team meets at least four times annually. The Church established a Vacancy Team in 2020 to facilitate the appointment of a new minister.

The day-to-day operational running of the Church is supported by the Church Administrator and two caretakers. All staff are appointed by and responsible to the Trustees. Management responsibilities are delegated individually to a Trustee or Elder as decided by Elders' Council. All staff work within the parameters defined by their role description. Financial reports and information produced by the Church Administrator are checked by the Treasurer, Lettings Team Leader or Church Secretaries as appropriate.

In addition to the Council Elders there are a number of other ordained Elders, responsible for the pastoral care of specified groups of members, and other duties. Most serve on the Teams and in other ways. The Ministers and all Elders meet prior to monthly morning Communion services, to discuss pastoral and other key matters. All Elders meet annually for a day conference in the Autumn.

At the beginning of the year under review, the Elders' Council members were the Minister, the Associate Minister, the Church Secretary and those members of Trinity who had been elected to serve on that body, and were previously or newly ordained as Elders within the United Reformed Church. The Elders' Council is assisted in the administration of the Church by a number of Teams, including the Finance and Property & Lettings Teams.

The Church Meeting (of all members present) is consulted on significant matters relating to the general life and work of the Church, and is the responsible body for some specific decisions on matters of policy and practice.

Related parties
There have been no significant related party transactions between the Church and any of its Trustees or Synod officials during the year.

Use of Volunteers
Most stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The URC Trust (acting at denominational level) is a separate charity, again not under common control. The Church Administrator and caretakers are employed members of staff, paid by the Charity. Other than paid members of staff specified above, all members of Teams and others supporting and enabling church activities are volunteers, almost all being members of the Church.

Key Management Personnel

Minister – Vacant
The Minister, in accordance with the URC Basis of Union, is commissioned to conduct public worship, to preach the Word and to administer the Sacraments, to exercise pastoral care and oversight, and to give leadership to the Church in its mission to the world. The Minister will normally preside over the Elders' Council and Church Meeting. Stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The Minister, Revd D S Grant, left Trinity in October 2020 and moved to pastorates in North London.

Associate Minister – Vacant
The Revd Ernest Yu retired as Associate Minister in November 2020.

Church Secretaries – Sam Elliot & Catherine Paul
The Church Secretaries share responsibility with the Minister for the day-to-day leadership of Church business, especially in administrative, governance and policy matters. Sam Elliot was re-appointed as Joint Church Secretary in February, the post having remained vacant since March 2018.

In addition to their roles in Sunday and other worship and pastoral matters, the Joint Church Secretaries plan and manage the business of the Elders' Council and Church Meeting, oversee the Church Action Plan and other policies, maintain Church records, and work closely with other officers to further the life and witness of the Church.

They are ex-officio members of the Elders' Council, appointed by recommendation of the Minister and Elders' Council and affirmed by Church Meeting.

Congregational Treasurer – Robin Goodchild
The Treasurer is the principal adviser to the Trustees regarding financial matters and has day-to-day responsibility for the Church's financial management. Working with the Chair and members of the Finance Team, he advises the Trustees and Church Meeting on the development of an annual budget and produces the annual accounts. The Treasurer is appointed by the Elders' Council and is a Trustee ex-officio.

Team Leaders - Claire Wood (Children & Youth Work); Sandy McLeish (Communications & Publicity); Richard Probert (Finance); Mike Tulloch (Outreach & Witness); Vacant (Pastoral & Membership); Dodie Khurshid (Property & Lettings); and Pam Rostron (Worship & Faith Development).Team Leaders are responsible for leading the Church's work in their area of responsibility, communicating with other Teams as appropriate, arranging quarterly meetings and reporting on their activities to Elders' Council.

AIMS AND OBJECTIVES

As a local congregation of the United Reformed Church, Trinity URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings, especially the Mansel Road Centre, a suite of rooms at the rear of the premises.

The aims of Trinity URC are set out in our Mission Statement: "Rooted in Christ; growing in faith; sharing and serving in love." The strategy for achieving the Trust's aims and objectives is to focus on three strategic priorities:

- Strengthening faith – a commitment to nurture and develop the faith of Trinity folk;
- Service – a commitment to serve God through service to our local and global community;
- Witness – a commitment to be witnesses to our Christian faith outside Trinity and in the wider world.

Achieving delivery of the Charity's aims and public benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit and in particular "The Advancement of Religion for the Public Benefit" when reviewing the Church's aims and objectives, in planning future activities and have regard to it in the administration of the Church, and believe that the Church provides benefit to the public.

