

Charity no. 1135421

**ST JOHN'S UNITED REFORMED CHURCH ORPINGTON CHARITY
REPORT AND FINANCIAL STATEMENTS**



Year ended 31st December 2024

An unincorporated association affiliated to the United Reformed Church governed by Trust Deed adopted 14 October 2009.

Officers and Advisers

Trustees and Elders Meeting Jacqueline Bebbington Stephen Bebbington (Treasurer) Andrew Clare Lesley Clare Fiona Drysdale Christopher Gill (appointed Sep 2024) Paul Gill (retired Sep 2024) Elizabeth Howells (co-opted Sep 2024) Charlotte Leonard (retired July 2024) Angela Liddell Annette Mace Jacqueline Pasifull (Joint Church Secretary) Jennifer Sheehan Christina Wheeler (Joint Church Secretary)	Elders Meeting in attendance Revd Margaret Collins Revd Wendy Swan Ian Moore – Interim Moderator Advisers Property Officer: Ian Purton (retired 31 December 2024) Independent Examiner: Jonathan Ross Address Lynwood Grove, Orpington, BR6 0BG www.stjohnsurc.org.uk
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Appointment of Trustees Those members of the Elders' Meeting who are qualified to serve as charity trustees are collectively the Charity Trustees, responsible under the Charities Act 2006 for the day-to-day oversight, management, safety and insurance of all property and financial resources. Elders are ordained for life and inducted to serve on the Elders' Meeting for a minimum of four years with the option to extend to a maximum of eight years. Except in exceptional circumstances (e.g., a high level of retirements or where a serving Elder is called to serve as an Office Bearer) they must then stand down for a period of one year before being appointed to the same or another position.

Objects of the Charity

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.

Membership

Number on roll 1 st January 2024	174
Profession/Reaffirmation of Faith	1
Transfer from other Churches/associate roll	
New Members	
SUB TOTAL	175
Move to Associate roll	15
Transfer to other Churches	
Deaths	3
Resignations	3
Total on Membership as at 31 st Dec 2024	154 *

**There is a discrepancy in the numbers that cannot be found. The actual number of members at the end of 2024 stands at*

149

Main Activities St John's United Reformed Church is a centre for Christian worship and faith development. It runs, sponsors and supports many voluntary groups and organisations serving the local community.

The work of the Church is organised into teams as follows:

Church in Community	Church and World	Faith Development
Finance	Pastoral Care	Property
Publicity and Promotions	Worship	Youth and Children

St John's Church runs the following organisations:

Just Babies
Little Monsters
St John's Pre-School
Thursday Club

St John's Church sponsors and supports Scouting and Guiding groups.

Details of the Activities of the above teams and organisations can be found on the website or from the Church Secretaries.

Main Achievements

The provision of regular acts of worship, service to the community and running and sponsoring various activities for all age groups.

Good Practice

Good Practice is about establishing and maintaining procedures designed to safeguard children, young people and other vulnerable personnel in the church. All adults in the church are responsible for creating a safe caring Christian environment which prevents neglect, sexual or emotional abuse of children, young people or vulnerable adults.

St John's has adopted the URC Good Practice – Safeguarding Children and Young People in the Church sixth edition published 23rd October 2023 (GP6) as the basis for its Safeguarding Policy. A copy of the St John's Safeguarding Policy is available for inspection in the Link and on the website. Every church activity or group which involves working with children and young people is responsible for ensuring activities are

structured in accordance with this policy to minimise situations where abuse can occur. Non-church run organisations are required to confirm that they have made their own Good Practice provisions. The Policy was last reviewed in September 2024.

Two safeguarding co-ordinators are appointed to co-ordinate and implement child protection and vulnerable adult policies and be a first line of communication for adults and children on any issue of Good Practice including reporting suspected abuse.

The Good Practice Policy Statement (available in the Link Vestibule) gives the framework within which Good Practice procedures and activities are structured and monitored at St John's.

Ministry

For all of 2024 St John's was in vacancy. Ian Moore from Emmanuel West Wickham was appointed as Interim Moderator and subsequently at the Church Meeting on Sunday 17th November 2024 a call was issued to Revd. Sohail Ejaz which was accepted. Sohail will be inducted on Saturday 15th March. Worship during 2024 has been led by members and groups from within St John's as well as visiting ministers/lay preachers.

