

BROMLEY UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1135594

Details

Other names	BROMLEY URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2010-04-19
Register	View on the Charity Commission register

Contact

Address	20 Widmore Road Bromley BR1 1RY
Phone	02084647674
Email	secretary@bromleyurc.org.uk
Website	www.bromleyurc.org.uk

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: The Church brings the Christian message to people, serving the vulnerable, displaced and marginalised by providing space for the Bromley Borough food bank, Bromley Homeless charity and Bromley GP Alliance clinics for homeless people. Many other charities and community organisations hire space. There is a community interest cafe on weekdays run by CANDI (Creative and Neuro-Diverse Innovations).

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£188,755	£172,838	-	-
2023-12-31	£171,192	£191,224	-	-
2022-12-31	£165,500	£161,980	-	-
2021-12-31	£259,095	£128,266	-	-
2020-12-31	£106,082	£140,581	-	-

Trustees

Name	Role	Appointed
Dr Elaine Sarah Colechin		2021-05-01
MRS EVE JOHNDON		2011-10-07
ROLAND STUART KELLY		2025-05-11
Rev Martin Hazell		2025-11-16
Ruth Helen Howard		2018-09-16
STEPHEN NICHOLAS FELLINGHAM		

Accounts

REGISTERED CHARITY NUMBER: 1135594

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
BROMLEY UNITED REFORMED CHURCH**

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

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for the year ended 31 December 2024**

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BROMLEY UNITED REFORMED CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 December 2024

TRUSTEES

Rev Dr E Colechin
S Fellingham
Mrs E Johnson
Mrs J Davies (resigned 31.8.24)
Mrs R H Howard
Ms J Isaacson

PRINCIPAL ADDRESS

20 Widmore Road
Bromley
Kent
BR1 1RY

REGISTERED CHARITY NUMBER 1135594

INDEPENDENT EXAMINER

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2024

The Trustees present their report with the financial statements for the charity for the year ended 31st December 2024. The Trustees have adopted the provisions of 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 (FRS 102) (effective 1st January 2015)..

OBJECTIVE AND ACTIVITIES

Objectives and Aims

The Church's continuing objective is to bring the Christian message to people, to serve the local community, especially the vulnerable, the displaced and the marginalised, and to benefit the public. Its central location, offering a wide range of activities within it, means that many people have access to the building, which we recognise as an opportunity to further these aims.

Public Benefit

The Trustees have complied with the duty as per Section 17 of the 2011 Charities Act to have due regard to guidance published by the Charity Commission on public benefit and consider that the objectives and aims of the charity described above, enable it to meet its obligations to the Charity Commission and to benefit the public.

Internal Organisation

During 2024 members were the Minister, four serving Elders and one Trustee appointed by Church Meeting: Mr Stephen Fellingham (Local Church Leader), Mrs Judith Davies (resigned August 2024), Mrs Ruth Howard (Church and Trustee Secretary), Ms Julia Isaacson and Mrs Eve Johnson. The Finance Officer/Administrator, Mrs Diana Tutt, also attended meetings. Ten meetings were held in person.

Sunday worship remains the core of church life. Revd. Dr Elaine Colechin continued as the Minister of Word and Sacraments in the Pastorate of St Mark's United Church Greenwich and Bromley United Reformed Church. At the end of July her ministry with Saint Mark's came to an end; Elaine's commitment became 50% to Bromley URC and 50% directed by Southern Synod, which includes developing ecumenical relationships between St Paul's URC and River Church and other United Reformed Churches in Bromley Borough which are currently without a Minister. Sunday services also continued to be led by Mr Stephen Fellingham, Local Church Leader, and Mrs Judith Davies, Lay Preacher. Mr Fellingham took a well-earned sabbatical in May and June 2024..

Ongoing Activities during 2024

Buildings: The church complex is large and centrally placed with eight rooms and two kitchens available for hire and which are widely used. Parts of the building are used on a long-term license by Bromley Homeless Charity (see below). Without the income derived from room lettings the church would not be able to continue; closure to most hirers for the greater part of the two years during the Covid pandemic and its aftermath caused grave financial concerns. Lettings to community groups and charities resumed during 2022 and continued thereafter. They have still fully to return to pre-pandemic levels. Some users no longer operated as previously but new enquiries began gradually to fill gaps, with children's parties gaining popularity. Price increases for 2024 were set to reflect inflation, higher energy costs and the London Living Wage .

As reported during previous years, several major refurbishment projects were identified in a building open since 1989, the most urgent being replacement boilers. Funding for these was secured from a grant from the URC's Southern Synod and part of a legacy from a former Trustee. Work was completed in 2022. The next stage in the heating refurbishment was to replace the fan coil radiators in the Whitfield Hall; this was completed in the spring of 2024, again with the help of a 50% grant from Southern Synod. Plans for PV cells (solar panels) to be fixed to the roof did not come to fruition; the contractor engaged to supply and install the panels did not complete the job and arbitration through the appropriate trade body was concluded successfully, with money paid for the work reimbursed in March 2024. These plans remain in abeyance as other priorities emerged, such as updating the fire alarm system. Replacement of the fire alarm was completed in October 2024, again with the help of a 50% grant from Southern Synod.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2024

Safeguarding: In accordance with advice from the URC, Trustees undertook appropriate training. Safeguarding is a standing item at each meeting, and at each Church Meeting, so that any issues and concerns can be shared and followed up as required. Updated Good Practice Guidance was issued by the URC in November 2023; the Trustees anticipated revising and reissuing the local policies in accordance with this in early 2024. Better liaison has been established with the Bromley Homeless Charity and Bromley Food Bank over safeguarding matters.

Administration: Our Administrator, a qualified Accountant, prepares our accounts for Independent Examination and normally works part time for 22 hours per week, also overseeing the day-to-day running of the building. The Bookings Officer works 20 hours per week over three days. Until the autumn of 2023, two caretakers covered the opening hours of the building including evening sessions and Saturdays. Finances for a replacement for the senior caretaker were not available during 2024 so hours had to be adjusted, and volunteers had to cover some sessions. This pattern is expected to continue into 2025, but a second caretaker is to be recruited to a part-time post to cover evening and Saturday sessions, including an additional session on Thursday evenings to meet requests for lettings then. The trustees would like to thank the staff for their willingness to work flexibly, to ensure building users continue to get a good service.

Events: 2024 saw the second small garden party for church members/adherents at the home of one of the trustees and lunch after the Harvest Service on Sunday 8th October..

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities and Community Focus

The Church Outreach Programme comprises:

a) The 5000 Project: started for people who were homeless or those in vulnerable housing situations and those with learning difficulties, mental health issues or who had alcohol or drug addictions, as well as people living alone and simply wanting company. Now, the focus has shifted to include closer working with Bromley Homeless Charity and Open Table. This is a Christian organisation reaching out to the LGBTQIA+ community with an accepting, inclusive and safe place to worship, free from prejudice and stigma. This fits in with our mission to offer acceptance and inclusion to those who might be marginalised by others. A monthly communion service was offered throughout 2023. In 2024, the time was changed to be part of morning service..

Our continuing work with Bromley Homeless includes supplying the finance needed to put money on the energy keys for those who, although not homeless, were in desperate need and could not afford to heat their homes. We registered as a Warm Space again during the winter of 2024, offering people a heated space in which to relax. We also provided tea and coffee without charge to those could not afford it, through Rhiannon's Café (see below). Both Bromley Borough Food Bank and Bromley Homeless have Food Banks operating from the church; we have continued a small Food Bank to provide food and personal hygiene products to those in need on the 3 days of the week when neither of the other Food Banks are available - Fridays, Saturdays and Sundays. Sanitary products are provided free of charge in the main female toilets.

b) Rhiannon's Café: this is a joint project with CANDI (Creative and Neuro-Diverse Innovations), a community interest company which supports and encourages neuro-diverse young people in the workplace. It opened at the beginning of May 2023. 5000 Project funds underwrite the reduced price/free coffee scheme. Additional activities such as art and crafts, including a camera club take place in the vestibule, usually on a Tuesday evening. It is a five day a week community café, serving freshly made sandwiches, baked potatoes, toast, cookies etc. The ethos is aligned with that of the church - "everyone will be welcomed and accepted into the café and we will do our best to provide a warm and friendly environment for all". The Café has built up a regular clientele and the efforts of the neuro-diverse volunteers, supported at some sessions by church volunteers are much appreciated.

c) Badminton Club (Monday and Wednesday mornings, and Tuesday evening): regular sessions continued, providing social support and opportunity for gentle exercise, essential for good mental and physical health. Membership of the club increased in 2024, and it continues running 2 popular Quiz nights, donating profits to the funds for heating improvements .

d) Newsletter - Community Edition: in October 2024, a special edition of the church e-mail news was sent to the groups using the building on a regular basis. It has shared information between them and helped gain donations to the Food Bank and the Christmas Appeal for Bromley Brighter Beginnings, a charity which helps families in need. This is now produced bi-monthly, with each edition focussing on one or more of the groups, and demonstrating the work of the church as a community hub in central Bromley.

Co-operation with essential services

a) Bromley Borough Food Bank (originally seeded by the Trussell Trust): continued to operate from its dedicated accommodation in the building on Tuesdays mornings and Thursday afternoons. Harvest gifts were made to the Food Bank and all building users were encouraged to contribute.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2024

b) Bromley Homeless: advice services and practical support continued to be offered four days a week and additional support groups were set up. The church premises continue to be a haven in particularly difficult times for those without shelter or warmth. The charity is partnered with the Bromley GP Alliance, with a Nurse Practitioner an integral part of the service, providing access to quality medical care and assistance to the most vulnerable. In 2024, plans made between Bromley URC, Bromley Homeless and Southern Synod came to fruition; these were to convert the ex-caretaker's flat into a supervised, short term 5-bedroom emergency accommodation, the first step away from street homelessness. Synod has granted a lease for 20 years. The shelter was ready for the winter of 2024. The Trustees wished to support this project in every way possible, finding ways of overcoming practical difficulties in the interaction between parts of the building, insurance implications and so on.

FINANCIAL REVIEW

Financial position

The year-end figures show a surplus of £26,284 in unrestricted funds and a deficit of £5,061 in restricted funds, giving a total surplus at the end of 2024 of £21,223 compared to a deficit of £20,008 at the end of 2023. Cash balances at the end of 2024 are £76,211 in unrestricted funds and £39,715 in restricted funds. Total cash balances at the end of the year were £115,926. Analysis of quarterly balances demonstrates that income and expenditure were not at the desired break-even or positive point until the final quarter.

The overall surplus for the year includes fixed asset grant income of £39,498. The corresponding expenditure is included in the balance sheet as fixed asset addition and not in the statement of financial activities.

The Church's financial position and reserves policy is reviewed regularly by the Trustees. Predicted income and expenditure for the year to 31 December 2025 is very difficult to estimate with lettings not yet returned to 2019 levels, although there continue to be encouraging signs; this affects the ability to address further major maintenance work on other parts of heating and electrical systems and Velux windows. The Trustees have sought advice on the most urgent projects and continue to explore fundraising and grant opportunities to cover what will be significant costs; sufficient reserves will remain in place should it be necessary to wind up for any reason..

THE FUTURE

This report reflects the position of the Church during the year 2024 which continued to be challenged by income not returning to pre-pandemic levels together with higher fuel costs and general inflation. However, it is positive to note that the continuation of worship together, including celebration of Holy Communion supports the small fellowship, widened to welcome the LGBTQIA+ community. Audio-visual equipment allowed services to be accessed by members unable to attend through physical infirmity, extending fellowship even further. Use of the building has continued to increase, especially after the completion of the heating works; we see this as a good sign for the future and are proposing to recruit an assistant caretaker in 2025 to cover requests for evening and Saturday use, as well as the additional cleaning/maintenance necessitated by such heavy usage. Initiatives such as Rhiannon's Café, Warm Welcome and Bromley Homeless Charity's conversion of the flat to an emergency homeless shelter are very positive, demonstrating commitment to meeting the needs of the most vulnerable. Where 2025 will take Bromley URC is far from clear but the Trustees and Elders, together with the Minister, will continue to take a wide, positive attitude and intend to remain open in the service of God and of the community in central Bromley. Our Minister, Revd Dr Elaine Colechin is taking a three month sabbatical from September 2025 which the Trustees and Elders are happy to support, trusting that this will provide a time for study, reflection and rest, away from the day to day responsibilities of her ministry.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2024

Recruitment and appointment of new trustees

The AGM in July 2022 approved a revised Constitution to regularise trustee appointments, changes to formalise the ability to hold remote meetings if required again in future and make several other changes in line with current practice and advice from the United Reformed Church. Appointments had complied with the requirement of the Charity Commission following their granting of charitable status obtained on 19 April 2010, registration number 1135594. This revised Constitution follows the model which allows for non-elder trustees to be appointed by the Church Meeting. The Charity Commission's approval was granted on 1 June 2023. All the trustees were willing to serve for the final year of the three-year term approved at the AGM in 2022. The AGM 2025 will approve new trustees or a further three-year term for current trustees.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. 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 judgements and estimates that are reasonable and prudent
- prepare the financial statements on the 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 which 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, the Charity (Accounts and Reports) Regulations 2008 and the provision of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 28-9-25 and signed on its behalf by:


.....
S Fellingham - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BROMLEY UNITED REFORMED CHURCH**

Independent examiner's report to the trustees of Bromley United Reformed Church

I report to the charity trustees on my examination of the accounts of Bromley United Reformed Church (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

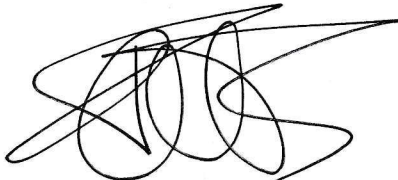
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those 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.