Projects supporting each priority are set out in the Church Action Plan. The Trustees review the aims, objectives and proposed future activities on a regular basis. The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so and the following sections of this report describe how the Trustees have carried out the purposes of the Trust for the public benefit.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Pandemic
2020 began as a normal year but, as the Covid-19 pandemic took hold in the United Kingdom in March, it became clear that everything about our church life was to be affected. New ways to worship God together, to stay connected as a fellowship, and to meet to conduct the essential business of the church were discovered. Zoom became a feature of our lives for many months.

The Minister
In January, Revd Dominic Grant accepted a call to serve two churches in North London. He remained with us throughout a difficult period until October to provide continuity of pastoral care and worship.

Associate Minister
In November, after sixteen years serving the Chinese Group at Trinity, the Revd Ernest Yu announced his retirement as our Associate Minister. The title of Emeritus Associate Minister was later conferred on Ernest by Elders' Council.

Joint Church Secretaries
In February Sam Elliot was reappointed to serve as Joint Church Secretary with Catherine Paul.

Ministerial vacancy
Sandy McLeish was appointed Vacancy Team Convenor at the Church Meeting in February, and Elders' Council approved the team membership in March. Synod nominated Revd Stephen Lewis (Minister of Twickenham and Hampton Hill URCs) as our Interim Moderator. The Vacancy Team met five times during the year.

The Eldership
Andrew Sutton retired as Elders' Secretary after long service and Alison Trehearn was appointed to succeed him. In March, under the agreed procedures for the election of Elders, Alissa White was ordained to the eldership and with Cathy Dundee, Andrew Melrose and Kwame Sarpong, was inducted to serve for a period of three years.

The Council met thirty times during the year, from March onwards weekly by video-call. In June the congregation was surveyed to discover how lockdown was affecting the membership.

Membership
The number on the roll at 31 December 2020 was 163 (unchanged from 2019). There were no baptisms or deaths, and no new members were received.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE - continued

Worship & Faith Development

During the year 19 services were held in the church and 40 virtually. The church was closed for 24 Sundays from 15 March, then open again for a limited attendance until the end of the year. Online pre-recorded video services, shared by considerable numbers, were provided during the closure, with the text of the service being sent each week to those without internet access.

Communion was celebrated in January, February, March, Easter, June and December.

Alan Young retired as leader of the Worship & Faith Development Team and he was succeeded by Pam Rostron. In September Katrina Clifford preached a sermon that she had entered for 'Preach' magazine's annual Sermon of the Year Competition.

The children's Nativity, recorded individually from their homes and turned into an excellent video, and a pre-recorded Service of Carols and Readings by Candlelight were highlights. The midnight Communion Service on Christmas Eve was cancelled, but the live service on Christmas Day was held before a third lockdown began.

Church Meetings

Only the February Church Meeting was held in person during 2020. Online meetings of church members in June and November each attracted over forty participants by Zoom.

Children's & Youth Work

The Child Friendly Church Award was awarded to Trinity for a third time.

A Junior Church time was included in online services each week, and activities and other materials were emailed to the children and young people and posted on the church website. Messy Church went online, with two outstanding sessions in June and December when the themes were 'Rainbows – a sign of hope', and 'Christingles'.

Property matters

Following storm damage, essential repairs to the two flèches were begun, involving replacement of rotten wood and damaged leadwork. Preparations were made to let the manse during our ministerial vacancy. Dodie Khurshid was nominated by Elders' Council as leader of the Property Team.

Communications

Communication was all-important while the congregation was unable to meet, using the church website, Facebook and Twitter accounts, and regular update emails to those who have subscribed. *Trinity News* continued online, and the Church Directory was reissued. Easter cards, Advent candles and Christmas cards were sent to church members.

Outreach & Witness

Trinity again hosted the Merton Winter Night Shelter on Sundays from January to March, and was represented at Merton Citizens events and meetings. Trinity supported Christian Aid week virtually and the URC's Commitment for Life collection. The work of Merton's Faith in Action for the homeless and the Wimbledon Foodbank, both supported by the church, were greatly affected by the pandemic.

Mansel Road Centre

The Mansel Road Centre was greatly impacted by the closure and cancellations of bookings for at least five months of the year. A great many changes were introduced to ensure the Centre was Covid-safe when it was allowed to reopen. Our Church Administrator remained on full employment but our two caretakers were furloughed for much of the year.

FINANCIAL REVIEW

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

A financial review document is made available to all members of the Church if requested. This document highlights the main features of these financial statements. The review includes a comparison between the current and prior year and the final operating income resources and expenditure.