Jacqueline Pasifull

Joint Church Secretary

February 2025

Report of the Treasurer

Statement of Financial Activity

It has been a positive year for the Charity's finances with the receipt of significant donations totalling £424,416, this has resulted in a surplus of £393,605 for the year. Ignoring the two most significant sums and associated costs (£9,911) the charity had a deficit of £20,900.

Incoming resources from charitable activities amounted to gross £646,872 and after removal of significant donations £222,416 (2023: £257,750). Offerings were down by 8% and hall lettings were slightly below the previous year. Preschool income was positive resulting in a trading surplus before service charges of £2,010 (2022: £6,238).

Expenditure on charitable activities amounted to £253,267 and after removal of costs associated with the legacy £243,356 (2023: £282,731). The additional legacy has enabled the charity to increase its reserves this year.

Legacies & Donations

The charity was the very grateful beneficiary of legacies again this year.

The most significant was the final payment from the legacy initially received in 2023. The executors had to obtain title to the second property in the estate and confirm that the charity was the beneficial owner before it could be sold. This has been achieved and the residue of the estate has now been received. The value of £396,936 was slightly less (7%) than anticipated last year.

The charity does not expect that it will receive such a significant legacy in future years.

Reserves

Total Reserves amount to £1,006,342 (2022: £612,724) Movements and classifications of reserves are shown on page 9.

Outlook

Thanks to the legacy from our late member the Charity will be in a strong financial position for the next few years. A new full time minister is to be appointed in late March next year and along with the trustees will be developing plans for the use of the monies in meeting our charitable objectives. It is expected that the monies will be split between rebuilding our reserves, undertaking a number of short to medium term projects within the church and local community and appropriate long-term investments that will provide additional income for the future work of the charity.

Day to day finances continue to be challenging in the current financial climate. We have however managed to keep energy costs under control following the end of a 3 year contract. The Government have made major changes to funding in the Early Years education sector and we still have significant concern over the impact this may have on the Preschool.

The retirement flat that is currently being leased is providing an ongoing income and provides an asset that can be realised in due course if required.

Special Collections

During the year, members and friends raised £396 for Commitment for Life

Acknowledgements

I would like to express my thanks to the Finance Team comprising Gill Webb our FWO secretary, Alison Bruce for managing the hall bookings, Frank Liddell and Gordon Coventry for their accounting advice and Lynne Gill for running the day-to-day accounts packages.

I am extremely grateful to Jonathon Ross for taking on the role as our Independent Examiner.

Most of all, I would like to thank members and friends who generously support the work of the Church with regular and periodic gifts. Thank you.

Stephen Bebbington

Treasurer March 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees

ST JOHN'S UNITED REFORMED CHURCH ORPINGTON

On accounts for the year ended

31st December 2024

Charity no (if any)

1135421

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2024.

Responsibilities and basis of report

As the charity's trustees, 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 Trust'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 Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Public Finance and Accountancy.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed: J.G. Ross

Date: 8 Sept 2025

Name: Jonathan Ross

Relevant professional qualification(s) or body:

Chartered Institute of Public Finance and Accountancy

Address: 159 Mayfield Drive, Reading, RG4 5JR

Statement of Financial Activity 1 January 204 to 31 December 2024

	2024	2023
	£	£
Incoming Resources from Charitable Activities		
Freewill Offerings	72,650	78,352
Loose Offerings	4,086	4,119
Gift Aid Tax Refunds	19,421	21,082
Legacies and Donations	438,439	459,342
Uniformed Organisations	500	2,700
Hall Lettings	26,640	31,510
Community Events	100	
Pre-School	59,028	64,690
Babies, Toddlers and Sunday Fun Club	546	691
Thursday Club	1,560	3,606
Solar Feed-in Tariff	4,027	4,397
Other Income	19,875	6,618
Synod Grants	0	35,643
Incoming resources	646,872	712,750
 Expenditure on Charitable Activities		
URC Ministry and Mission Fund	90,156	81,963
Worship and Ministry	7,368	9,116
Youth ministry	113	430
Administration	5,227	5,654
Legacy expenses	9,911	4,790
Publicity and Publications	132	434
Community Events	0	100
Pre-School	57,018	58,452
Youth and children	352	1,053
Thursday Club	166	2,072
Premises - Maintenance:		
Repairs and Refurbishments	8,880	66,118
Equipment Servicing	4,749	2,651
Consumables	779	943
Caretaking, Cleaning and Gardening	38,362	21,252
Manse Maintenance and Council Tax	3,680	4,118
Gas	4,268	4,683
Electricity	3,809	3,345
Water, Telephone, Waste disposal	3,179	2,973
Insurance	7,510	7,134
Depreciation Fixed Assets	7,607	10,240
Charitable Activities	253,266	287,521
 NET RESOURCES	 393,606	 425,229