Paul Allan BSocSc FCA

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date: 28/9/25

BROMLEY UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	7,629	422	8,051	36,585
Other trading activities	3	133,205	-	133,205	127,907
Investment income	4	2,539	-	2,539	4,700
Other income		5,462	39,498	44,960	2,000
Total		<u>148,835</u>	<u>39,920</u>	<u>188,755</u>	<u>171,192</u>
EXPENDITURE ON					
Charitable activities	5				
Cost of church activities		152,304	5,483	157,787	177,719
Minister costs		15,051	-	15,051	13,505
Total		<u>167,355</u>	<u>5,483</u>	<u>172,838</u>	<u>191,224</u>
Net gains on investments		5,306	-	5,306	24
NET INCOME/(EXPENDITURE)		(13,214)	34,437	21,223	(20,008)
Transfers between funds	14	<u>39,498</u>	<u>(39,498)</u>	<u>-</u>	<u>-</u>
Net movement in funds		26,284	(5,061)	21,223	(20,008)
RECONCILIATION OF FUNDS					
Total funds brought forward		222,472	44,776	267,248	287,256
TOTAL FUNDS CARRIED FORWARD		<u><u>248,756</u></u>	<u><u>39,715</u></u>	<u><u>288,471</u></u>	<u><u>267,248</u></u>

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

BALANCE SHEET 31 December 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	10	89,659	-	89,659	44,931
Investments	11	69,475	-	69,475	63,441
		<u>159,134</u>	<u>-</u>	<u>159,134</u>	<u>108,372</u>
CURRENT ASSETS					
Debtors	12	26,699	-	26,699	26,597
Cash at bank		76,211	39,715	115,926	147,768
		<u>102,910</u>	<u>39,715</u>	<u>142,625</u>	<u>174,365</u>
CREDITORS					
Amounts falling due within one year	13	(13,288)	-	(13,288)	(15,489)
NET CURRENT ASSETS		<u>89,622</u>	<u>39,715</u>	<u>129,337</u>	<u>158,876</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>248,756</u>	<u>39,715</u>	<u>288,471</u>	<u>267,248</u>
NET ASSETS		<u>248,756</u>	<u>39,715</u>	<u>288,471</u>	<u>267,248</u>
FUNDS	14				
Unrestricted funds				248,756	222,472
Restricted funds				39,715	44,776
TOTAL FUNDS				<u>288,471</u>	<u>267,248</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:

28-9-25


S Fellingham - Trustee

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT, and are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Costs have been allocated to specific departments based on their specific relevance to the church as a whole (general) or as outlined by restricted fund requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

It was decided that as the vestibule meets the 5000 Project objectives, some of the costs should be apportioned to the 5000 Project on the basis of the floor area of the vestibule as a percentage of the building area (3%).

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Investments

Fixed asset investments are stated at mid market value at the balance sheet date. All investments are UK based.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2024

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	8,051	34,994
Gift aid	-	1,591
	<u>8,051</u>	<u>36,585</u>

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Rents received	133,205	127,460
Catering & cafe	-	447
	<u>133,205</u>	<u>127,907</u>

4. INVESTMENT INCOME

	2024	2023
	£	£
Other fixed asset invest - FII	917	2,850
Deposit account interest	1,622	1,850
	<u>2,539</u>	<u>4,700</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Cost of church activities	20,804	136,983	157,787
Minister costs	15,051	-	15,051
	<u>35,855</u>	<u>136,983</u>	<u>172,838</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2024**

6. SUPPORT COSTS

	Caretaking	Other	Other 2	Governance	Totals
	£	£	£	£	£
Cost of church activities	<u>45,057</u>	<u>75,042</u>	<u>12,869</u>	<u>4,015</u>	<u>136,983</u>

Support costs, included in the above, are as follows:

	2024	2023
	Cost of church activities	Total activities
	£	£
Wages	45,057	43,882
Rates and water	6,142	6,189
Insurance	7,342	7,642
Light and heat	30,683	29,203
Repairs & maintenance	8,460	31,972
Depreciation of tangible fixed assets	22,415	11,233
Cleaning	3,172	3,849
Office expenses, postage & stationery	4,678	3,436
Telephone & internet	1,368	1,333
Legal fees & subscriptions	3,651	3,351
Independent examiner	4,015	3,151
	<u>136,983</u>	<u>145,241</u>

7. 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' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2024	2023
Administration	2	2
Caretakers	1	2
	<u>3</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2024

8. STAFF COSTS - continued

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,817	25,768	36,585
Other trading activities	129,152	(1,245)	127,907
Investment income	4,700	-	4,700
Other income	2,000	-	2,000
Total	<u>146,669</u>	<u>24,523</u>	<u>171,192</u>
EXPENDITURE ON			
Charitable activities			
Cost of church activities	171,500	6,219	177,719
Minister costs	13,100	405	13,505
Total	<u>184,600</u>	<u>6,624</u>	<u>191,224</u>
Net gains on investments	<u>24</u>	<u>-</u>	<u>24</u>
NET INCOME/(EXPENDITURE)	(37,907)	17,899	(20,008)
RECONCILIATION OF FUNDS			
Total funds brought forward	260,379	26,877	287,256
TOTAL FUNDS CARRIED FORWARD	<u><u>222,472</u></u>	<u><u>44,776</u></u>	<u><u>267,248</u></u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2024**

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 January 2024	119,215
Additions	67,142
At 31 December 2024	186,357
DEPRECIATION	
At 1 January 2024	74,284
Charge for year	22,414
At 31 December 2024	96,698
NET BOOK VALUE	
At 31 December 2024	89,659
At 31 December 2023	44,931

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2024	63,441
Additions	917
Disposals	(189)
Revaluations	5,306
At 31 December 2024	69,475
NET BOOK VALUE	
At 31 December 2024	69,475
At 31 December 2023	63,441

There were no investment assets outside the UK.

Cost or valuation at 31 December 2024 is represented by:

	Listed investments £
Valuation in 2023	63,441
Valuation in 2024	6,034
	69,475

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2024

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade debtors	17,259	12,628
Other debtors	9,440	13,969
	<u>26,699</u>	<u>26,597</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	4,719	2,276
Other creditors	8,569	13,213
	<u>13,288</u>	<u>15,489</u>

14. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted funds				
General fund	222,472	(13,214)	39,498	248,756
Restricted funds				
Communion & special collections	701	-	-	701
5000 Project	44,075	(5,061)	-	39,014
Fan Coil Units in Whitfield Hall	-	19,659	(19,659)	-
Fire Alarm System	-	19,839	(19,839)	-
	<u>44,776</u>	<u>34,437</u>	<u>(39,498)</u>	<u>39,715</u>
TOTAL FUNDS	<u>267,248</u>	<u>21,223</u>	<u>-</u>	<u>288,471</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	148,835	(167,355)	5,306	(13,214)
Restricted funds				
5000 Project	422	(5,483)	-	(5,061)
Fan Coil Units in Whitfield Hall	19,659	-	-	19,659
Fire Alarm System	19,839	-	-	19,839
	<u>39,920</u>	<u>(5,483)</u>	<u>-</u>	<u>34,437</u>
TOTAL FUNDS	<u>188,755</u>	<u>(172,838)</u>	<u>5,306</u>	<u>21,223</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2024**

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	260,379	(37,907)	-	222,472
Restricted funds				
Communion & special collections	701	-	-	701
5000 Project	26,006	17,899	170	44,075
Shower fund	170	-	(170)	-
	<u>26,877</u>	<u>17,899</u>	<u>-</u>	<u>44,776</u>
TOTAL FUNDS	<u>287,256</u>	<u>(20,008)</u>	<u>-</u>	<u>267,248</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	146,669	(184,600)	24	(37,907)
Restricted funds				
5000 Project	24,523	(6,624)	-	17,899
TOTAL FUNDS	<u>171,192</u>	<u>(191,224)</u>	<u>24</u>	<u>(20,008)</u>

The church accounts include four restricted funds, where the monies can only be used for the specific purpose for which they are entrusted to the church. These monies are not at the disposal of the church for any other purpose, and represent:

- i) Communion and special collections - received and paid out to appointed recipients.
- ii) 5000 Project, which is an outreach project directed to assist homeless and vulnerable adults in Bromley.
- iii) Fan Coil Units fund - this was a restricted grant from the Synod for upgrading the heating system in Whitfield Hall. Once expended the fund was transferred to the general fund.
- (iv) Fire Alarm fund - as per the above fund.

Communion and special collections

	2024 £	2023 £
SOFA Brought forward balance	701	701
Donations	-	-
Donations passed on	-	-
	<u>701</u>	<u>701</u>

Represented by:

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2024

14. MOVEMENT IN FUNDS - continued

Cash held at bank	<u>701</u>	<u>701</u>
5000 Project (see details below)	2024	2023
	£	£
SOFA Brought forward balance	44,075	26,006
Income	422	24,523
Costs	(5,483)	(6,624)
Transfer	-	170
	<u>39,014</u>	<u>44,075</u>
Represented by:		
Cash held at bank	<u>39,014</u>	<u>44,075</u>
	2024	2023
	£	£
Income		
Donations	422	25,768
Fundraising	-	-
Rents received	-	(1,245)
	<u>422</u>	<u>24,523</u>
Expenditure		
Weekly meal	(409)	(1,285)
Grants payable	-	(50)
Repairs to equipment	(364)	(954)
Office expenses	(80)	(103)
Other	(4,630)	(4,232)
	<u>(5,483)</u>	<u>6,624</u>
Fan Coil Units in Whitfield Hall	2024	2023
	£	£
SOFA Brought forward balance	-	-
Income	19,659	-
Costs	-	-
Transfer	<u>(19,659)</u>	<u>-</u>
	<u>-</u>	<u>-</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2024

14. MOVEMENT IN FUNDS - continued

Fire Alarm System	2024	2023
	£	£
SOFA Brought forward balance	-	-
Income	19,839	-
Costs	-	-
Transfer	(19,839)	-
	<u> </u>	<u> </u>
	-	-
	<u> </u>	<u> </u>

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

BROMLEY UNITED REFORMED CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2024

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	7,629	422	8,051	34,994
Gift aid	-	-	-	1,591
	<u>7,629</u>	<u>422</u>	<u>8,051</u>	<u>36,585</u>
Other trading activities				
Rents received	133,205	-	133,205	127,460
Catering & cafe	-	-	-	447
	<u>133,205</u>	<u>-</u>	<u>133,205</u>	<u>127,907</u>
Investment income				
Other fixed asset invest - FII	917	-	917	2,850
Deposit account interest	1,622	-	1,622	1,850
	<u>2,539</u>	<u>-</u>	<u>2,539</u>	<u>4,700</u>
Other income				
Grants	2,000	39,498	41,498	2,000
Gift Aid claim	1,080	-	1,080	-
Other income - others	2,382	-	2,382	-
	<u>5,462</u>	<u>39,498</u>	<u>44,960</u>	<u>2,000</u>
Total incoming resources	148,835	39,920	188,755	171,192
EXPENDITURE				
Charitable activities				
Wages	15,506	431	15,937	27,109
Pensions	1,266	-	1,266	1,453
Bank charges	60	60	120	122
URC Ministry & Mission Fund	10,883	337	11,220	10,200
Grants to individuals	-	-	-	50
Staff recruitment & training	66	-	66	75
Meals & shelter	419	409	828	1,285
Church music	2,338	-	2,338	2,370
Bad debts	93	-	93	14
Minister costs	3,867	120	3,987	3,305
	<u>34,498</u>	<u>1,357</u>	<u>35,855</u>	<u>45,983</u>

This page does not form part of the statutory financial statements

BROMLEY UNITED REFORMED CHURCH

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Support costs				
Caretaking				
Wages	43,620	1,437	45,057	43,882
Other				
Rates and water	6,098	44	6,142	6,189
Insurance	7,122	220	7,342	7,642
Light and heat	29,712	971	30,683	29,203
Repairs & maintenance	8,096	364	8,460	31,972
Plant and machinery	21,749	666	22,415	11,233
	<u>72,777</u>	<u>2,265</u>	<u>75,042</u>	<u>86,239</u>
Other 2				
Cleaning	3,045	127	3,172	3,849
Office expenses, postage & stationery	4,598	80	4,678	3,436
Telephone & internet	1,306	62	1,368	1,333
Legal fees & subscriptions	3,595	56	3,651	3,351
	<u>12,544</u>	<u>325</u>	<u>12,869</u>	<u>11,969</u>
Governance				
Independent examiner	3,916	99	4,015	3,151
Total resources expended	<u>167,355</u>	<u>5,483</u>	<u>172,838</u>	<u>191,224</u>
Net (expenditure)/income before gains and losses	(18,520)	34,437	15,917	(20,032)
Realised recognised gains and losses				
Realised gains/(losses) on fixed asset investments	<u>6</u>	<u>-</u>	<u>6</u>	<u>(114)</u>
Net (expenditure)/income	<u>(18,514)</u>	<u>34,437</u>	<u>15,923</u>	<u>(20,146)</u>

This page does not form part of the statutory financial statements

BROMLEY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1135594

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2023
FOR
BROMLEY UNITED REFORMED CHURCH**

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

CONTENTS OF THE FINANCIAL STATEMENTS
for the year ended 31 December 2023

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BROMLEY UNITED REFORMED CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 December 2023

TRUSTEES	Rev Dr E Colechin S Fellingham Mrs E Johnson Mrs J Davies Mrs R H Howard Ms J Isaacson
PRINCIPAL ADDRESS	20 Widmore Road Bromley Kent BR1 1RY
REGISTERED CHARITY NUMBER	1135594
INDEPENDENT EXAMINER	Berringers LLP Chartered Accountants Lygon House 50 London Road Bromley Kent BR1 3RA

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2023

The Trustees present their report with the financial statements for the charity for the year ended 31 December 2023. The Trustees have adopted the provisions of 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 (FRS 102) (effective 1st January 2015).

OBJECTIVE AND ACTIVITIES

Objectives and Aims

The Church's continuing objective is to bring the Christian message to people, to serve the local community, especially the vulnerable, the displaced and the marginalised, and to benefit the public. Its central location offering a wide range of activities within it, means that many people have access to the building, which we recognise as an opportunity to further these aims.

Public Benefit

The Trustees have complied with the duty as per Section 17 of the 2011 Charities Act to have due regard to guidance published by the Charity Commission on public benefit and consider that the objectives and aims of the charity described above, enable it to meet its obligations to the Charity Commission and to benefit the public.

Internal Organisation

During 2023 members were the Minister, four serving Elders and one Trustee appointed by Church Meeting: Mr Stephen Fellingham (Local Church Leader), Mrs Judith Davies, Mrs Ruth Howard (Church and Trustee Secretary), Ms Julia Isaacson and Mrs Eve Johnson. The Finance Officer/Administrator, Mrs Diana Tutt, also attended meetings. Nine meetings were held in person.

Sunday worship remains the core of church life. 2023 was the second full year of Revd. Dr Elaine Colechin's service as the Minister of Word and Sacraments in the Pastorate of St Mark's United Church Greenwich and Bromley United Reformed Church. Sunday services also continued to be led by Mr Stephen Fellingham, Local Church Leader, and Mrs Judith Davies, Lay Preacher, who also takes the lead on pastoral care and visiting. During the year, a new volunteer agreement with Mr Fellingham was drawn up, and trustees and the congregation join in wishing him well for his sabbatical, to be taken in May and June 2024.