Statement of Financial Activities

The Statement of Financial Activities is shown on page 12, with a more detailed analysis of income and expenditure on pages 16 to 19. The total income for the year was £288,158 (2019: £344,263) reflecting a marked effect from Covid-19.

Receipts from Church lettings totalled £67,311 (2019: £152,520), a 60% reduction as a result of limited hirings since the pandemic started in March. Donations and legacies amounted to £178,180 (2019: £177,353) including £18,229 from the Estate of Ms Rosalie Bolland (2019: £2,500 legacy from the Estate of Miss Jean Guthman). Allowing for the organ donation in 2019, this reflected a 26% increase which has gone some way to offset the loss of Lettings Income. Moreover, a further £14,856 was received from the government's furlough scheme.

Total expenditure for the year was £311,261 (2019: £327,805). Building maintenance costs have been the main variance for a second year with expenditure on replacing the MRC boiler and repairing the Fleches above the Chancel and Old Hall; £25,000 was received from the Church's insurers as an interim contribution to this work and this work will continue into 2021. Apart from building maintenance costs, expenditure on Church Activities was 13% lower as a result of belt tightening yet while meeting the extra cleaning costs involved in making the Church Covid-19 safe.

Balance Sheet

The above result led to a decrease of £23,103 (2019: increase of £16,458), which has resulted in a combined fund balance of £391,214 (2019: £414,317) at the year-end. An analysis of the movement of funds can be found in note 16.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Fundraising Sources

The Church relies on the continued generous support of its members who continue to give in regular planned giving and other donations throughout the year. The other main source of regular income is rental income from hiring out rooms in the MRC. Fundraising activities continued to be carried out by the Church throughout the year despite the premises being unavailable for worship and other uses for much of the time.

Investment policy and performance

The policy seeks to achieve as high an income as possible, subject to protecting the capital value of the funds against inflation. The investments include a Barclays Tracker account, National Savings & Investments Accounts and Scottish Widows 1 year Fixed Term Account. The Charity seeks to ensure that none of its investments can be seen to support practices, which are against the conscience of Christians following the Ethical Investment Guidelines approved by the URC General Assembly from time to time.

Reserves policy

The Trustees aim to maintain the General fund at a level to provide working capital for the next twelve months and to retain sufficient funds to meet a reasonable level of unexpected or unbudgeted expenditure.

The Charity occupies and is responsible for maintaining a nineteenth century Grade II Listed building of Special Historic or Architectural Interest. Moreover, the Church includes a brick spire which can require specialist repairs. While the Charity seeks to maintain all its premises in good order, there is always the possibility that emergency repairs will be required. Following Trinity's 2016 quinquennial survey, a service provided by the United Reformed Church for its member churches, it is apparent that the roof will require major repairs in 5-10 years' time. As a result, the Charity created a specific fund of £100,000 for this capital project, increased by £25,000 in 2019. In 2016 it became apparent that the Church organ was approaching the end of its useful life and a fund was established to meet the cost. This project was completed successfully this year and the balance on the fund was transferred back to unrestricted funds. During 2019, it became apparent that repairs would be necessary to Room 1 (because of subsidence), to external brickwork and for the Fleches above the Church and Old Hall; accordingly, a fund for Major Repairs was designated of £75,000 to contribute to the cost. A Technology Fund was also designated in 2019 to meet the cost of replacing the Charity's computers which operate on software that is no longer supported by its operators.

The Charity, as a responsible employer, wishes to maintain its ability to pay its employees even if its income is reduced unexpectedly. In the light of the above, the Trustees seek to maintain reserves of at least £100,000 for emergencies.

FINANCIAL REVIEW - continued

Reserves policy - continued

The Charity normally holds its reserves on deposit because it does not wish to expose its capital to risk. However, because the Roof Fund is not likely to be drawn on for at least 5 years, this capital will be invested in a combination of nominal and index-linked bonds + equities so that the fund can grow in line with construction cost inflation.

Risk management

The Trustees are responsible for the management of the risks faced by the Charity. Risks are identified, assessed and controls established throughout the year. A formal review of the Charity's risk management process is undertaken on an annual basis. The latest review was undertaken in April 2021.

The Trustees maintain a risk register that is reviewed every six months. Major risks identified include:

- Personnel including some current vacancies, in particular the minister, and possible future retirement of office holders and active volunteers. The Charity has created an experienced Vacancy Team to lead on recruiting a new minister and Trustees have intervened directly in areas of particular concern.

