

NEW MALDEN UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1135603

Details

Other names	NEW MALDEN URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2010-04-20
Register	View on the Charity Commission register

Contact

Address	28 Malden Hill New Malden KT3 4DR
Phone	02089495932
Email	info@newmaldenurc.org.uk
Website	www.newmaldenurc.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: Religious activities. Provides Snack Club, Toddler Group and other services for local community groups including letting of halls

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Kingston Upon Thames

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£85,361	£67,965	-	-
2024-03-31	£87,520	£84,154	-	-
2023-03-31	£95,962	£75,068	-	-
2022-03-31	£92,861	£76,210	-	-
2021-03-31	£55,114	£61,127	-	-

Trustees

Name	Role	Appointed
MARY AKU VANDERPUYE SLATER	Chair	
Andrew David Harris		2026-01-01
Bethan Marion Castillo		2022-10-30
CAROL ANNE URPENS		2020-10-25
ERIKA MELANIE REEVES		
Pauline Carol Gibson		2026-01-01
Rev Sang Hoon Lee		2025-01-01

NEW MALDEN UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1135603

Accounts

Trustees' Annual Report for the period

From April 1st 2024

To March 31st 2025

Charity name: New Malden United Reformed Church Charity

Charity registration number: 1135603

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Weekly Sunday worship services, prayer meetings, toddler group, craft club, senior citizens lunch club international language conversation group, Girl's Brigade meetings. Lettings for community activities including Kingston Blind Association, local CSMA group, Town Women's Guild, line dancing, karate club, yoga classes, baby ballet and mini athletics. Halls are used for local elections. Local Korean minister has group for North Korean Senior Citizens and another for Korean Youth. PCN have moved to local community centre where they have free accommodation. Lunchtime concerts featuring students from RCM and RAM have restarted on a monthly basis
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard to the guidance issued by the Charity Commission on public benefit

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Church plays a pro- active role in the community, is part of New Malden's Warm Spaces during the winter months Provides a meeting place for a wide range of community groups and provides a welcoming environment. Church works with other church groups eg Kings Church, Coptic Church and Presbyterian Church of Korea in providing facilities for Christian worship. The charity promotes the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	No major works undertaken but replacement of some windows, doors planned so reserves look healthy for this
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Sufficient reserves are held to provide for most eventualities pertaining to the upkeep of the building.
Amount of reserves held	Para 1.22	Reserves as of March 31 st 2025 £215,788
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Structure, Governance and Management

Description of charity's trusts:		New Malden United Reformed Church Charity comprises all assets and funds held by and on behalf of them other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTS DISTILLED FROM THE UNITED REFORM CHURCH ACTS OF PARLIAMENT (1971 AND 1982) AND THE SCHEME OF UNION (1972) The United Reformed Church Approved Document for Registration of Assets Held for Charitable Purposes of United Reformed Church Local Churches
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	As a local church of the URC, the Church is governed by the Scheme of Union of the URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elders of the church are elected for a three-year term by election by members of the local church at a Church Meeting and they become the trustees of the church. This position is renewable for another three years after which a sabbatical must be taken.

Reference and Administrative details

Charity name	New Malden United Reformed Church Charity
Other name the charity uses	
Registered charity number	1135603

Charity's principal address	c/o 28 Malden Hill New Malden, Surrey, KT3 4DR

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Erika Reeves	Contact		NMURC Church Meeting
Mary Slater	Chair		NMURC Church Meeting
Carol Urpens			NMURC Church Meeting
Sanghoon Lee			NMURC Church Meeting
Beth Castillo			NMURC Church Meeting
David Howell			NMURC Church Meeting
Diane Howell			NMURC Church Meeting

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not Applicable
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>MARY AKU VANDERPUYE SLATER</i>	
Full name(s)	MARY AKU VANDERPUYE SLATER	
Position (eg Secretary, Chair, etc)	Chair	
Date	4/1/2026	

New Malden United Reformed Church
Receipts and Payments Account for year ending 31 March 2025

Receipts	Notes	2025	2024
Free Will Offering		23,315.16	23,023.51
Loose Collections		2,842.55	2,998.65
		26,157.71	26,022.16
Tax refund on Free Will Offerings		7,398.26	8,760.13
Interest	1	5,236.97	4,900.90
Hall Lettings		24,154.81	19,059.74
Donations	2	1,130.49	1,318.06
Church Lets	6	12,489.37	8,595.00
Special Collections	3	1,258.98	2,929.23
Outreach Activities	3B	6,608.33	9,728.44
Development Fund	3C	0.00	0.00
Other General Income	4	48.50	103.80
Rebates	5	877.94	6,102.54
Total normal Income		85,361.36	87,520.00

Payments	Notes	2025	2024
Ministry and Mission		22,272.00	20,937.33
Pulpit Supply		2,295.00	1,675.00
Organist & Supplies		1,820.00	1,765.00
Cleaner	7	6,925.68	7,054.70
Minister's Expenses		0.00	540.77
Church Building	8	18,518.27	28,470.44
Manse	9	106.23	6,596.82
Equipment		0.00	115.14
Office Expenses	10	1,373.20	1,457.51
Youth Work	11	1,308.95	1,139.59
Outreach	16	155.13	28.48
Korean Ministry expenses	12	0.00	0.00
Training & Support	13	24.00	220.00
Affiliation Fees	14	437.86	422.72
Bank Fees		74.00	76.40
Donations		828.00	400.00
Special Collections	3	1,390.20	2,586.50
Outreach Activities	3B	7,462.41	6,849.66
Development Fund	3C	1,940.45	2,880.00
Other General Expenses	15	1,033.50	937.84
Total Expenditure		67,964.88	84,153.90
Excess of Receipts over Payments		17,396.48	3,366.10