Ongoing Activities during 2023

Buildings: The church complex is large and centrally placed with eight rooms and two kitchens available for hire which are widely used. Parts of the building are used on a long-term license by Bromley Homeless Charity (see below). Without the income derived from room lettings the church would not be able to continue; closure to most hirers for the greater part of the previous two years caused grave financial concerns. Lettings to community groups and charities resumed during 2022 and continued during 2023. They have still to return to pre-pandemic levels. Some users no longer operated as previously but new enquiries began gradually to fill gaps, with children's parties gaining popularity. Price increases for 2023 were set and notified to users in the autumn of 2022, the first since 2018. These were 13% for existing users and 20% for new enquirers. These took account of higher energy and staff costs; the London Living Wage rose by almost 10% in November 2022; the increase is normally implemented the following April but this was brought forward to January 2023 in recognition of the cost of living pressures. The Trustees noted that going forward the charges should be reviewed annually and uprated as appropriate, rather than allowing such a long gap to elapse, although Covid accounted for a good part of this.

As reported during the last two years, several major refurbishment projects were identified in a building open since 1989, the most urgent being replacement boilers. Funding for these was secured from a grant from the URC's Southern Synod and part of a legacy from a former Trustee. Work was completed in 2022, enabling warmth to return for users for the second part of the heating season. Last year we also hoped that the more efficient boilers would help to offset the steeply rising energy costs faced by everyone, together with PV cells (solar panels) due to be fixed to the roof. Unfortunately, the contractor engaged to supply and install the panels did not complete the job and arbitration through the appropriate trade body was begun in 2023; the money paid for the work was re-paid in March 2024. We will reconsider the positioning of the panels and endeavor to have them fitted in the spring of 2025. Other major projects are replacing the original Velux windows, fan coil radiators in the Whitfield Hall, and updating the fire alarm system. These will require further support from grants from Southern Synod or other fundraising if they are to proceed. In the latter half of the year, an application was made for half the costs (c £20,000) of the fan coil radiators, sealing the boiler system and roof repairs; this was granted in January 2024, allowing the work to be completed in time for the 2024 heating season. The project to replace the windows is in abeyance for the time being.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2023

Safeguarding: In accordance with advice from the URC, Trustees undertook appropriate training. Safeguarding is a standing item at each meeting so that any issues and concerns can be shared and followed up as required. Updated Good Practice Guidance was issued by the URC in November 2023; the Trustees anticipated revising and reissuing the local policies in accordance with this in early 2024. Better liaison has begun to be established with the Bromley Homeless charity over safeguarding matters.

Administration: Our Administrator, a qualified Accountant, prepares our accounts for Independent Examination and normally works part time four days per week, also overseeing the day-to-day running of the building. The Bookings Officer normally works three days per week and there were two caretakers for most of the period covered by this report. When the senior caretaker decided to retire in the autumn of 2023, the finances for a replacement were not available, so hours have been adjusted and volunteers have also covered some sessions. This pattern is expected to continue in 2024.

Events: 2023 saw the revival of a small garden party for church members/adherents at the home of one of the trustees and lunch after the Harvest Service on Sunday 8th October.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Church Outreach Programme comprises:

a) The 5000 Project: worked with people who were homeless or those in vulnerable housing situations and those with learning difficulties, mental health issues or who had alcohol or drug addictions, as well as people living alone and simply wanting company. Lunch had previously been provided on Mondays, with a community café operating on Fridays. Now, the focus has shifted to include closer working with Bromley Homeless and Open Table. This is a Christian organisation reaching out to the LGBTQIA+ community with an accepting, inclusive and safe place to worship free from prejudice and stigma. This fits in with our mission to offer acceptance and inclusion to those who might be marginalised by others. A monthly communion service was offered throughout 2023 but was not well attended; it seemed that the chosen Sunday and mid-afternoon time coincided with that of another, more widely accessible Open Table group in south London. In 2024, the time will change to be part of a morning service.

Our continuing work with Bromley Homeless includes supplying the finance needed to put money on the energy keys for those who, although not homeless, were in desperate need and could not afford to heat their homes. We registered as a Warm Space again during the winter of 2023, offering people a heated space in which to relax. We also provided tea and coffee without charge to those could not afford it through Rhiannon's Cafe (see below). Both Bromley Borough Food Bank and Bromley Homeless have Food Banks operating from the church; we have continued a small Food Bank to provide food and personal hygiene products to those in need on the 3 days of the week when neither of the other Food Banks are available - Fridays, Saturdays and Sundays. Sanitary products are provided free of charge in the main female toilets.

b) Rhiannon's Café: this is a joint project with CANDI (Creative and Neuro-Diverse Innovations), a community interest company which supports and encourages neuro-diverse young people in the workplace. It opened at the beginning of May and had an official opening in July 2023, with a rainy but successful BBQ. The courtyard garden was tidied up specially by both church and cafe volunteers. 5000 Project funds underwrote the reduced price/free coffee scheme and the first three months' free rental for CANDI. It offers a five day a week community cafe, serving freshly made sandwiches, baked potatoes, toast, cookies etc. The ethos is aligned with that of the church - "everyone will be welcomed and accepted into the cafe and we will do our best to provide a warm and friendly environment for all". The Cafe has built up a regular clientele and the efforts of the neuro-diverse volunteers, supported at some sessions by church volunteers are much appreciated.

c) Badminton Club (Tuesday evening, Wednesday morning): regular sessions continued, providing social support and opportunity for gentle exercise, essential for good mental and physical health. The club resumed running 2 popular Quiz nights, donating profits to the funds for heating improvements.

Co-operation with essential services

a) Bromley Borough Food Bank (originally seeded by the Trussell Trust): continued to operate from its dedicated accommodation in the building on Tuesdays and Thursdays.

b) Bromley Homeless: advice services and practical support continued to be offered five days a week and additional support groups were set up. The church premises continue to be a haven in particularly difficult times for those without shelter or warmth. The charity is partnered with the Bromley GP Alliance, with a Nurse Practitioner an integral part of the service, providing access to quality medical care and assistance to the most vulnerable. The service has won accolades from several award-giving bodies. In the summer of 2023, the tenant left the church flat (originally occupied by a caretaker) and Bromley Homeless trustees approached the church and Southern Synod with plans to convert the flat into a 5-bedroom emergency temporary accommodation shelter; this will be supervised short term accommodation, the first step away from street homelessness. Planning permission has been granted by Bromley Council, and the process has begun to put a lease in place with the Synod for 20 years. It is hoped that the shelter will be ready for the winter of 2024. The Trustees wish to support this project in every way possible and find ways of overcoming practical difficulties in the interaction between parts of the building, insurance implications and so on. The agreed rent of £1,070.00 per month is part of the Bromley URC Charity income and will be revised when the emergency accommodation is brought into use.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2023

FINANCIAL REVIEW

Financial position

The year-end figures show a deficit of £37,907 in unrestricted funds and a surplus of £17,899 in restricted funds, giving a total deficit at the end of 2023 of £20,008 compared to a deficit of £7,871 at the end of 2022. Cash balances at the end of 2023 are £102,992 in unrestricted funds and £44,776 in restricted funds. Total cash balances at the end of the year were £147,768. Analysis of quarterly balances demonstrates that income and expenditure were not at the desired break-even point. The total payment of £57,753 from the insurers for business interruption, received in 2021 and 2022 continued to provide a cash "cushion" for running costs as income has not balanced with expenditure throughout the year.

The Church's financial position and reserves policy is reviewed regularly by the Trustees. Predicted income and expenditure for the year to 31 December 2024 is very difficult to estimate with lettings not yet returned to 2019 levels, although there continue to be encouraging signs; this affects the ability to address further major maintenance work on other parts of heating and electrical systems and Velux windows. The Trustees have sought advice on the most urgent projects and continue to explore fundraising and grant opportunities to cover what will be significant costs; sufficient reserves will remain in place should it be necessary to wind up for any reason.

THE FUTURE

This report reflects the position of the Church during the year 2023 which continued to be challenged by income not returning to pre-pandemic levels together with higher fuel costs and general inflation. The continuation of worship together, including the celebration of Holy Communion supports the small fellowship, widened to welcome the LGBTQIA+ community. Audio-visual equipment allowed services to be accessed by members unable to attend through physical infirmity, extending fellowship even further. Use of the building has continued to increase, especially after the completion of the heating works; we trust this is a good sign for the future. Initiatives such as Rhiannon's Cafe, Warm Welcome and Bromley Homeless Charity's plans for the conversion of the flat to an emergency homeless shelter are positive, demonstrating commitment to meeting the needs of the most vulnerable. Where 2024 will take Bromley URC is far from clear but the Trustees and Elders, together with the Minister, will continue to take a wide, positive attitude and intend to remain open in the service of God and of the community in central Bromley.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

The AGM in July 2022 approved a revised Constitution to regularise trustee appointments, changes to formalise the ability to hold remote meetings if required again in future and make several other changes in line with current practice and advice from the United Reformed Church. Appointments had complied with the requirement of the Charity Commission following their granting of charitable status obtained on 19 April 2010, registration number 1135594. This revised constitution follows the model which allows for non-elder trustees to be appointed by the Church Meeting. The Charity Commission's approval was granted on 1 June 2023. All the trustees remain willing to serve for the final year of the three-year term approved at the AGM in 2022. The AGM next year will approve new trustees or a further three-year term for current trustees.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. 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 judgements and estimates that are reasonable and prudent
- prepare the financial statements on the 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 which 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, the Charity (Accounts and Reports) Regulations 2008 and the provision of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 14 July 2024 and signed on its behalf by:



.....
Rev Dr E Colechin - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BROMLEY UNITED REFORMED CHURCH**

Independent examiner's report to the trustees of Bromley United Reformed Church

I report to the charity trustees on my examination of the accounts of Bromley United Reformed Church (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

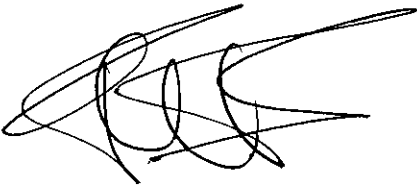
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those 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.



Paul Allan BSocSc FCA

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date: 14/7/2024

BROMLEY UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	10,817	25,768	36,585	17,174
Other trading activities	3	129,152	(1,245)	127,907	113,480
Investment income	4	4,700	-	4,700	2,626
Other income		<u>2,000</u>	<u>-</u>	<u>2,000</u>	<u>32,216</u>
Total		<u>146,669</u>	<u>24,523</u>	<u>171,192</u>	<u>165,496</u>
EXPENDITURE ON					
Charitable activities	5				
Cost of church activities		171,500	6,219	177,719	148,449
Minister costs		<u>13,100</u>	<u>405</u>	<u>13,505</u>	<u>13,532</u>
Total		<u>184,600</u>	<u>6,624</u>	<u>191,224</u>	<u>161,981</u>
Net gains/(losses) on investments		<u>24</u>	<u>-</u>	<u>24</u>	<u>(11,386)</u>
NET INCOME/(EXPENDITURE)		(37,907)	17,899	(20,008)	(7,871)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>260,379</u>	<u>26,877</u>	<u>287,256</u>	<u>295,127</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>222,472</u></u>	<u><u>44,776</u></u>	<u><u>267,248</u></u>	<u><u>287,256</u></u>

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

BALANCE SHEET 31 December 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	10	44,931	-	44,931	53,019
Investments	11	<u>63,441</u>	<u>-</u>	<u>63,441</u>	<u>61,771</u>
		108,372	-	108,372	114,790
CURRENT ASSETS					
Debtors	12	26,597	-	26,597	17,379
Cash at bank		<u>102,992</u>	<u>44,776</u>	<u>147,768</u>	<u>166,387</u>
		129,589	44,776	174,365	183,766
CREDITORS					
Amounts falling due within one year	13	(15,489)	-	(15,489)	(11,300)
NET CURRENT ASSETS		<u>114,100</u>	<u>44,776</u>	<u>158,876</u>	<u>172,466</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		222,472	44,776	267,248	287,256
NET ASSETS		<u>222,472</u>	<u>44,776</u>	<u>267,248</u>	<u>287,256</u>
FUNDS	14				
Unrestricted funds				222,472	260,379
Restricted funds				<u>44,776</u>	<u>26,877</u>
TOTAL FUNDS				<u>267,248</u>	<u>287,256</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ...14 July 2024... and were signed on its behalf by:


.....
E Colechin - Trustee

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are included in the Statement of Financial Activities on an accruals bases, inclusive of any VAT, and are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Costs have been allocated to specific departments based on their specific relevance to the church as a whole (general) or as outlined by restricted fund requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

It was decided that as the vestibule meets the 5000 Project objectives, some of the costs should be apportioned to the 5000 Project on the basis of the floor area of the vestibule as a percentage of the building area (3%).

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Investments

Fixed asset investments are stated at mid market value at the balance sheet date. All investments are UK based.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2023**

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	34,994	10,480
Gift aid	1,591	1,694
Legacies	<u>-</u>	<u>5,000</u>
	<u>36,585</u>	<u>17,174</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Rents received	127,460	112,516
Catering & cafe	<u>447</u>	<u>964</u>
	<u>127,907</u>	<u>113,480</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Other fixed asset invest - FII	2,850	2,111
Deposit account interest	<u>1,850</u>	<u>515</u>
	<u>4,700</u>	<u>2,626</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Cost of church activities	32,478	145,241	177,719
Minister costs	<u>13,505</u>	<u>-</u>	<u>13,505</u>
	<u>45,983</u>	<u>145,241</u>	<u>191,224</u>

6. SUPPORT COSTS

	Caretaking £	Other £	Other 2 £	Governance £	Totals £
Cost of church activities	<u>43,882</u>	<u>86,239</u>	<u>11,969</u>	<u>3,151</u>	<u>145,241</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2023**

6. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2023	2022
	Cost of church activities	Total activities
	£	£
Wages	43,882	41,600
Rates and water	6,189	3,679
Insurance	7,642	5,967
Light and heat	29,203	29,164
Repairs & maintenance	31,972	12,038
Depreciation of tangible fixed assets	11,233	13,255
Cleaning	3,849	2,737
Office expenses, postage & stationery	3,436	3,217
Telephone & internet	1,333	2,578
Legal fees & subscriptions	3,351	3,718
Independent examiner	<u>3,151</u>	<u>3,000</u>
	<u>145,241</u>	<u>120,953</u>

7. 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' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2023	2022
Administration	2	2
Caretakers	<u>2</u>	<u>2</u>
	<u>4</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2023

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	11,406	5,768	17,174
Other trading activities	113,480	-	113,480
Investment income	2,626	-	2,626
Other income	<u>13,235</u>	<u>18,981</u>	<u>32,216</u>
Total	<u>140,747</u>	<u>24,749</u>	<u>165,496</u>
EXPENDITURE ON			
Charitable activities			
Cost of church activities	148,449	-	148,449
Minister costs	<u>13,532</u>	<u>-</u>	<u>13,532</u>
Total	<u>161,981</u>	<u>-</u>	<u>161,981</u>
Net gains/(losses) on investments	<u>(11,386)</u>	<u>-</u>	<u>(11,386)</u>
NET INCOME/(EXPENDITURE)	<u>(32,620)</u>	<u>24,749</u>	<u>(7,871)</u>
Transfers between funds	<u>18,981</u>	<u>(18,981)</u>	<u>-</u>
Net movement in funds	<u>(13,639)</u>	<u>5,768</u>	<u>(7,871)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>274,018</u>	<u>21,109</u>	<u>295,127</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>260,379</u></u>	<u><u>26,877</u></u>	<u><u>287,256</u></u>

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 January 2023	116,070
Additions	<u>3,145</u>
At 31 December 2023	<u>119,215</u>
DEPRECIATION	
At 1 January 2023	63,051
Charge for year	<u>11,233</u>
At 31 December 2023	<u>74,284</u>
NET BOOK VALUE	
At 31 December 2023	<u><u>44,931</u></u>
At 31 December 2022	<u><u>53,019</u></u>

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2023**

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2023	61,771
Additions	12,200
Disposals	(10,554)
Revaluations	<u>24</u>
At 31 December 2023	<u>63,441</u>
NET BOOK VALUE	
At 31 December 2023	<u>63,441</u>
At 31 December 2022	<u>61,771</u>

There were no investment assets outside the UK.