- The deterioration of Trinity's buildings. Trustees have filed the vacanct as Property & Lettings Team Leader and he is now reinvigorating the Team.

- Child and adults safeguarding. Trinity has a safeguarding policy which is reviewed annually and overseen by a dedicated Safeguarding Coordinator. Volunteers and Trustees are expected to attend safeguarding training on a regular basis.

- Food hygiene. Food hygiene procedures are overseen by the Church Administrator. Trustees intend to appoint a single Trustee to lead on this and other compliance matters.

- Financial risks relating to levels of giving and lettings income. Financial matters are overseen by a dedicated Finance Team and regular appeals for giving are made. Lettings are overseen by the Property & Lettings Team.

- Demographic change and declining membership. The Church continues to pay particular attention to outreach and nurturing new members.

FUTURE PLANS

Three main items will feature in our plans for 2021/22

Recovery from the lockdown period during the Covid-19 pandemic – The pandemic has had a very significant impact on our worship, fellowship and finances. In the coming months, we will need to take a range of steps to resume congregational worship and other onsite activities, including room lettings at the Mansel Road Centre. All of this will need to be done while maintaining safety and building on new opportunities identified e.g. use of new technology.

Ministerial appointment - Working with URC's Southern Synod, we will continue the search process to call a new minister to the pastorate.

Strengthening leadership and strategy - While preparing to call a new Minister, the Elders' Council intends to review their leadership and strategy to ensure it is fit for the next phase of the church's life.

The Church Action Plan identifies a number of projects for 2020/22:-

Mission – to develop a vision for mission and outreach that has the full support and participation of the whole church.

Team review – recognising the vacancies in key areas of church life, Elders' Council will encourage a renewed culture of commitment, participation and service among Trinity folk.

Developing faith through small groups – to increase prominence of small groups as a feature of church life at Trinity, as a means to develop faith and strengthen belonging for church members.

Leading and diversifying congregational worship – to support groups of elders and/or other Trinity folk in leading worship.

Midweek devotional practice –to encourage and support all Trinity folk in individual prayer and Bible reading.

Merton Citizens – to share in support for the leadership of Merton Citizens and its action teams.

Local & international partnerships - to continue proactive support for Faith in Action, Merton Winter Night Shelter, and Wimbledon Foodbank, determining annual targets for our support, including volunteering, through individual financial and in kind giving. To maintain our involvement in Christian Aid Week and Commitment for Life, determining appropriate targets for support, and to continue our support for selected charities, including disaster appeals, through Gift Day giving.

Environment – to give due consideration to the climate impact of all Trinity's activities, policies and decisions. To attain a Silver Eco-Church award by 2022.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

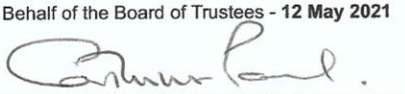
Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income or expenditure, of the Charity for the year. In preparing these financial statements, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, Regulations made thereunder, and the provisions of the Trust deed distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972). They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

On Behalf of the Board of Trustees - **12 May 2021**



Catherine Paul - Trustee



Samuel Elliot - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

I report to the Trustees on my examination of the accounts of Trinity United Reformed Church (Wimbledon) Church for the year ended 31 December 2020 set out on pages 12 to 23.

Responsibilities and basis of report

As the Charity Trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee'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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 respect of the Charity as required by section 130 of the Act; or

(2) the accounts do not accord with those accounting records; or

(3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Minster House, 126a High Street
Whitton
Twickenham
Middlesex
TW2 7LL

12 May 2021

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 December 2020

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-20 £	TOTAL * 31-Dec-19 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2	157,977	20,203	-	178,180	177,353
Charitable activities	3	68,017	-	-	68,017	155,983
Other trading activities	4	-	-	-	-	8,208
Investments	5	1,554	-	-	1,554	1,866
Other	6	15,407	25,000	-	40,407	853
Total		242,955	45,203	-	288,158	344,263
EXPENDITURE ON:						
Raising funds	7	-	-	-	-	3,541
Charitable Activities:						
URC Ministry & Mission Fund	8	80,718	-	-	80,718	79,500
Ministerial and Manse costs	9	7,810	-	-	7,810	19,964
Church activities	10	132,479	72,316	3,921	208,716	204,571
Donations and grants	11	2,134	11,883	-	14,017	20,229
Total		223,141	84,199	3,921	311,261	327,805
Net income/(expenditure)		19,814	(38,996)	(3,921)	(23,103)	16,458
Transfers between funds	16	18,012	(18,012)	-	-	-
Net movement in funds	16	37,826	(57,008)	(3,921)	(23,103)	16,458
Reconciliation of funds						
Total funds brought forward	16	138,449	236,761	39,107	414,317	397,859
Total funds carried forward	16	176,275	179,753	35,186	391,214	414,317