Balance Sheet as at 31 December 2024

	2024 £	2024 £	2023 £	2023 £
Fixed assets				
Audio Visual at cost	32,652		32,652	
Less depreciation	<u>29,385</u>	3,267	<u>26,120</u>	6,532
Boiler at cost	29,626		29,626	
Less depreciation	<u>17,776</u>	11,850	<u>14,813</u>	14,813
Atkins court	225,000	225,000	225,000	225,000
Other Assets at cost	13,736		13,736	
Less depreciation	<u>13,223</u>	<u>513</u>	<u>11,844</u>	<u>1,892</u>
Fixed Assets		<u>240,630</u>		<u>248,237</u>
Current assets				
CAF Bank accounts and cash		513,366		135,491
Nat West Bank accounts		128,241		126,982
Pre-School CAF bank accounts and cash		25,205		23,445
Metro Bank Accounts		21,343		20,100
Debtors		-		-
HMRC Gift Aid Receivable		<u>79,190</u>		<u>59,769</u>
Total Current assets		<u>767,345</u>		<u>365,787</u>
Liabilities				
Creditors		1,634		1,050
Agency Collections		-		-
Pre-School Creditors		-		<u>250</u>
Total Liabilities		<u>1,634</u>		<u>1,300</u>
NET ASSET SURPLUS		<u>1,006,341</u>		<u>612,724</u>
Reserves				
Car		23,750		23,750
General		48,628		72,264
Premises		45,500		45,500
Thursday Club		1,000		1,000
Pre-School		20,000		20,000
Restricted Trinity F&C		60,000		60,000
Gray legacy		<u>807,464</u>		<u>390,210</u>
TOTAL RESERVES		<u>1,006,342</u>		<u>612,724</u>

C Wheeler Joint Church Secretary

S Bebbington, Treasurer

Movement in Reserves		31-Dec 2023	Net Incoming/ Outgoing Resources	Transfers between Reserves	31-Dec 2024
		£	£	£	£
Unrestricted					
Designated Funds					
Thursday Club		1,000	1394	-1394	1,000
Pre-School		20,000	2,010	-2,010	20,000
Car		23,750			23,750
Premises		45,500			45,500
Total designated	2	90,250	3,404	-3,404	90,250
Undesignated Funds					
General Reserve		42048	-6735	13315	48,628
Gray Legacy	1	420,439	396,936	-9,911	807,464
Total Unrestricted		552,737	393,605	0	946,342
Restricted Funds					
Trinity F & C		60,000			60,000
Total reserves		612,737	393,605	0	1,006,342

Notes.

1. Gray legacy recorded separately for 2024,
Costs incurred for receipt of legacy transferred to General Reserve
2. All designated reserves maintained at 2023 level

Restricted reserves are subject to limitations on their use, imposed by legislation or the wishes of the donor. Other reserves are available for the general purposes of the church and some of these have been designated for specific items of future expenditure.

Accounting Policies Accounting convention and basis of accounting

The accounts are prepared under the historical cost convention and are prepared under the SORP and FRS 102. The income and expenditure dealt with in these accounts is accounted for on an accruals basis. The accounts include all of the transactions of the Church, the Pre-School and the Toddler Group and Thursday Club.

The trustees have reviewed the accounts and are happy that the charity is an ongoing concern given the current income and current reserves.

There have been no transactions with related parties during the year.

Tax refunds

Donations made to the Church through Gift Aid enable the Church to recover the basic rate tax associated with those donations. Where the tax refund related to donations made in the year has not been recovered at the year-end it is brought into the accounts as an amount recoverable.

Land and Buildings

The Church, the halls and the manse are the property of the United Reformed Church rather than St John's.

The Atkins court flat, a retirement property, is owned by St John's and is held as an investment property. After initial valuation by estate agents the value of the property has been slightly reduced reflecting recent falls in value of similar properties in the area.

Assets

Assets acquired which have been provided for in reserves held for that purpose are written off in the period in which they are made. Other assets acquired in excess of £2,500 in value are capitalised and treated as fixed assets when purchased and are written down to their estimated residual value over their expected useful lives, currently 5 years for cars and 10 years for all other assets.