Cost or valuation at 31 December 2023 is represented by:

	Listed investments £
Valuation in 2022	61,771
Valuation in 2023	<u>1,670</u>
	<u>63,441</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade debtors	12,628	5,420
Other debtors	<u>13,969</u>	<u>11,959</u>
	<u>26,597</u>	<u>17,379</u>

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2023**

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	2,276	1,275
Other creditors	<u>13,213</u>	<u>10,025</u>
	<u>15,489</u>	<u>11,300</u>

14. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	260,379	(37,907)	-	222,472
Restricted funds				
Communion & special collections	701	-	-	701
5000 Project	26,006	17,899	170	44,075
Shower fund	<u>170</u>	<u>-</u>	<u>(170)</u>	<u>-</u>
	<u>26,877</u>	<u>17,899</u>	<u>-</u>	<u>44,776</u>
TOTAL FUNDS	<u>287,256</u>	<u>(20,008)</u>	<u>-</u>	<u>267,248</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	146,669	(184,600)	24	(37,907)
Restricted funds				
5000 Project	24,523	(6,624)	-	17,899
	<u>171,192</u>	<u>(191,224)</u>	<u>24</u>	<u>(20,008)</u>
TOTAL FUNDS	<u>171,192</u>	<u>(191,224)</u>	<u>24</u>	<u>(20,008)</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2023

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	274,018	(32,620)	18,981	260,379
Restricted funds				
Communion & special collections	701	-	-	701
5000 Project	20,238	5,768	-	26,006
Shower fund	170	-	-	170
Boiler replacement fund	-	18,981	(18,981)	-
	<u>21,109</u>	<u>24,749</u>	<u>(18,981)</u>	<u>26,877</u>
TOTAL FUNDS	<u>295,127</u>	<u>(7,871)</u>	<u>-</u>	<u>287,256</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	140,747	(161,981)	(11,386)	(32,620)
Restricted funds				
5000 Project	5,768	-	-	5,768
Boiler replacement fund	18,981	-	-	18,981
	<u>24,749</u>	<u>-</u>	<u>-</u>	<u>24,749</u>
TOTAL FUNDS	<u>165,496</u>	<u>(161,981)</u>	<u>(11,386)</u>	<u>(7,871)</u>

The church accounts include four restricted funds, where the monies can only be used for the specific purpose for which they are entrusted to the church. These monies are not at the disposal of the church for any other purpose, and represent:

- i) Communion and special collections - received and paid out to appointed recipients.
- ii) 5000 Project, which is an outreach project supplying meals and shelter to homeless and vulnerable adults in Bromley.
- iii) Shower fund - used for the provision of shower facilities. During the year, this fund was closed and the balance transferred to the 5000 Project.
- (iv) Boiler replacement fund - the grant was solely towards the new boiler, and once the boiler replacement was completed there were no further restrictions.

Communion and special collections		2023 £	2022 £
SOFA	Brought forward balance	701	701
Donations		-	-
Donations passed on		-	-
		<u>701</u>	<u>701</u>

Represented by:

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2023**

14. MOVEMENT IN FUNDS - continued

Cash held at bank	<u>701</u>	<u>701</u>
5000 Project (see details below)	2023	2022
	£	£
SOFA Brought forward balance	26,006	20,238
Income	24,523	5,768
Costs	(6,624)	-
Transfer	<u>170</u>	<u>-</u>
	<u>44,075</u>	<u>26,006</u>
Represented by:		
Cash held at bank	<u>44,075</u>	<u>26,006</u>
	<u>44,075</u>	<u>26,006</u>
	2023	2022
	£	£
Income		
Donations	25,768	5,768
Fundraising	-	-
Meals & shelter	-	-
Rents received	<u>(1,245)</u>	<u>-</u>
	<u>24,523</u>	<u>5,768</u>
Expenditure		
Weekly meal	(1,285)	-
Grants payable	(50)	-
Repairs to equipment	(954)	-
Office expenses	(103)	-
Other	<u>(4,232)</u>	<u>-</u>
	<u>(6,624)</u>	<u>-</u>
Shower fund (see details below)	2023	2022
	£	£
SOFA Brought forward balance	170	170
Income	-	-
Costs	-	-
Transfer	<u>(170)</u>	<u>-</u>
	<u>-</u>	<u>170</u>
Represented by:		
Cash held at bank	<u>-</u>	<u>170</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2023

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

BROMLEY UNITED REFORMED CHURCH

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2023**

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	9,226	25,768	34,994	10,480
Gift aid	1,591	-	1,591	1,694
Legacies	-	-	-	5,000
	<u>10,817</u>	<u>25,768</u>	<u>36,585</u>	<u>17,174</u>
Other trading activities				
Rents received	128,705	(1,245)	127,460	112,516
Catering & cafe	447	-	447	964
	<u>129,152</u>	<u>(1,245)</u>	<u>127,907</u>	<u>113,480</u>
Investment income				
Other fixed asset invest - FII	2,850	-	2,850	2,111
Deposit account interest	1,850	-	1,850	515
	<u>4,700</u>	<u>-</u>	<u>4,700</u>	<u>2,626</u>
Other income				
Grants	2,000	-	2,000	24,053
Insurance proceeds	-	-	-	8,163
	<u>2,000</u>	<u>-</u>	<u>2,000</u>	<u>32,216</u>
Total incoming resources	146,669	24,523	171,192	165,496
EXPENDITURE				
Charitable activities				
Wages	26,678	431	27,109	25,524
Pensions	1,415	38	1,453	1,250
Bank charges	61	61	122	159
URC Ministry & Mission Fund	9,894	306	10,200	10,200
Grants to individuals	-	50	50	89
Staff recruitment & training	73	2	75	287
Meals & shelter	-	1,285	1,285	333
Church music	2,370	-	2,370	75
Bad debts	14	-	14	(221)
Minister costs	3,206	99	3,305	3,332
	<u>43,711</u>	<u>2,272</u>	<u>45,983</u>	<u>41,028</u>
Support costs				
Caretaking				
Wages	42,566	1,316	43,882	41,600

This page does not form part of the statutory financial statements

BROMLEY UNITED REFORMED CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Other				
Rates and water	6,003	186	6,189	3,679
Insurance	7,413	229	7,642	5,967
Light and heat	28,327	876	29,203	29,164
Repairs & maintenance	31,018	954	31,972	12,038
Plant and machinery	<u>10,896</u>	<u>337</u>	<u>11,233</u>	<u>13,255</u>
	83,657	2,582	86,239	64,103
Other 2				
Cleaning	3,734	115	3,849	2,737
Office expenses, postage & stationery	3,333	103	3,436	3,217
Telephone & internet	1,293	40	1,333	2,578
Legal fees & subscriptions	<u>3,250</u>	<u>101</u>	<u>3,351</u>	<u>3,718</u>
	11,610	359	11,969	12,250
Governance				
Independent examiner	<u>3,056</u>	<u>95</u>	<u>3,151</u>	<u>3,000</u>
Total resources expended	<u>184,600</u>	<u>6,624</u>	<u>191,224</u>	<u>161,981</u>
Net income before gains and losses	(37,931)	17,899	(20,032)	3,515
Realised recognised gains and losses				
Realised gains/(losses) on fixed asset investments	<u>(114)</u>	<u>-</u>	<u>(114)</u>	<u>(2,037)</u>
Net income	<u><u>(38,045)</u></u>	<u><u>17,899</u></u>	<u><u>(20,146)</u></u>	<u><u>1,478</u></u>

This page does not form part of the statutory financial statements

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2022
FOR
BROMLEY UNITED REFORMED CHURCH**

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

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BROMLEY UNITED REFORMED CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS **for the year ended 31 December 2022**

TRUSTEES

Rev Dr E Colechin
S Fellingham
Mrs E Johnson
Mrs J Davies
Mrs R H Howard
Ms J Isaacson (appointed 24.7.2022)
R Heath (resigned 17.6.2022)

PRINCIPAL ADDRESS

20 Widmore Road
Bromley
Kent
BR1 1RY

REGISTERED CHARITY NUMBER

1135594

INDEPENDENT EXAMINER

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2022

The Trustees present their report with the financial statements for the charity for the year ended 31st December 2022. The Trustees have adopted the provisions of 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 (FRS 102) (effective 1st January 2015).

OBJECTIVE AND ACTIVITIES

Objectives and Aims

The Church's continuing objective is to bring the Christian message to people, to serve the local community, especially the vulnerable, the displaced and the marginalised, and to benefit the public. Its central location offering a wide range of activities within it, means that many people have access to the building, which we recognise as an opportunity to further these aims.

Public Benefit

The Trustees have complied with the duty as per Section 17 of the 2011 Charities Act to have due regard to guidance published by the Charity Commission on public benefit and consider that the objectives and aims of the charity described above, enable it to meet its obligations to the Charity Commission and to benefit the public.

Internal Organisation

During 2022 members were the Minister, four serving Elders and one Trustee appointed by Church Meeting (dates and changes as noted above): Mr Stephen Fellingham (Local Church Leader), Mrs Judith Davies, Mrs Ruth Howard (Church and Trustee Secretary), Ms Julia Isaacson and Mrs Eve Johnson. Mr Russell Heath, Elder, also attended meetings until his move from the area in July 2022, together with Finance Officer/Administrator, Mrs Diana Tutt. Taking advantage of the Charity Commission's dispensation that meetings during the Covid 19 pandemic could take place using audio visual technology, 10 meetings were held, one by Zoom and the rest in person.

Sunday worship remains the core of church life. 2022 was the first full year of Revd. Elaine Colechin's service as the Minister of Word and Sacraments in the Pastorate of St Mark's United Church Greenwich and Bromley United Reformed Church. We were pleased to congratulate Elaine when she was awarded her Ph.D. in January 2022. Sunday services also continued to be led by Mr Stephen Fellingham, Local Church Leader, and Mrs Judith Davies, Lay Preacher, who also takes the lead on pastoral care and visiting.

Ongoing Activities during 2022 - emerging from the pandemic

Buildings: The church complex is large and centrally placed with eight rooms and two kitchens available for hire which are widely used in normal circumstances. Without the income derived from room lettings the church would not be able to continue; closure to most hirers for the greater part of the previous two years caused grave financial concerns. However, the building remained open to essential groups (see below), complying with the hygiene and spacing requirements applying at the time. Lettings to community groups and charities resumed during 2022 but did not get back to pre-pandemic levels. Some users no longer operated as previously but new enquiries began gradually to fill gaps, with children's parties gaining popularity. Price increases for 2023 were set and notified to users in the autumn of 2022, the first since 2018. These were 13% for existing users and 20% for new enquirers. The Trustees would like to place on record their gratitude to users for their understanding of the need to make higher charges. These took account of higher energy and staff costs; the London Living Wage rose by almost 10% in April 2022. The business interruption insurance claim was settled in November 2022 with a payment of £22,753 in addition to the £35,000 received in 2021.

As reported for 2021, several major refurbishment projects were identified in a building open since 1989, the most urgent being replacement boilers. Funding for these was secured from a grant from the URC's Southern Synod and part of a legacy from a former Trustee. Work was not started until January 2022, enabling warmth to return for users for the second part of the heating season. Going forward, we hope that the more efficient boilers will help to offset the steeply rising energy costs faced by everyone, together with PV cells due to be fixed to the roof. The church belongs to the Eco church network; as well as the solar panels project being agreed, new recycling bins were purchased and placed strategically in rooms and circulation areas.

Other major projects are replacing the original Velux windows, fan coil radiators in the Whitfield Hall, and updating the fire alarm system. These will require further support from grants from Southern Synod or other fundraising if they are to proceed.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2022

Safeguarding: All Trustees completed Disclosure and Barring Service (DBS) checks by June 2022, in accordance with advice from the URC and undertook necessary training. Safeguarding is a standing item at each meeting so that any issues and concerns can be shared and followed up as required.

Administration: Our Administrator, a qualified Accountant, prepares our accounts for Independent Examination and normally works part time four days per week, also overseeing the day-to-day running of the building. The Bookings Officer normally works three days per week and there are two caretakers. During 2022, staff mainly returned to office-based working after the furlough and home-based patterns of the previous two years.

Events: 2022 was the Golden Jubilee year of the United Reformed Church (the coming together of the Congregational Church and the Presbyterian Church in England). In October, 50 years after the foundation service at Westminster Central Hall, a small exhibition was held in the vestibule about the local presence of the denomination through the Bromley and Trinity (sadly recently closed) congregations. A special lunch was held following morning service on 9th October when friends from both churches joined again in fellowship.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Church Outreach Programme comprises:

a) The 5000 Project: worked with people who were homeless or those in vulnerable housing situations and those with learning difficulties, mental health issues or who had alcohol or drug addictions, as well as people living alone and simply wanting company. Lunch had previously been provided on Mondays, with a community café operating on Fridays. From the start of the first lockdown in March 2020 the Project had to be held in abeyance and continued to be so whilst plans are made to relaunch in a different format, more suited to changed needs. The Project received a legacy of £5,000 from a former Trustee. Ms Joyce Hodgkinson during the year.