The notes form part of these financial statements

*** A full comparison is detailed in Note 20**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

BALANCE SHEET
FOR THE YEAR ENDED 31 December 2020

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-20 £	TOTAL 31-Dec-19 £
FIXED ASSETS						
Tangible assets	13	2,268	-	31,364	**33,632**	**46,374**
CURRENT ASSETS						
Debtors	14	29,262	-	3,822	**33,084**	**29,006**
Cash at bank		150,536	186,636	-	**337,172**	**370,473**
		179,798	186,636	3,822	**370,256**	**399,479**
CURRENT LIABILITIES						
Creditors: falling due within one year	15	(5,791)	(6,883)	-	**(12,674)**	**(31,536)**
NET CURRENT ASSETS		**174,007**	**179,753**	**3,822**	**357,582**	**367,943**
NET ASSETS		**176,275**	**179,753**	**35,186**	**391,214**	**414,317**
FUNDS						
Unrestricted funds	16	176,275	-	-	**176,275**	**138,449**
Designated funds	16	-	179,753	-	**179,753**	**236,761**
Restricted funds	16	-	-	35,186	**35,186**	**39,107**
		176,275	**179,753**	**35,186**	**391,214**	**414,317**

The financial statements were approved by the Board of Trustees on 12 May 2021 and were signed on its behalf by:

Catherine Paul - Trustee

Robin Goodchild - Congregational Treasurer

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2020

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The address of the registered office is given in the reference and administrative details on page 2. The nature of the Charity's operations and its principal activities are set out in the Trustees' report.

Trinity United Reformed Church (Wimbledon) Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the Charity and rounded to the nearest £.

1.2 Reconciliation with previous generally accepted accounting practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

1.3 Fund Accounting

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 and which have not been designated for other purposes. Unrestricted income funds may be expended generally for furthering the religious and charitable work of the URC.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted income funds are funds whose use is restricted to specific purposes according to the terms of the Charity Commissioners Schemes concerned or in accordance with the specific restrictions imposed by the donor. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. As most of the management and activity of the Church is carried out by volunteers, in accordance with the Charities SORP (FRS 102), the volunteer time is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1 ACCOUNTING POLICIES - continued

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings having regard to the nature of the expenditure.

Costs of charitable activities include donations and grants passed on to other charitable organisations, contributions to the URC Ministry & Mission Fund, together with ministerial costs, Church activities and other overhead and support costs.

1.6 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and consider these sufficient for the Charity to be able to continue as a going concern.

1.7 Tangible Fixed Assets and Depreciation

Expenditure incurred on the Church Building and Manse is written off in the year it is incurred. The Church operates a policy whereby all fixed assets greater than or equal to £1,000 will be assessed for capitalisation. Impairment reviews are carried out annually.

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office Equipment	25% straight line (over 4 years)
Audio and Sound Equipment	25% straight line (over 4 years)
Digital Organ	10% straight line (over 10 years)

Freehold property: The owners of the Church and Manse buildings are the URC Southern Synod Trust who hold them upon trust for purposes connected with Trinity URC.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid.

1.9 Cash at Bank and In Hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Taxation

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1.12 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2020

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-20	31-Dec-19
	£	£	£	£	£
2 DONATIONS AND LEGACIES					
Open Plate	3,381	-	-	**3,381**	**9,056**
Planned Giving	84,261	-	-	**84,261**	**78,223**
Special Offerings and Donations	25,722	17,737	-	**43,459**	**22,182**
Organ Donations	-	-	-	**-**	**40,206**
Income tax refunds under Gift Aid	26,384	2,466	-	**28,850**	**25,186**
Legacies (see note 17)	18,229	-	-	**18,229**	**2,500**
	157,977	**20,203**	**-**	**178,180**	**177,353**
3 INCOME FROM CHARITABLE ACTIVITIES					
Mansel Road Centre lettings	67,311	-	-	**67,311**	**152,520**
Grant received from URC Synod	-	-	-	**-**	**2,000**
Wednesday Social Group	402	-	-	**402**	**742**
Trinity Toddlers	304	-	-	**304**	**721**
	68,017	**-**	**-**	**68,017**	**155,983**
4 OTHER TRADING ACTIVITIES					
Christmas Tree Festival	-	-	-	**-**	**6,744**
Organ Concert	-			**-**	**1,464**
	-	**-**	**-**	**-**	**8,208**
5 INVESTMENT INCOME					
Bank interest	**1,554**	**-**	**-**	**1,554**	**1,866**
6 INCOME FOR OTHER SOURCES					
Badminton	156	-	-	**156**	**-**
Flower Fund	300	-	-	**300**	**-**
HMRC Furlough Grants	14,856	-	-	**14,856**	**-**
Insurance Claim	-	25,000	-	**25,000**	**-**
Junior Church	-	-	-	**-**	**487**
Sunday Coffee	95	-	-	**95**	**206**
Trinity News	-	-	-	**-**	**160**
	15,407	**25,000**	**-**	**40,407**	**853**
7 EXPENDITURE ON RAISING FUNDS					
Christmas Tree Festival	-	-	-	**-**	**3,399**
Organ Concert	-	-	-	**-**	**142**
	-	**-**	**-**	**-**	**3,541**
8 CHARITABLE EXPENDITURE - MINISTRY & MISSION FUND					
Ministry and Mission Fund	80,718	-	-	**80,718**	**79,500**
	80,718	**-**	**-**	**80,718**	**79,500**

The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church. In the latest accounts (for 2019), 88% of the URC's unrestricted income came from Ministry & Mission Fund contributions, which totaled £18.8 million (2018: £19.0 million). 83% of expenditure was absorbed by Ministry, 9% spent on Education & Learning, 5% on Mission Programmes, 2% on Children & Youth Work with the balance on Governance and Publishing.

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-20	31-Dec-19
	£	£	£	£	£
9 CHARITABLE EXPENDITURE - MINISTERIAL AND MANSE COSTS					
Associate Minister's expenses	122	-	-	122	1,218
Education and materials	58	-	-	58	145
Local outreach	1,500	-	-	1,500	1,500
Manse expenses	6,328	-	-	6,328	15,001
Minister's expenses	(198)	-	-	(198)	2,100
	7,810	-	-	7,810	19,964
10 CHARITABLE EXPENDITURE - CHURCH ACTIVITIES					
Church costs:					
Buildings maintenance	16,877	68,996	-	85,873	59,757
Cleaning	16,692	-	-	16,692	21,610
Computer and IT costs	2,113	-	-	2,113	2,269
Electricity and gas	9,520	-	-	9,520	14,024
Flowers	187	-	-	187	558
General Expenses	83	-	-	83	-
Hospitality expenses	363	-	-	363	1,466
Insurance	7,912	-	-	7,912	7,676
Music and licences	5,670	-	-	5,670	13,345
Pulpit supply	1,276	-	-	1,276	455
Telephones	2,169	-	-	2,169	2,059
Water rates	189	-	-	189	94
Winter Night Shelter	-	-	-	-	100
	63,051	68,996	-	132,047	123,413
Teaching costs:					
Children and young people	436	-	-	436	1,253
	436	-	-	436	1,253
Communications:					
Trinity News	387	-	-	387	2,093
Printing, postage and stationery	6,109	-	-	6,109	8,689
	6,496	-	-	6,496	10,782
Church Administration:					
Staff costs	48,876	-	-	48,876	51,389
Pension costs	1,318	-	-	1,318	1,298
	50,194	-	-	50,194	52,687
Other Expenses:					
Bank charges	361	-	-	361	575
Depreciation	8,821	-	3,921	12,742	12,741
Ministers Retirement Gift	-	3,320	-	3,320	-
	9,182	3,320	3,921	16,423	13,316
Governance Costs:					
Accountancy and payroll fees	1,070	-	-	1,070	1,070
Independent Examination fees	2,050	-	-	2,050	2,050
	3,120	-	-	3,120	3,120
TOTAL - COSTS OF CHURCH ACTIVITIES	132,479	72,316	3,921	208,716	204,571

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2020

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-20	31-Dec-19
	£	£	£	£	£
11 CHARITABLE EXPENDITURE - GRANTS AND DONATIONS					
Alzheimer's Research UK	-	500	-	**500**	**500**
Barnabas Fund	-	500	-	**500**	**500**
British Red Cross	-	500	-	**500**	**500**
Cancer Research UK	-	500	-	**500**	**500**
Commitment For Life	1,034	-	-	**1,034**	**995**
Crisis	1,000	-	-	**1,000**	**1,546**
Faith In Action	-	3,255	-	**3,255**	**4,513**
Freedom from Torture	-	-	-	**-**	**110**
London's Air Ambulance	-	-	-	**-**	**3,725**
Macmillan Cancer	-	-	-	**-**	**500**
Médecins Sans Frontières	-	500	-	**500**	**500**
MIND	-	500	-	**500**	**-**
Riding Lights Limited	-	-	-	**-**	**55**
Royal British Legion	100	-	-	**100**	**100**
Samaritans Inner SW London	-	500	-	**500**	**500**
South London Refugee Association	-	500	-	**500**	**500**
St Raphael's Hospice	-	-	-	**-**	**500**
Water Aid	-	1,628	-	**1,628**	**2,185**
Wimbledon Foodbank	-	500	-	**500**	**-**
YMCA Merton Winter Night Shelter	-	500	-	**500**	**500**
Other Disaster Relief Donations	-	2,000	-	**2,000**	**2,000**
	2,134	**11,883**	**-**	**14,017**	**20,229**