The focus has shifted to include closer working with Bromley Homeless and Open Table. Throughout most of 2022 we were working with the national Open Table leader so that we could start operating Open Table in Bromley. Open Table is a Christian organisation reaching out in particular to the LGBTQ+IA community offering an accepting, inclusive and safe place to worship free from prejudice and stigma. This fits in with our mission to offer acceptance and inclusion to those who might be marginalised by others. We opened this service in January 2023.

Our continuing work with Bromley Homeless includes supplying the finance needed to put money on the energy keys for those who, although not homeless, were in desperate need and could not afford to heat their homes. As a Warm Bank during the winter of 2022, we also offered people a heated space in which to relax. We also provided tea and coffee without charge to those could not afford it. Although both Bromley Borough Food Bank and Bromley Homeless have Food Banks operating from the church (Bromley Homeless taking over from the Project Food bank provided for the Homeless before Covid, as the needs of the homeless exceeded the normal rules), we have established a Food Bank again to provide food and personal hygiene/ sanitary products to those in need on the 3 days of the week when neither of the other Food Banks are available - Fridays, Saturdays and Sundays.

b) Community Café: returned to providing coffee on Tuesdays and Wednesdays through a small band of volunteers whom the Trustees would like to acknowledge and thank. 5000 Project funds underwrote a coffee loyalty/reduced price/free coffee scheme.

c) Badminton Club (Tuesday evening, Wednesday morning): regular sessions continued, providing social support and opportunity for gentle exercise, essential for good mental and physical health.

Co-operation with essential services

a) Bromley Borough Food Bank (originally seeded by the Trussell Trust): continued to operate from its dedicated accommodation in the building on Tuesdays and Thursdays.

b) Bromley Homeless: Advice services and practical support continued to be offered four days a week and additional support groups were set up. The church premises continue to be a haven in particularly difficult times for those without shelter or warmth. The Trustees met in March 2022 with the Chair of the Bromley Homeless Trustees for a useful discussion about future plans and priorities.

c) Bromley GP Alliance: through the Cator Medical Practice provided surgeries and vaccination clinics for homeless people not registered with a GP, under the Bromley Homeless umbrella. Clients could also access other medical services, including mental health referrals. The Minister attends the Thursday evening sessions regularly to offer additional pastoral support.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2022

FINANCIAL REVIEW

Financial position

The year-end figures show a deficit of £13,639 in unrestricted funds and a surplus of £5,768 in restricted funds, giving a total deficit at the end of 2022 of £7,871 compared to a surplus of £134,320 at the end of 2021. Cash balances at the end of 2022 are strong with £139,510 in unrestricted funds and £26,877 in restricted funds. Total cash balances at the end of the year were £166,387. Analysis of quarterly balances demonstrates that income and expenditure were not at the desired break-even point.

The Church's financial position and reserves policy is reviewed regularly by the Trustees. Predicted income and expenditure for the year to 31 December 2023 is very difficult to estimate with lettings not yet returned to 2019 levels, although there continue to be encouraging signs; this affects the ability to address further major maintenance work on other parts of heating and electrical systems and Velux windows. The Trustees have sought advice on the most urgent projects and continue to explore fundraising and grant opportunities to cover what will be significant costs; sufficient reserves will remain in place should it be necessary to wind up for any reason.

THE FUTURE

This report reflects the position of the Church during the year 2022 which continued to be challenged by emerging from the Covid pandemic. The continuation of worship together, including the celebration of Holy Communion supports the small fellowship. Audio-visual equipment allowed services to be accessed by members unable to attend through physical infirmity, extending fellowship even further. External groups did begin to return when it was possible and use of the building has continued to increase, especially after the completion of the heating works; we trust this is a good sign for the future. Initiatives such as Open Table, Warm Welcome and plans for an expanded community cafe will continue or begin. Where 2023 will take Bromley URC is far from clear but the Trustees and Elders, together with the Minister, will continue to take a wide, positive attitude and intend to remain open in the service of God and of the community in central Bromley.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

The AGM in July 2022 approved a revised Constitution to regularise trustee appointments, changes to formalise the ability to hold remote meetings if required again in future and make several other changes in line with current practice and advice from the United Reformed Church. Appointments had complied with the requirement of the Charity Commission following their granting of charitable status obtained on 19 April 2010, registration number 1135594. Normally, Eldership of the church had combined trustee responsibility in their membership although non-elder trustees have also been appointed by the Church Meeting. The revised constitution follows the model which allows for this. The revised Constitution was submitted for the Charity Commission's approval, and this was granted on 1 June 2023. All the trustees remain willing to serve for the second year of the three-year term approved at the AGM in 2022.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. 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 Church SORP
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the 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 which 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, the Charity (Accounts and reports) Regulations 2008 and the provision of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 8 October 2023 and signed on its behalf by:



Rev Dr E Colechin - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BROMLEY UNITED REFORMED CHURCH**

Independent examiner's report to the trustees of Bromley United Reformed Church

I report to the charity trustees on my examination of the accounts of Bromley United Reformed Church (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those 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.



Paul Allan BSocSc FCA

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date: 8/10/23

BROMLEY UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	11,406	5,768	17,174	108,625
Other trading activities	3	113,480	-	113,480	74,926
Investment income	4	2,626	-	2,626	3,875
Other income		13,235	18,981	32,216	71,669
Total		<u>140,747</u>	<u>24,749</u>	<u>165,496</u>	<u>259,095</u>
EXPENDITURE ON					
Charitable activities	5				
Cost of church activities		148,449	-	148,449	115,477
Minister costs		13,532	-	13,532	12,789
Total		<u>161,981</u>	<u>-</u>	<u>161,981</u>	<u>128,266</u>
Net gains/(losses) on investments		<u>(11,386)</u>	<u>-</u>	<u>(11,386)</u>	<u>3,491</u>
NET INCOME/(EXPENDITURE)		<u>(32,620)</u>	<u>24,749</u>	<u>(7,871)</u>	<u>134,320</u>
Transfers between funds	14	<u>18,981</u>	<u>(18,981)</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(13,639)</u>	<u>5,768</u>	<u>(7,871)</u>	<u>134,320</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>274,018</u>	<u>21,109</u>	<u>295,127</u>	<u>160,807</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>260,379</u></u>	<u><u>26,877</u></u>	<u><u>287,256</u></u>	<u><u>295,127</u></u>

The notes form part of these financial statements

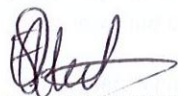
BROMLEY UNITED REFORMED CHURCH

BALANCE SHEET

31 December 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	10	53,019	-	53,019	13,412
Investments	11	61,771	-	61,771	71,713
		<u>114,790</u>	<u>-</u>	<u>114,790</u>	<u>85,125</u>
CURRENT ASSETS					
Debtors	12	17,379	-	17,379	36,061
Cash at bank		139,510	26,877	166,387	186,809
		<u>156,889</u>	<u>26,877</u>	<u>183,766</u>	<u>222,870</u>
CREDITORS					
Amounts falling due within one year	13	(11,300)	-	(11,300)	(12,868)
NET CURRENT ASSETS		<u>145,589</u>	<u>26,877</u>	<u>172,466</u>	<u>210,002</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>260,379</u>	<u>26,877</u>	<u>287,256</u>	<u>295,127</u>
NET ASSETS		<u>260,379</u>	<u>26,877</u>	<u>287,256</u>	<u>295,127</u>
FUNDS	14				
Unrestricted funds				260,379	274,018
Restricted funds				26,877	21,109
TOTAL FUNDS				<u>287,256</u>	<u>295,127</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 8 October 2023 and were signed on its behalf by:



E Colechin - Trustee

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are included in the Statement of Financial Activities on an accruals bases, inclusive of any VAT, and are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Costs have been allocated to specific departments based on their specific relevance to the church as a whole (general) or as outlined by restricted fund requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Investments

Fixed asset investments are stated at mid market value at the balance sheet date. All investments are UK based.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2022**

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	10,480	14,787
Gift aid	1,694	2,864
Legacies	5,000	90,974
	<u>17,174</u>	<u>108,625</u>

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Rents received	112,516	74,585
Catering & cafe	964	341
	<u>113,480</u>	<u>74,926</u>

4. INVESTMENT INCOME

	2022	2021
	£	£
Other fixed asset invest - FII	2,111	3,738
Deposit account interest	515	137
	<u>2,626</u>	<u>3,875</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Cost of church activities	27,496	120,953	148,449
Minister costs	13,532	-	13,532
	<u>41,028</u>	<u>120,953</u>	<u>161,981</u>

6. SUPPORT COSTS

	Caretaking	Other	Other 2	Governance	Totals
	£	£	£	£	£
Cost of church activities	<u>41,600</u>	<u>64,103</u>	<u>12,250</u>	<u>3,000</u>	<u>120,953</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2022**

6. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2022	2021
	Cost of church activities £	Total activities £
Wages	41,600	37,407
Rates and water	3,679	2,942
Insurance	5,967	6,086
Light and heat	29,164	18,830
Repairs & maintenance	12,038	10,091
Sundries	-	33
Depreciation of tangible fixed assets	13,255	3,353
Cleaning	2,737	1,202
Office expenses, postage & stationery	3,217	2,264
Telephone & internet	2,578	1,338
Legal fees & subscriptions	3,718	3,570
Independent examiner	3,000	2,880
	<u>120,953</u>	<u>89,996</u>

7. 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' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2022	2021
Administration	2	2
Caretakers	2	2
	<u>4</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2022

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	106,817	1,808	108,625
Other trading activities	74,926	-	74,926
Investment income	3,875	-	3,875
Other income	71,669	-	71,669
Total	<u>257,287</u>	<u>1,808</u>	<u>259,095</u>
EXPENDITURE ON			
Charitable activities			
Cost of church activities	115,477	-	115,477
Minister costs	12,789	-	12,789
Total	<u>128,266</u>	<u>-</u>	<u>128,266</u>
Net gains on investments	<u>3,491</u>	<u>-</u>	<u>3,491</u>
NET INCOME	132,512	1,808	134,320
RECONCILIATION OF FUNDS			
Total funds brought forward	141,506	19,301	160,807
TOTAL FUNDS CARRIED FORWARD	<u>274,018</u>	<u>21,109</u>	<u>295,127</u>

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 January 2022	63,208
Additions	52,862
At 31 December 2022	<u>116,070</u>
DEPRECIATION	
At 1 January 2022	49,796
Charge for year	13,255
At 31 December 2022	<u>63,051</u>
NET BOOK VALUE	
At 31 December 2022	<u>53,019</u>
At 31 December 2021	<u>13,412</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2022

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2022	71,713
Additions	22,156
Disposals	(20,712)
Revaluations	(11,386)
	<u>61,771</u>
At 31 December 2022	
NET BOOK VALUE	
At 31 December 2022	<u>61,771</u>
At 31 December 2021	<u>71,713</u>

There were no investment assets outside the UK.

Cost or valuation at 31 December 2022 is represented by:

	Listed investments £
Valuation in 2021	71,120
Valuation in 2022	(9,349)
	<u>61,771</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	5,420	8,913
Other debtors	11,959	12,558
Prepayments and accrued income	-	14,590
	<u>17,379</u>	<u>36,061</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2022

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	1,275	426
Other creditors	10,025	12,442
	<u>11,300</u>	<u>12,868</u>

14. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	Transfers between funds	At 31.12.22
	£	£	£	£
Unrestricted funds				
General fund	274,018	(32,620)	18,981	260,379
Restricted funds				
Communion & special collections	701	-	-	701
5000 Project	20,238	5,768	-	26,006
Shower fund	170	-	-	170
Boiler replacement fund	-	18,981	(18,981)	-
	<u>21,109</u>	<u>24,749</u>	<u>(18,981)</u>	<u>26,877</u>
TOTAL FUNDS	<u>295,127</u>	<u>(7,871)</u>	<u>-</u>	<u>287,256</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	140,747	(161,981)	(11,386)	(32,620)
Restricted funds				
5000 Project	5,768	-	-	5,768
Boiler replacement fund	18,981	-	-	18,981
	<u>24,749</u>	<u>-</u>	<u>-</u>	<u>24,749</u>
TOTAL FUNDS	<u>165,496</u>	<u>(161,981)</u>	<u>(11,386)</u>	<u>(7,871)</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2022

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	141,506	132,512	274,018
Restricted funds			
Communion & special collections	541	160	701
5000 Project	18,760	1,478	20,238
Shower fund	-	170	170
	<u>19,301</u>	<u>1,808</u>	<u>21,109</u>
TOTAL FUNDS	<u>160,807</u>	<u>134,320</u>	<u>295,127</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	257,287	(128,266)	3,491	132,512
Restricted funds				
Communion & special collections	160	-	-	160
5000 Project	1,478	-	-	1,478
Shower fund	170	-	-	170
	<u>1,808</u>	<u>-</u>	<u>-</u>	<u>1,808</u>
TOTAL FUNDS	<u>259,095</u>	<u>(128,266)</u>	<u>3,491</u>	<u>134,320</u>

The church accounts include four restricted funds, where the monies can only be used for the specific purpose for which they are entrusted to the church. These monies are not at the disposal of the church for any other purpose, and represent:

- i) Communion and special collections - received and paid out to appointed recipients.
- ii) 5000 Project, which is an outreach project supplying meals and shelter to homeless and vulnerable adults in Bromley.
- iii) Shower fund - used for the provision of shower facilities.
- (iv) Boiler replacement fund - the grant was solely towards the new boiler, and once the boiler replacement was completed there were no further restrictions.