Note:

£2,000 of the Gift Day 2019 donations was set aside for Disaster/Emergency Appeals and all was allocated subsequently to appeals for the Pakistan Floods Appeal, UNICEF Syria Appeal, National Emergencies Trust UK (for Covid-19), UNHCR for Greece camp fire, Christian Aid, Médecins Sans Frontières, British Red Cross (for Yemen) and UNICEF Syria, with the balance of £250 carried forward from 2018 also allocated.

£2,000 has been allocated to emergencies appeals from Gift Day 2020 and to date donations have been made to the following appeals: £250 UNICEF Covid-19 Appeal (Feb 2021).

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2020

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-20	31-Dec-19
	£	£	£	£	£
12 STAFF COSTS					
Salaries	48,901	-	-	**48,901**	**51,280**
Social security costs	(25)	-	-	**(25)**	**109**
Pension costs	1,318	-	-	**1,318**	**1,298**
	50,194	**-**	**-**	**50,194**	**52,687**

The average monthly number of employees was 3 (2019: 3).
No employees received remuneration amounting to more than £60,000 in either year.

TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees are not remunerated for their time given to the Church on a voluntary basis. However, the Trustees have reclaimed for the reimbursement of certain expenditure incurred by them personally on behalf of the Church. Such expenses include postage and stationery, food and drink for various functions and social events held at the Church, plus other incidental costs.

During the year 5 (2019: 6) Trustees have been reimbursed £794 (2019: £1,595) for such expenditure which related wholly and exclusively to the running costs of the Church and not for any personal or group benefit.

13 TANGIBLE FIXED ASSETS

	Equipment Fixtures & Fittings	Digital Organ	Total
Cost or Valuation:	£	£	£
At 1 January 2020	67,115	39,206	106,321
Additions	-	-	-
Disposals	-	-	-
At 31 December 2020	**67,115**	**39,206**	**106,321**
Depreciation:	£	£	£
At 1 January 2020	56,026	3,921	59,947
Charge for the year	8,821	3,921	12,742
On disposals	-	-	-
At 31 December 2020	**64,847**	**7,842**	**72,689**
Net Book Value	£	£	£
At 31 December 2019	**11,088**	**35,285**	**46,374**
At 31 December 2020	**2,268**	**31,364**	**33,632**

For the reasons stated in Accounting Policy note 1.7, page 15, the Church and Manse Buildings are not tangible fixed assets of the Church.

For insurance purposes the Church Buildings are insured by the Charity for £11,369,092 and the Manse for £454,055. The Church's Contents are insured for £205,617 and Loss of Income insured for £350,000.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2020

14 DEBTORS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-20 £	TOTAL 31-Dec-19 £
Trade debtors - Lettings	550	-	-	550	1,876
Gift Aid Tax recoverable	25,823	-	-	25,823	21,271
Other debtors and prepayments	2,889	-	3,822	6,711	5,859
	29,262	-	3,822	33,084	29,006

15 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-20 £	TOTAL 31-Dec-19 £
Associate Minister's expenses	-	-	-	-	545
Bank charges	29	-	-	29	41
Buildings maintenance and property services	-	-	-	-	7,493
Christmas Tree Festival costs	-	-	-	-	1,023
Cleaning	919	-	-	919	1,678
Computer & IT	96	-	-	96	96
Donations payable	1,000	6,883	-	7,883	11,497
Electricity and gas	718	-	-	718	2,272
Equipment rental	-	-	-	-	1,177
Hospitality expenses	-	-	-	-	54
Lettings income in advance	-	-	-	-	663
Ministerial costs	-	-	-	-	1,500
Music and licences	-	-	-	-	320
Professional services	2,850	-	-	2,850	2,850
Telephone	179	-	-	179	175
Waste disposal	-	-	-	-	141
Water rates	-	-	-	-	11
	5,791	6,883	-	12,674	31,536