Communion and special collections	2022	2021
	£	£
SOFA Brought forward balance	701	541
Donations	-	160
Donations passed on	-	-
	<u>701</u>	<u>701</u>

Represented by:

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2022

14. MOVEMENT IN FUNDS - continued

Cash held at bank	<u>701</u>	<u>701</u>
5000 Project (see details below)	2022	2021
	£	£
SOFA Brought forward balance	20,238	18,760
Income	5,768	1,478
Costs	-	-
	<u>26,006</u>	<u>20,238</u>
Represented by:		
Cash held at bank	26,006	20,238
	<u>26,006</u>	<u>20,238</u>
	2022	2021
	£	£
Income		
Donations	5,768	1,478
Fundraising	-	-
Meals & shelter	-	-
Rents received	-	-
	<u>5,768</u>	<u>1,478</u>
Expenditure		
Weekly meal	-	-
Grants payable	-	-
Repairs to equipment	-	-
Office expenses	-	-
	<u>-</u>	<u>-</u>
Shower fund (see details below)	2022	2021
	£	£
SOFA Brought forward balance	170	-
Income	-	170
Costs	-	-
	<u>170</u>	<u>170</u>
Represented by:		
Cash held at bank	170	170
	<u>170</u>	<u>170</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2022

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

BROMLEY UNITED REFORMED CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	9,712	768	10,480	14,787
Gift aid	1,694	-	1,694	2,864
Legacies	-	5,000	5,000	90,974
	<u>11,406</u>	<u>5,768</u>	<u>17,174</u>	<u>108,625</u>
Other trading activities				
Rents received	112,516	-	112,516	74,585
Catering & cafe	964	-	964	341
	<u>113,480</u>	<u>-</u>	<u>113,480</u>	<u>74,926</u>
Investment income				
Other fixed asset invest - FII	2,111	-	2,111	3,738
Deposit account interest	515	-	515	137
	<u>2,626</u>	<u>-</u>	<u>2,626</u>	<u>3,875</u>
Other income				
Job retention scheme	-	-	-	14,791
Grants	5,072	18,981	24,053	7,288
Insurance proceeds	8,163	-	8,163	49,590
	<u>13,235</u>	<u>18,981</u>	<u>32,216</u>	<u>71,669</u>
Total incoming resources	140,747	24,749	165,496	259,095
EXPENDITURE				
Charitable activities				
Wages	25,524	-	25,524	24,439
Pensions	1,250	-	1,250	1,091
Bank charges	159	-	159	193
URC Ministry & Mission Fund	10,200	-	10,200	10,200
Grants to individuals	89	-	89	-
Staff recruitment & training	287	-	287	-
Meals & shelter	333	-	333	747
Church music	75	-	75	462
Bad debts	(221)	-	(221)	(444)
Minister costs	3,332	-	3,332	1,582
	<u>41,028</u>	<u>-</u>	<u>41,028</u>	<u>38,270</u>

Support costs

This page does not form part of the statutory financial statements

BROMLEY UNITED REFORMED CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Support costs				
Caretaking				
Wages	41,600	-	41,600	37,407
Other				
Rates and water	3,679	-	3,679	2,942
Insurance	5,967	-	5,967	6,086
Light and heat	29,164	-	29,164	18,830
Repairs & maintenance	12,038	-	12,038	10,091
Sundries	-	-	-	33
Plant and machinery	13,255	-	13,255	3,353
	<u>64,103</u>	<u>-</u>	<u>64,103</u>	<u>41,335</u>
Other 2				
Cleaning	2,737	-	2,737	1,202
Office expenses, postage & stationery	3,217	-	3,217	2,264
Telephone & internet	2,578	-	2,578	1,338
Legal fees & subscriptions	3,718	-	3,718	3,570
	<u>12,250</u>	<u>-</u>	<u>12,250</u>	<u>8,374</u>
Governance				
Independent examiner	3,000	-	3,000	2,880
Total resources expended	<u>161,981</u>	<u>-</u>	<u>161,981</u>	<u>128,266</u>
Net income before gains and losses	<u>(21,234)</u>	<u>24,749</u>	<u>3,515</u>	<u>130,829</u>
Realised recognised gains and losses				
Realised gains/(losses) on fixed asset investments	<u>(2,037)</u>	<u>-</u>	<u>(2,037)</u>	<u>-</u>
Net income	<u><u>(23,271)</u></u>	<u><u>24,749</u></u>	<u><u>1,478</u></u>	<u><u>130,829</u></u>

This page does not form part of the statutory financial statements

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2021
FOR
BROMLEY UNITED REFORMED CHURCH**

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

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BROMLEY UNITED REFORMED CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 December 2021

TRUSTEES & ELDERS	Revd Elaine Colechin (Chair - inducted 1.5.21) S Fellingham (Local Church Leader) Miss J Hodgkinson (deceased 8.5.21) Mrs E Johnson M Toplis (resigned 16.7.21) Mrs J Davies Mrs R H Howard Ms J Isaacson R Heath
PRINCIPAL ADDRESS	20 Widmore Road Bromley Kent BR1 1RY
REGISTERED CHARITY NUMBER	1135594
INDEPENDENT EXAMINER	Berringers LLP Chartered Accountants Lygon House 50 London Road Bromley Kent BR1 3RA

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2021

The Trustees present their report with the financial statements for the charity for the year ended 31st December 2021. The Trustees have adopted the provisions of 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 (FRS 102) (effective 1st January 2015).

OBJECTIVE AND ACTIVITIES

Objectives and Aims

The Church's continuing objective is to bring the Christian message to people, to serve the local community especially the vulnerable, the displaced and the marginalised, and to benefit the public. Its central location serving a wide range of activities within it, means that many people have access to the building, which we recognise as an opportunity to further these aims.

Public Benefit

The Trustees have complied with the duty as per Section 17 of the 2011 Charities Act to have due regard to guidance published by the Charity Commission on public benefit and consider that the objectives and aims of the charity described above, enable it to meet its obligations to the Charity Commission and to benefit the public.

Internal Organisation

During 2021 members were the Minister, three serving Elders and two Trustees appointed by Church Meeting (dates and changes as noted above): Stephen Fellingham (Local Church Leader as Chairman until 1 May), Mrs Judith Davies (Church Secretary until September), Miss Joyce Hodgkinson (Trustee Secretary), Mrs Ruth Howard (Trustee Secretary in succession to Miss Hodgkinson and appointed Church Secretary on 24 October), Mrs Eve Johnson and Michael Toplis. Ms Julia Isaacson and Russell Heath, Elders, also attended meetings, together with Finance Officer/Administrator, Mrs Diana Tutt. Taking advantage of the Charity Commission's dispensation that meetings during the continuing Covid 19 pandemic could take place using audio visual technology, six meetings were held by Zoom and three in person.

For part of the duration of this report, the church continued in ministerial vacancy but fortunately there were two qualified lay preachers: Stephen Fellingham, BD, Local Church Leader and Co-ordinator of the 5000 Project (inactive during the pandemic) and Mrs Judith Davies, MA, MA(Ed), Together they led the church and, with the welcome support of the Interim Moderator, Revd. Bryn Thomas, ensured the weekly Sunday worship of the church either by Zoom or in the Chapel when restrictions began to ease. Revd. Elaine Colechin was inducted on 1 May to serve as the Minister of Word and Sacraments in the Pastorate of St Mark's United Church Greenwich and Bromley United Reformed Church. We were pleased to congratulate Elaine on the news that she would be formally awarded her Ph.D. early in 2022.

Ongoing Activities during 2021 with pandemic restrictions in force until July

The church complex is large and centrally placed with eight rooms and two kitchens available for hire which are widely used in normal circumstances. Without the income derived from room lettings the church would not be able to continue and closure to most hirers for the greater part of 2021 has caused grave financial concern. However, the building remained open to essential groups (see below), complying with the hygiene and spacing requirements applying at the time. It was necessary to draw £20,000 from capital investment funds in January 2021 to cover ongoing costs. One of the Trustees, Mrs Ruth Howard, carries the portfolio for fundraising, and steered through an application to Southern Synod for support for a major refurbishment project, in particular replacement boilers. The boilers installed when the building opened in 1989 no longer worked and the church faced the autumn/winter season without heating. The balance of the costs of the work was met by part of a generous legacy from a former Trustee, Ms Lynsey Wardle. The Trustees wish to record their thanks to regular users of the building and the staff team for their patience and resilience in enduring the cold conditions. However, several bookings were lost during the autumn and winter. The Administrator, a qualified Accountant, prepares our accounts for Independent Examination and normally works part time four days per week, also overseeing the day-to-day running of the building. The Bookings Officer normally works three days per week and there are two caretakers. During 2021, staff continued to be furloughed as necessary until the scheme ended in September. During the year an interim payment of £35,000 was received from our insurers under the business interruption section of the policy. Final settlement of the whole claim is expected in 2022.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In normal circumstances our Church Outreach Programme comprises:

a) The 5000 Project: the Project worked with people who are homeless or those in vulnerable housing situations and also those with learning difficulties, mental health issues or who have alcohol or drug addictions, as well as people who are living alone and simply want company. A three course freshly cooked lunch had previously been provided on Mondays, with a community café operating on Fridays. Regrettably, from the start of the first lockdown in March 2020 the Project had to be held in abeyance and continued to be so whilst plans are made to relaunch in a different format, more suited to changed needs.

b) Community Café: provided coffee on Tuesdays and Wednesdays but was also unable to operate throughout most of 2021.

c) Jigsaw Puzzle Club: had been meeting fortnightly on Wednesday mornings for over ten years. During 2021, the decision was made not to try to reopen, and the collection of puzzles was donated elsewhere.

d) Badminton Club (Tuesday evening, Wednesday morning): were able to return to regular sessions in August 2021, providing social support and opportunity for gentle exercise, essential for good mental and physical health.

Co-operation with essential services

a) Trussell Trust Food Bank: continued to operate from its dedicated accommodation in the building on Tuesdays and Thursdays.

b) Bromley Homeless: In May 2021, Bromley Homeless Shelter and the Latch Advice Service (assisting under 25s) combined as one charity. Advice services continued to be offered two days a week and additional support groups were set up. Referrals to the Food Bank were assisted by the organisations being co-located in Bromley URC. As in 2020, winter shelter was mainly provided in hotels but Bromley Homeless provided meals, arranging a mixture of delivery and collection services from the church premises, which was a safe haven in particularly difficult times for those without shelter or washing facilities.

c) Bromley GP Alliance: through the Cator Medical Practice provided surgeries and vaccination clinics for homeless people not registered with a GP. Clients could also access other medical services, including mental health referrals.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2021

FINANCIAL REVIEW

Financial position

The year-end figures show a healthy surplus of £132,512 in unrestricted funds and £1,808 in restricted funds, giving a total surplus at the end of 2021 of £134,320 compared to a deficit of £39,519 at the end of 2020. Cash balances at the end of 2021 are strong with £165,700 in unrestricted funds and £21,109 in restricted funds. Total cash balances at the end of the year were £186,809. However, this is a result of the timing of the year-end following the legacy and receipt of the insurance claim. Analysis of quarterly balances demonstrates that income and expenditure were not at the desired break-even point.

The Church's financial position and reserves policy is reviewed regularly by the Trustees. Predicted income and expenditure for the year to 31 December 2022 is very difficult to estimate with lettings not yet returned to 2019 levels, although there are encouraging signs; this affects the ability to address further major maintenance work on other parts of heating and electrical systems and Velux windows. The trustees have sought advice on the most urgent projects and continue to explore fundraising and grant opportunities to cover what will be significant costs; sufficient reserves will remain in place should it be necessary to wind up for any reason. As at the year end the unrestricted fund totalled £274,018 (2020: £141,506) and the restricted fund totalled £21,109 (2020: £19,301).

THE FUTURE

This report reflects the position of the Church during the year 2021 which continued to be challenged by the Covid pandemic. Services continued as planned by Zoom and in person on Sundays from the end of May; the resumption of worship together, including the celebration of Holy Communion was welcomed by the small fellowship. New audio-visual equipment allowed services to be accessed by Zoom by members unable to attend through physical infirmity, extending fellowship even further. External groups did begin to return when it was possible and use of the building has continued to increase, especially after the completion of the heating works; we trust this is a good sign for the future. Where 2022 will take Bromley URC is far from clear but the Trustees and Elders, together with the new Minister, will continue to take a wide, positive attitude and intend to remain open in the service of God and of the community in central Bromley.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

Until the pandemic, Trustees were appointed on a three-year rotational basis by church members at their AGM. The forthcoming AGM needs to regularise appointments that were extended by default and changes to formalise the ability to hold remote meetings if required again in future and make a number of other changes in line with current practice and advice from the United Reformed Church. Appointments have complied with the requirement of the Charity Commission following their granting of charitable status obtained on 19 April 2010, registration number 1135594. Normally, Eldership of the church had combined trustee responsibility in their membership although non-elder trustees have also been appointed by the Church Meeting. The revised constitution follows the model which allows for this.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. 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 Church SORP
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the 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 which 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, the Charity (Accounts and reports) Regulations 2008 and the provision of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on and signed on its behalf by:

.....
Revd Elaine Colechin – Chair of Trustees

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BROMLEY UNITED REFORMED CHURCH**

Independent examiner's report to the trustees of Bromley United Reformed Church

I report to the charity trustees on my examination of the accounts of Bromley United Reformed Church (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of _ 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those 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.

Paul Allan BSocSc FCA
Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date:

BROMLEY UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	106,817	1,808	108,625	18,447
Other trading activities	3	74,926	-	74,926	64,076
Investment income	4	3,875	-	3,875	742
Other income		<u>71,669</u>	<u>-</u>	<u>71,669</u>	<u>22,817</u>
Total		257,287	1,808	259,095	106,082
 EXPENDITURE ON					
Charitable activities	5				
Cost of church activities		115,477	-	115,477	120,419
Minister costs		12,789	-	12,789	20,162
		<u></u>	<u></u>	<u></u>	<u></u>
Total		128,266	-	128,266	140,581
Net gains/(losses) on investments		<u>3,491</u>	<u>-</u>	<u>3,491</u>	<u>(5,020)</u>
NET INCOME/(EXPENDITURE)		132,512	1,808	134,320	(39,519)
 RECONCILIATION OF FUNDS					
Total funds brought forward		141,506	19,301	160,807	200,326
		<u></u>	<u></u>	<u></u>	<u></u>
TOTAL FUNDS CARRIED FORWARD		<u>274,018</u>	<u>21,109</u>	<u>295,127</u>	<u>160,807</u>

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

**BALANCE SHEET
31 December 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	10	13,412	-	13,412	13,477
Investments	11	<u>71,713</u>	<u>-</u>	<u>71,713</u>	<u>86,416</u>
		85,125	-	85,125	99,893
CURRENT ASSETS					
Debtors	12	36,061	-	36,061	5,972
Cash at bank		<u>165,700</u>	<u>21,109</u>	<u>186,809</u>	<u>63,681</u>
		201,761	21,109	222,870	69,653
CREDITORS					
Amounts falling due within one year	13	<u>(12,868)</u>	<u>-</u>	<u>(12,868)</u>	<u>(8,739)</u>
NET CURRENT ASSETS		<u>188,893</u>	<u>21,109</u>	<u>210,002</u>	<u>60,914</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>274,018</u>	<u>21,109</u>	<u>295,127</u>	<u>160,807</u>
NET ASSETS		<u><u>274,018</u></u>	<u><u>21,109</u></u>	<u><u>295,127</u></u>	<u><u>160,807</u></u>
FUNDS	14				
Unrestricted funds				274,018	141,506
Restricted funds				<u>21,109</u>	<u>19,301</u>
TOTAL FUNDS				<u><u>295,127</u></u>	<u><u>160,807</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
Revd Elaine Colechin – Chair of Trustees

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are included in the Statement of Financial Activities on an accruals bases, inclusive of any VAT, and are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Costs have been allocated to specific departments based on their specific relevance to the church as a whole (general) or as outlined by restricted fund requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Investments

Fixed asset investments are stated at mid market value at the balance sheet date. All investments are UK based.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2021

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	14,787	16,230
Gift aid	2,864	2,217
Legacies	<u>90,974</u>	<u>-</u>
	<u>108,625</u>	<u>18,447</u>

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Rents received	74,585	63,093
Catering & cafe	<u>341</u>	<u>983</u>
	<u>74,926</u>	<u>64,076</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Other fixed asset invest - FII	3,738	720
Deposit account interest	<u>137</u>	<u>22</u>
	<u>3,875</u>	<u>742</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Cost of church activities	25,481	89,996	115,477
Minister costs	<u>12,789</u>	<u>-</u>	<u>12,789</u>
	<u>38,270</u>	<u>89,996</u>	<u>128,266</u>

6. SUPPORT COSTS

	Caretaking £	Other £	Other 2 £	Governance £	Totals £
Cost of church activities	<u>37,407</u>	<u>41,335</u>	<u>8,374</u>	<u>2,880</u>	<u>89,996</u>

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2021**

6. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2021	2020
	Cost of church activities £	Total activities £
Wages	37,407	39,395
Rates and water	2,942	3,266
Insurance	6,086	6,102
Light and heat	18,830	14,105
Repairs & maintenance	10,091	10,382
Sundries	33	55
Depreciation of tangible fixed assets	3,353	3,369
Cleaning	1,202	2,047
Office expenses, postage & stationery	2,264	3,086
Telephone & internet	1,338	1,988
Legal fees & subscriptions	3,570	3,300
Independent examiner	<u>2,880</u>	<u>2,820</u>
	<u>89,996</u>	<u>89,915</u>

7. 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' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
Administration	2	2
Organist	-	1
Caretakers	<u>2</u>	<u>3</u>
	<u>4</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

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BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2021**

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	16,026	2,421	18,447
Other trading activities	63,397	679	64,076
Investment income	742	-	742
Other income	<u>22,817</u>	<u>-</u>	<u>22,817</u>
Total	102,982	3,100	106,082
EXPENDITURE ON			
Charitable activities			
Cost of church activities	119,981	438	120,419
Minister costs	<u>20,162</u>	<u>-</u>	<u>20,162</u>
Total	140,143	438	140,581
Net gains/(losses) on investments	<u>(5,020)</u>	<u>-</u>	<u>(5,020)</u>
NET INCOME/(EXPENDITURE)	(42,181)	2,662	(39,519)
RECONCILIATION OF FUNDS			
Total funds brought forward	183,687	16,639	200,326
TOTAL FUNDS CARRIED FORWARD	<u>141,506</u>	<u>19,301</u>	<u>160,807</u>

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 January 2021	59,920
Additions	<u>3,288</u>
At 31 December 2021	<u>63,208</u>
DEPRECIATION	
At 1 January 2021	46,443
Charge for year	<u>3,353</u>
At 31 December 2021	<u>49,796</u>
NET BOOK VALUE	
At 31 December 2021	<u><u>13,412</u></u>
At 31 December 2020	<u><u>13,477</u></u>

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2021**

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2021	86,416
Additions	1,806
Disposals	(20,000)
Revaluations	<u>3,491</u>
At 31 December 2021	<u>71,713</u>
NET BOOK VALUE	
At 31 December 2021	<u>71,713</u>
At 31 December 2020	<u>86,416</u>

There were no investment assets outside the UK.

Cost or valuation at 31 December 2021 is represented by:

	Listed investments £
Valuation in 2021	<u>71,713</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	8,913	3,755
Other debtors	12,558	2,217
Prepayments and accrued income	<u>14,590</u>	<u>-</u>
	<u>36,061</u>	<u>5,972</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	426	648
Other creditors	<u>12,442</u>	<u>8,091</u>
	<u>12,868</u>	<u>8,739</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2021

14. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	141,506	132,512	274,018
Restricted funds			
Communion & special collections	541	160	701
5000 Project	18,760	1,478	20,238
Shower fund	-	170	170
	<u>19,301</u>	<u>1,808</u>	<u>21,109</u>
TOTAL FUNDS	<u>160,807</u>	<u>134,320</u>	<u>295,127</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	257,287	(128,266)	3,491	132,512
Restricted funds				
Communion & special collections	160	-	-	160
5000 Project	1,478	-	-	1,478
Shower fund	170	-	-	170
	<u>1,808</u>	<u>-</u>	<u>-</u>	<u>1,808</u>
TOTAL FUNDS	<u>259,095</u>	<u>(128,266)</u>	<u>3,491</u>	<u>134,320</u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	183,687	(42,181)	141,506
Restricted funds			
Communion & special collections	464	77	541
5000 Project	16,175	2,585	18,760
	<u>16,639</u>	<u>2,662</u>	<u>19,301</u>
TOTAL FUNDS	<u>200,326</u>	<u>(39,519)</u>	<u>160,807</u>

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2021**

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	102,982	(140,143)	(5,020)	(42,181)
Restricted funds				
Communion & special collections	77	-	-	77
5000 Project	<u>3,023</u>	<u>(438)</u>	<u>-</u>	<u>2,585</u>
	<u>3,100</u>	<u>(438)</u>	<u>-</u>	<u>2,662</u>
TOTAL FUNDS	<u><u>106,082</u></u>	<u><u>(140,581)</u></u>	<u><u>(5,020)</u></u>	<u><u>(39,519)</u></u>

The church accounts include three restricted funds, where the monies can only be used for the specific purpose for which they are entrusted to the church. These monies are not at the disposal of the church for any other purpose, and represent:

- i) Communion and special collections - received and paid out to appointed recipients.
- ii) 5000 Project, which is an outreach project supplying meals and shelter to homeless and vulnerable adults in Bromley.
- iii) Shower fund - used for the provision of shower facilities

Communion and special collections	2021	2020
	£	£
SOFA Brought forward balance	541	464
Donations	160	77
Donations passed on	<u>-</u>	<u>-</u>
	<u>701</u>	<u>541</u>

Represented by:		
Cash held at bank	<u>701</u>	<u>541</u>

5000 Project (see details below)	2021	2020
	£	£
SOFA Brought forward balance	18,760	16,175
Income	1,478	3,023
Costs	<u>-</u>	<u>(438)</u>
	<u>20,238</u>	<u>18,760</u>

Represented by:		
Cash held at bank	<u>20,238</u>	<u>18,760</u>
	<u>20,238</u>	<u>18,760</u>

	2021	2020
	£	£
Income		
Donations	1,478	2,344
Fundraising	-	-

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2021

14. MOVEMENT IN FUNDS - continued

Meals & shelter	-	679
Rents received	-	-
	<u>1,478</u>	<u>3,023</u>
Expenditure		
Weekly meal	-	438
Grants payable	-	-
Repairs to equipment	-	-
Office expenses	-	-
	<u>-</u>	<u>438</u>
Shower fund (see details below)	2021	2020
	£	£
SOFA Brought forward balance	-	-
Income	170	-
Costs	-	-
	<u>170</u>	<u>-</u>
Represented by:		
Cash held at bank	<u>170</u>	<u>-</u>
		-

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

BROMLEY UNITED REFORMED CHURCH

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2021**

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	12,979	1,808	14,787	16,230
Gift aid	2,864	-	2,864	2,217
Legacies	<u>90,974</u>	<u>-</u>	<u>90,974</u>	<u>-</u>
	106,817	1,808	108,625	18,447
Other trading activities				
Rents received	74,585	-	74,585	63,093
Catering & cafe	<u>341</u>	<u>-</u>	<u>341</u>	<u>983</u>
	74,926	-	74,926	64,076
Investment income				
Other fixed asset invest - FII	3,738	-	3,738	720
Deposit account interest	<u>137</u>	<u>-</u>	<u>137</u>	<u>22</u>
	3,875	-	3,875	742
Other income				
Job retention scheme	14,791	-	14,791	22,817
Grants	7,288	-	7,288	-
Insurance proceeds	<u>49,590</u>	<u>-</u>	<u>49,590</u>	<u>-</u>
	<u>71,669</u>	<u>-</u>	<u>71,669</u>	<u>22,817</u>
Total incoming resources	257,287	1,808	259,095	106,082
EXPENDITURE				
Charitable activities				
Wages	24,439	-	24,439	25,999
Pensions	1,091	-	1,091	1,162
Bank charges	193	-	193	125
URC Ministry & Mission Fund	10,200	-	10,200	20,112
Meals & shelter	747	-	747	928
Church music	462	-	462	645
Bad debts	(444)	-	(444)	1,645
Minister costs	<u>1,582</u>	<u>-</u>	<u>1,582</u>	<u>50</u>
	38,270	-	38,270	50,666
Support costs				
Caretaking				
Wages	37,407	-	37,407	39,395

This page does not form part of the statutory financial statements

BROMLEY UNITED REFORMED CHURCH

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2021**

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Caretaking				
Other				
Rates and water	2,942	-	2,942	3,266
Insurance	6,086	-	6,086	6,102
Light and heat	18,830	-	18,830	14,105
Repairs & maintenance	10,091	-	10,091	10,382
Sundries	33	-	33	55
Plant and machinery	<u>3,353</u>	<u>-</u>	<u>3,353</u>	<u>3,369</u>
	41,335	-	41,335	37,279
Other 2				
Cleaning	1,202	-	1,202	2,047
Office expenses, postage & stationery	2,264	-	2,264	3,086
Telephone & internet	1,338	-	1,338	1,988
Legal fees & subscriptions	<u>3,570</u>	<u>-</u>	<u>3,570</u>	<u>3,300</u>
	8,374	-	8,374	10,421
Governance				
Independent examiner	<u>2,880</u>	<u>-</u>	<u>2,880</u>	<u>2,820</u>
Total resources expended	<u>128,266</u>	<u>-</u>	<u>128,266</u>	<u>140,581</u>
Net (expenditure)/income	<u><u>129,021</u></u>	<u><u>1,808</u></u>	<u><u>130,829</u></u>	<u><u>(34,499)</u></u>

This page does not form part of the statutory financial statements

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2020
FOR
BROMLEY UNITED REFORMED CHURCH**

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

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BROMLEY UNITED REFORMED CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 December 2020

TRUSTEES

S Fellingham
Miss J Hodgkinson (deceased 2.5.20)
Mrs E Johnson
M Toplis
Ms L Wardle (Co-opted)
Mrs J Davies
Mrs R H Howard

PRINCIPAL ADDRESS

20 Widmore Road
Bromley
Kent
BR1 1RY

REGISTERED CHARITY NUMBER 1135594

INDEPENDENT EXAMINER

Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2015).

OBJECTIVE AND ACTIVITIES

Objectives and Aims

The church's continuing objective is to bring the Christian message to people, to service the local community and to benefit the public. Its central location with a wide range of activities within it, means that many people have access to the building, which we recognise as an opportunity to further these aims.

Public Benefit

The trustees have complied with the duty as per Section 17 of the 2011 Charities Act to have due regard to guidance published by the Charity Commission on public benefit and consider that the objectives and aims of the charity described above, enable it to meet its obligations to the Charity Commission and to benefit of the public.

Internal Organisation

Membership of the Trustee Committee totals six, Miss Lindsey Wardle having resigned and subsequently died in May 2020. During 2020 members were: Stephen Fellingham (Local Church Leader as Chairman), Mrs Judith Davies (Church Secretary), Miss Joyce Hodgkinson (Trustee Secretary), Mrs Ruth Howard, Mrs Eve Johnson and Michael Toplis. Russell Heath attended meetings as IT advisor and website manager, his expertise and ability being much appreciated. The Administrator, Mrs Diana Tutt, also attended as did Interim Moderator, Revd. Bryn Thomas, whose wise advice and guidance during the prolonged interregnum were invaluable. The normal schedule of meetings was disrupted by the lockdowns necessitated by the Covid 19 pandemic of 2020 but two formal meetings were held by zoom; any issues arising during the earlier part of the year were dealt with through constant electronic communication between all the trustees and the Church Eldership, two members of which attended and contributed to Trustees' meetings, Mrs Elizabeth Major and Miss Julia Isaacson.

For the duration of this report, the church continued in ministerial vacancy but fortunately there were two qualified lay preachers: Stephen Fellingham, BD, Local Church Leader and Co-ordinator of the 5000 Project (inactive during the pandemic) and Mrs Judith Davies, MA, MA(Ed), also Church Secretary. Together they led the church and, with the welcome support of the Interim Moderator, Revd. Bryn Thomas, ensured the weekly Sunday worship of the church by Zoom. This was expected to continue well into 2021 when a new minister, Revd. Elaine Colechin, would be inducted and would chair all meetings of the Trustees and Elders as part of serving to the Ministry of Word and Sacraments in the Pastorate of St Mark's United Church Greenwich and Bromley United Reformed Church.

Ongoing Activities during the pandemic 2020

The church complex is large and centrally placed with eight rooms and two kitchens available for hire which are widely used in normal circumstances. Without the income derived from room lettings the church would not be able to continue and closure for the greater part of 2020 has caused grave financial concern. It has been necessary to draw considerably from capital investment funds throughout 2020 and one of the Trustees, Mrs Ruth Howard, has accepted the portfolio for fundraising, a most welcome and much needed development. The Administrator, a qualified Management Accountant, prepares our accounts for audit and normally works part time four days per week, also overseeing the day-to-day running of the building. The Bookings Officer, normally works three days per week and there are two caretakers. During 2020, staff have been furloughed as necessary.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2020

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In normal circumstances our Church Outreach Programme comprises:

a) The 5000 Project: the Project works with people who are homeless or those in vulnerable housing situations and also those with learning difficulties, mental health issues or who have alcohol or drug additions, as well as people who are living alone and simply want company. A three course freshly cooked lunch has previously been provided on Mondays, with a community café operating on Fridays. Regrettably, from the start of the first lockdown in March 2020 the Project had to be held in abeyance until Government regulations permit reopening.

b) Community Café: provided coffee on Tuesdays and Wednesdays but was also unable to operate throughout most of 2020.

c) Jigsaw puzzle club: has been meeting fortnightly on Wednesday mornings for over ten years and has in that time donated over £500 to the church, to the Meningitis Trust and to Demelza, the South London Children's hospice. Again, this very small club necessarily closed during 2020.

d) Badminton Club (Tuesday evening, Wednesday morning): likewise unable to meet but very kindly continued to donate £500 to the church.