16 STATEMENT OF FUNDS

	As at 1st Jan 2020 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2020 £
Unrestricted Funds				
General	138,449	19,814	18,012	176,275
Designated Funds				
Church Roof Fund	125,000	-	-	125,000
For Others Fund	13,749	-	-	13,749
Major Repairs Fund	75,000	(43,996)	-	31,004
Music Fund	18,012	5,000	(18,012)	5,000
Technology Fund	5,000	-	-	5,000
Total for Designated Funds	236,761	(38,996)	(18,012)	179,753

	As at 1st Jan 2020 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2020 £
Restricted Funds				
Kenneth Young Bequest	3,822	-	-	3,822
Organ Fund	35,285	(3,921)	-	31,364
Total for Restricted Funds	39,107	(3,921)	-	35,186
Total funds	414,317	(23,103)	-	391,214

	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted Funds			
General	242,955	(223,141)	19,814
Designated funds			
For Others Fund	15,203	(15,203)	-
Major Repairs Fund	25,000	(68,996)	(43,996)
Music Fund	5,000	-	5,000
Restricted Funds			
Kenneth Young Bequest	-	-	-
Organ Fund	-	(3,921)	(3,921)
Total Funds	288,158	(311,261)	(23,103)

16 STATEMENT OF FUNDS (continued)

DESIGNATED FUNDS

The Church operates the following Designated Funds with the encouragement of Church Meeting:

Church Roof Fund – Following the 2016 quinquennial survey, it was apparent that the roof will require major repairs in 5-10 years' time. A fund has been established to prepare for this expenditure and the capital will be invested to hedge construction cost inflation.

For Others Fund - This receives donations and offerings from the Church members. Gift Day, Easter and Christmas collections are just some of the ways it is funded. The money raised is used to make grants to charities and Christian organisations which the Church wishes to support, as well as emergency relief appeals globally.

Major Repair Fund – This Fund has been set up to meet the costs of repairs to the Fleches, Room 1 and the external brickwork, which have been identified as necessary works during the current year or in the near future.

Music Fund - It permits the Director of Music to have access to monies to enrich Trinity's musical life.

Technology Fund – This Fund has been set up to finance a renewal/upgrade of Trinity's computers, both personal laptops and the office PC. Current computers are running on software that is no longer being supported.

RESTRICTED FUNDS

Restricted Funds are created by the Church where the monies received can only be used for the specific purpose for which they were entrusted to the Church.

Kenneth Young Bequest – a bequest was received to be used for purposes to be proposed by his Trustees. Following the provision of new doors for the MRC, in the worship area - new cushions for the pews, new choir stalls, and refurbishing the pulpit and font stonework, + redesigning the garden to the rear of the MRC, the remaining funds are for its replanting.

Organ Fund - This Fund represents the cost of the new digital organ which was generously donated in Memory of Dr Robin Paul.

17 LEGACIES AND BEQUESTS

A legacy of £18,229 was received from the Estate of Ms Rosalie Bolland (2019: £2,500 was received from the Estate of Miss Jean Guthman).

18 CAPITAL COMMITMENTS

The Charity has continued with the works to repair the Chancel and Old Hall Fleches but the complexity of the works has meant that the final contract price was not known precisely at year end.

19 RELATED PARTY TRANSACTIONS

All Trustees who have authority and responsibility for planning, directing and controlling the activities of the Charity are considered to be key management personnel. Total remuneration in respect of these individuals is £nil (2019- £nil). There were no related party transactions during the year or the previous year.

20 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

The key components from the prior year figures are analysed below by fund:

	Unrestricted Funds		Restricted Funds	TOTAL 31-Dec-19
	General £	Designated £	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	118,618	18,529	40,206	**177,353**
Charitable activities	155,983	-	-	**155,983**
Other trading activities	8,208	-	-	**8,208**
Investments	1,866	-	-	**1,866**
Other	853	-	-	**853**
Total	**285,528**	**18,529**	**40,206**	**344,263**
EXPENDITURE ON:				
Raising funds	3,541	-	-	**3,541**
Charitable Activities:				
URC Ministry & Mission Fund	79,500	-	-	**79,500**
Ministerial and Manse costs	19,964	-	-	**19,964**
Church activities	178,363	4,749	21,459	**204,571**
Donations and grants	6,674	13,555	-	**20,229**
Total	**288,042**	**18,304**	**21,459**	**327,805**
Net income/(expenditure)	**(2,514)**	**225**	**18,747**	**16,458**