Co-operation with others

a) Trussell Trust Food Bank: continued to operate from its dedicated accommodation in the buildings Tuesdays and Thursdays, after being temporarily housed during the first lockdown in the Bromley Civic Centre.

b) Bromley Homeless Shelter and LATCH Advice Service (assisting the homeless under 25 years of age) The regular advice service for all users and those in housing difficulties was able to continue: strict cleanliness was maintained by the Bromley Homeless Shelter including "fogging" in accordance with guidance from PHE. Referrals to the Food Bank were assisted by the organisations being co-located in Bromley URC. By the end of 2020, Homeless Shelter clients were being provided with microwaved meals daily on a take-away basis. Members of Bromley Homeless have an advice service, run twice weekly from the Church and, since late 2019, the Cator Medical Practice, based at Beckenham Beacon, has held surgeries on the church premises for the homeless who are not registered with a GP. Clients have access to other medical services, notably mental health referrals which require input from a GP. During 2020, it was possible during the winter to house all those needing shelter under the government's "Everybody In" campaign. Bromley Homeless Shelter with its Advice Service and LATCH are due to combine as one charity during 2021.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES for the year ended 31 December 2020

FINANCIAL REVIEW

Financial review

Due to the pandemic, there was a significant deficit for the year ended 31 December 2020 of £39,519, (2019 - £14,951 surplus) after losses on investments of £5,020. The 5000 Project had a surplus of £2,585, (2019 - £4,035). To support cash flow, £20,000 from the Church's investments had to be realised. This was withdrawn from Aegon and was in line with the Charity Commission's guidance on the use of reserves during the pandemic. The Church's financial position and reserves policy is reviewed regularly by the Trustees. Predicted income and expenditure for the year to 31 December 2021 is very difficult to estimate with the pandemic continuing; this affects room bookings but also the ability to address major maintenance work to replace original heating and electrical systems which can no longer be patched up. The trustees will seek advice on the most urgent projects and explore fundraising and grant opportunities to cover what will be significant costs; sufficient reserves will remain in place should it be necessary to wind up for any reason.

The Future

This report reflects the position of the Church during the year 2020 which was mostly consumed by the Covid pandemic and which inevitably brought considerable changes to operations. In compliance with government instructions on Lockdown, the church was closed on 22nd March. The caretakers were furloughed and the Bookings Officer worked from home for some time until also being furloughed. The Administrator worked from home to keep abreast of requirements and to prepare for re-opening, ensuring compliance with all the relevant government guidance. A few groups (but not the congregation) returned from mid-August; morning service resumed on Sunday 6th September. After a few weeks of some lifting of restrictions, the situation then worsened dramatically: London was placed in Tier 4 and then a further and extended lockdown began at the end of 2020 through into 2021. This has contributed to a loss of over two-thirds of income so far. Where 2021 will take Bromley URC is far from clear but the Trustees and Elders, together with the new Minister, will continue to take a wide, positive attitude and intend to remain open in the service of God and of the community in central Bromley..

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

Trustees are appointed on a three-year rotational basis by church members at their AGM. Their election complies with the requirement of the Charity Commission following their granting of charitable status obtained on 19 April 2010, registration number 11355594. Previously, the Eldership of the church had combined trustee responsibility in their membership.

Approved by order of the board of trustees on 24 September 2021 and signed on its behalf by:

S Fellingham - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BROMLEY UNITED REFORMED CHURCH**

Independent examiner's report to the trustees of Bromley United Reformed Church

I report to the charity trustees on my examination of the accounts of Bromley United Reformed Church (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those 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.

Paul Allan BSocSc FCA
Berringers LLP
Chartered Accountants
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

24 September 2021

BROMLEY UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	16,026	2,421	18,447	20,196
Other trading activities	3	63,397	679	64,076	140,489
Investment income	4	742	-	742	3,906
Other income		22,817	-	22,817	-
Total		102,982	3,100	106,082	164,591
EXPENDITURE ON					
Charitable activities	5				
Cost of church activities		119,981	438	120,419	138,070
Minister costs		20,162	-	20,162	19,352
Total		140,143	438	140,581	157,422
Net gains/(losses) on investments		(5,020)	-	(5,020)	7,782
NET INCOME/(EXPENDITURE)		(42,181)	2,662	(39,519)	14,951
RECONCILIATION OF FUNDS					
Total funds brought forward		183,687	16,639	200,326	185,375
TOTAL FUNDS CARRIED FORWARD		141,506	19,301	160,807	200,326

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

BALANCE SHEET 31 December 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	10	13,477	-	13,477	16,846
Investments	11	86,416	-	86,416	110,716
		<u>99,893</u>	<u>-</u>	<u>99,893</u>	<u>127,562</u>
CURRENT ASSETS					
Debtors	12	5,972	-	5,972	20,847
Cash at bank		44,380	19,301	63,681	67,173
		<u>50,352</u>	<u>19,301</u>	<u>69,653</u>	<u>88,020</u>
CREDITORS					
Amounts falling due within one year	13	(8,739)	-	(8,739)	(15,256)
NET CURRENT ASSETS		<u>41,613</u>	<u>19,301</u>	<u>60,914</u>	<u>72,764</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>141,506</u>	<u>19,301</u>	<u>160,807</u>	<u>200,326</u>
NET ASSETS		<u>141,506</u>	<u>19,301</u>	<u>160,807</u>	<u>200,326</u>
FUNDS	14				
Unrestricted funds				141,506	183,687
Restricted funds				19,301	16,639
TOTAL FUNDS				<u>160,807</u>	<u>200,326</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 24 September 2021 and were signed on its behalf by:

S Fellingham - Trustee

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are included in the Statement of Financial Activities on an accruals bases, inclusive of any VAT, and are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Costs have been allocated to specific departments based on their specific relevance to the church as a whole (general) or as outlined by restricted fund requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Investments

Fixed asset investments are stated at mid market value at the balance sheet date. All investments are UK based.

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2020**

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	16,230	18,189
Gift aid	2,217	2,007
	<u>18,447</u>	<u>20,196</u>

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Rents received	63,093	134,287
Catering & cafe	983	6,202
	<u>64,076</u>	<u>140,489</u>

4. INVESTMENT INCOME

	2020	2019
	£	£
Other fixed asset invest - FII	720	3,864
Deposit account interest	22	42
	<u>742</u>	<u>3,906</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Cost of church activities	30,504	89,915	120,419
Minister costs	20,162	-	20,162
	<u>50,666</u>	<u>89,915</u>	<u>140,581</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued **for the year ended 31 December 2020**

6. SUPPORT COSTS

	Caretaking £	Other £	Other 2 £	Governance £	Totals £
Cost of church activities	<u>39,395</u>	<u>37,279</u>	<u>10,421</u>	<u>2,820</u>	<u>89,915</u>

Support costs, included in the above, are as follows:

	2020 Cost of church activities £	2019 Total activities £
Wages	39,395	40,510
Rates and water	3,266	3,380
Insurance	6,102	5,747
Light and heat	14,105	17,103
Repairs & maintenance	10,382	13,508
Sundries	55	205
Depreciation of tangible fixed assets	3,369	4,212
Cleaning	2,047	2,830
Office expenses, postage & stationery	3,086	3,159
Telephone & internet	1,988	2,436
Legal fees & subscriptions	3,300	1,828
Independent examiner	2,820	2,760
	<u>89,915</u>	<u>97,678</u>

7. 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' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2020	2019
Administration	2	2
Organist	1	1
Caretakers	3	3
	<u>6</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

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BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2020

8. STAFF COSTS - continued

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9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	15,019	5,177	20,196
Other trading activities	137,813	2,676	140,489
Investment income	3,906	-	3,906
Total	156,738	7,853	164,591
 EXPENDITURE ON			
Charitable activities			
Cost of church activities	134,468	3,602	138,070
Minister costs	19,352	-	19,352
Total	153,820	3,602	157,422
Net gains on investments	7,782	-	7,782
NET INCOME	10,700	4,251	14,951
 RECONCILIATION OF FUNDS			
Total funds brought forward	172,987	12,388	185,375
TOTAL FUNDS CARRIED FORWARD	<u>183,687</u>	<u>16,639</u>	<u>200,326</u>

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2020**

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 January 2020 and 31 December 2020	<u>59,920</u>
DEPRECIATION	
At 1 January 2020	<u>43,074</u>
Charge for year	<u>3,369</u>
At 31 December 2020	<u>46,443</u>
NET BOOK VALUE	
At 31 December 2020	<u><u>13,477</u></u>
At 31 December 2019	<u><u>16,846</u></u>

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2020	<u>110,716</u>
Additions	<u>720</u>
Disposals	<u>(20,000)</u>
Revaluations	<u>(5,020)</u>
At 31 December 2020	<u>86,416</u>
NET BOOK VALUE	
At 31 December 2020	<u><u>86,416</u></u>
At 31 December 2019	<u><u>110,716</u></u>

There were no investment assets outside the UK.

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade debtors	<u>3,755</u>	19,751
Other debtors	<u>2,217</u>	1,096
	<u><u>5,972</u></u>	<u><u>20,847</u></u>

BROMLEY UNITED REFORMED CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the year ended 31 December 2020**

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	648	3,061
Other creditors	8,091	12,195
	<u>8,739</u>	<u>15,256</u>

14. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	183,687	(42,181)	141,506
Restricted funds			
Communion & special collections	464	77	541
5000 Project	16,175	2,585	18,760
	<u>16,639</u>	<u>2,662</u>	<u>19,301</u>
TOTAL FUNDS	<u>200,326</u>	<u>(39,519)</u>	<u>160,807</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	102,982	(140,143)	(5,020)	(42,181)
Restricted funds				
Communion & special collections	77	-	-	77
5000 Project	3,023	(438)	-	2,585
	<u>3,100</u>	<u>(438)</u>	<u>-</u>	<u>2,662</u>
TOTAL FUNDS	<u>106,082</u>	<u>(140,581)</u>	<u>(5,020)</u>	<u>(39,519)</u>

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2020

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	172,987	10,700	183,687
Restricted funds			
Communion & special collections	248	216	464
5000 Project	12,140	4,035	16,175
	<u>12,388</u>	<u>4,251</u>	<u>16,639</u>
TOTAL FUNDS	<u>185,375</u>	<u>14,951</u>	<u>200,326</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	156,738	(153,820)	7,782	10,700
Restricted funds				
Communion & special collections	509	(293)	-	216
5000 Project	7,344	(3,309)	-	4,035
	<u>7,853</u>	<u>(3,602)</u>	<u>-</u>	<u>4,251</u>
TOTAL FUNDS	<u>164,591</u>	<u>(157,422)</u>	<u>7,782</u>	<u>14,951</u>

The church accounts include two restricted funds, where the monies can only be used for the specific purpose for which they are entrusted to the church. These monies are not at the disposal of the church for any other purpose, and represent:

i) Communion and special collections - received and paid out to appointed recipients.

ii) 5000 Project, which is an outreach project supplying meals and shelter to homeless and vulnerable adults in Bromley.

Communion and special collections	2020	2019
	£	£
SOFA Brought forward balance	464	248
Donations	77	509
Donations passed on	-	(293)
	<u>541</u>	<u>464</u>
Represented by:		
Cash held at bank	<u>541</u>	<u>464</u>
5000 Project (see details below)	2020	2019

BROMLEY UNITED REFORMED CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 December 2020

14. MOVEMENT IN FUNDS - continued

	£	£
SOFA Brought forward balance	16,175	12,140
Income	3,023	7,344
Costs	(438)	(3,309)
	<u>18,760</u>	<u>16,175</u>
Represented by:		
Cash held at bank	18,760	16,175
	<u>18,760</u>	<u>16,175</u>
	2020	2019
	£	£
Income		
Donations	2,344	4,668
Fundraising	-	-
Meals & shelter	679	2,676
Rents received	-	-
	<u>3,023</u>	<u>7,344</u>
Expenditure		
Weekly meal	438	3,014
Grants payable	-	-
Repairs to equipment	-	109
Office expenses	-	186
	<u>438</u>	<u>3,309</u>

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

BROMLEY UNITED REFORMED CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2020

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	13,809	2,421	16,230	18,189
Gift aid	2,217	-	2,217	2,007
	<u>16,026</u>	<u>2,421</u>	<u>18,447</u>	<u>20,196</u>
Other trading activities				
Rents received	63,093	-	63,093	134,287
Catering & cafe	304	679	983	6,202
	<u>63,397</u>	<u>679</u>	<u>64,076</u>	<u>140,489</u>
Investment income				
Other fixed asset invest - FII	720	-	720	3,864
Deposit account interest	22	-	22	42
	<u>742</u>	<u>-</u>	<u>742</u>	<u>3,906</u>
Other income				
Government grants	22,817	-	22,817	-
	<u>102,982</u>	<u>3,100</u>	<u>106,082</u>	<u>164,591</u>
Total incoming resources				
EXPENDITURE				
Charitable activities				
Wages	25,999	-	25,999	32,776
Pensions	1,162	-	1,162	1,100
Bank charges	125	-	125	180
URC Ministry & Mission Fund	20,112	-	20,112	19,152
Grants to individuals	-	-	-	400
Staff recruitment & training	-	-	-	133
Meals & shelter	490	438	928	3,232
Church music	645	-	645	2,000
Bad debts	1,645	-	1,645	571
Minister costs	50	-	50	200
	<u>50,228</u>	<u>438</u>	<u>50,666</u>	<u>59,744</u>
Support costs				
Caretaking				
Wages	39,395	-	39,395	40,510

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BROMLEY UNITED REFORMED CHURCH

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2020**

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Caretaking				
Other				
Rates and water	3,266	-	3,266	3,380
Insurance	6,102	-	6,102	5,747
Light and heat	14,105	-	14,105	17,103
Repairs & maintenance	10,382	-	10,382	13,508
Sundries	55	-	55	205
Plant and machinery	3,369	-	3,369	4,212
	<u>37,279</u>	<u>-</u>	<u>37,279</u>	<u>44,155</u>
Other 2				
Cleaning	2,047	-	2,047	2,830
Office expenses, postage & stationery	3,086	-	3,086	3,159
Telephone & internet	1,988	-	1,988	2,436
Legal fees & subscriptions	3,300	-	3,300	1,828
	<u>10,421</u>	<u>-</u>	<u>10,421</u>	<u>10,253</u>
Governance				
Independent examiner	2,820	-	2,820	2,760
	<u>2,820</u>	<u>-</u>	<u>2,820</u>	<u>2,760</u>
Total resources expended	<u>140,143</u>	<u>438</u>	<u>140,581</u>	<u>157,422</u>
Net income	<u>(37,161)</u>	<u>2,662</u>	<u>(34,499)</u>	<u>7,169</u>

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