Summary		2025	2024
Total Income		85,361.36	87,520.00
Total Expense		67,964.88	84,153.90
		<u>17,396.48</u>	<u>3,366.10</u>
To come from Legacy			
Total		0.00	0.00
Net Surplus		<u>17,396.48</u>	<u>3,366.10</u>

Concerts		2025
Starting Balance		<u>1,361.36</u>
Income		0.00
Expense		0.00
	FALSE	<u>0</u>
Closing balance		<u>1,361.36</u>

Living Well		2025
Starting Balance		<u>6409.59</u>
Income		5,883.17
Expense		7,377.04
Net Deficit		<u>-1,493.87</u>
Closing Balance		<u>4,915.72</u>

Sparkles		2025
Starting Balance		<u>1502.26</u>
Income		725.16
Expense		85.37
Net Surplus		<u>639.79</u>
Closing Balance		<u>2,142.05</u>

Bank Accounts Overview

HSBC Main Account		2025
Balance b/f		79,070.26
Income		93,079.06
Payments		-67,965.42
Less Chqs from prev. period		-304.70
Add Chq's unbanked		92.08
Less Petty Cash Carried forward		-18.68
Balance c/f		<u>103,952.60</u>

COIF Legacy Account		2025
Balance b/f		77,645.13
Income		3,846.52
Payments		
Balance c/f		<u>81,491.65</u>

HSBC Hall Lettings account		2025
Balance b/f		26.00
Income		23,047.50
Transfer to Main Account		22,185.00
Balance c/f		<u>888.50</u>

COIF General		2025
Balance b/f		28,067.37
Income		1,390.45
Payments		
Balance c/f		29,457.82

Signed

Errika M Reeves

Treasurer

Independent Examiners' Report to the Members of New Malden URC

We have compared this Summary of accounts for the year ended 31 March 2025 with detailed accounts as examined for the same period. The figures included in this Summary have been correctly extracted from the full accounts.

Signed

G. Chippendale

Dec-25

Independent Review of NMURC 2025 Accounts

Schedule of work performed:

Reconciliation of main bank account (HSBC number 01209000)

Reconciliation of Lettings account (HSBC number 11629700)

Reconciliation of CCLA account (number 92442)

Reconciliation of CCLA General account (number 924420002C)

Reconciliation of CCLA Legacy account (number 924420001C)

Validated the all account balances correctly recorded in Final accounts *(Checked figures correctly transposed in the Final accounts.)*

Validated the Income total figures recorded in the Final accounts *(Checked total transferred to the Final accounts from the Income spreadsheet)*

Validated the Expenditure total figures recorded in the Final accounts *(Checked total transferred to the Final accounts from the Expenditure spreadsheet)*

Checked a sample of individual income figures. *(This covered the checking supporting paperwork, checking accuracy of the income accounting records and accounting records)*

Checked a sample of individual expenditure figures *(This covered the checking supporting paperwork, checking accuracy of the expenditure accounting records and accounting transactions)*

Checked the figures relating to Utilities correctly posted in the Final accounts. *(Checked accounting transactions to supporting paperwork, checked correctly posted in the expenditure spreadsheet)*

Check the regular giving by individuals. *(Checked monthly totals postings in the income spreadsheet, checked a sample of individual giving.)*

Checked Lettings transactions. (Checked for supporting documentati

Reviewed the Church Asset figures.

Checked the Well living income and expenditure.

Findings from review:

Finding Details	Suggested action	Comments
<p>Bank Reconciliations I was able to reconcile the balances for all the church accounts. Account balances are accurately recorded in the account.</p> <p>Restricted Funds Restricted funds clearly documented.</p> <p>Summary Records agree to transactions in the accounts. No issues,</p>		<p>No issues. The balance of the HSBC Main account is .51p difference. Expenditure of 11/7 recorded as £46.17 in cell F90, recorded as £46.71 in cell N90. Weekly sheet 7/7 showing £46.17. Bank Rec shows a difference of 3p. PDF sheet shows a different end balance to the Bank Rec sheet on the HSBC main account</p> <p>No issues</p> <p>No issues</p>
<p>Review of Income Figurers I can confirm that the income total figure is accurately recorded in the Final accounts.</p> <p>I can also confirm that individual income transactions are recorded in the bank accounts.</p>		<p>No issues</p> <p>No issues</p>

<p>Review of Expenditure Figures I can confirm that the expenditure total figures are accurately recorded in the accounts.</p> <p>Supporting paperwork Review of a sample of expense transactions and supporting documents,</p>		<p>There is a 54p difference on the income figure for cleaning, see comments above.</p> <p>No issues</p>
<p>Regular Giving Checked total monthly figures recorded in the Direct Debit workbook are transposed in the Income spreadsheet accurately. Checked individual donation has been posted to bank account.</p>		<p>No issues</p>
<p>Lettings Checked that the figures have been transposed between the spreadsheets and bank accounts are accurately recorded.</p>		<p>No issues</p>
<p>Assets No issues to raise.</p>		<p>To Note</p>
<p>Large Expenditure No one large expenditure item for 2024/25 accounts</p>		<p>To note</p>
<p>Living Well project I confirm income and expenditure are correctly recorded in the accounts. No issues to raise.</p>		<p>To note</p>

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NEW MALDEN UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1135603

Accounts

Trustees' Annual Report for the period

From April 1st 2023

To March 31st 2024

Charity name: New Malden United Reformed Church Charity

Charity registration number: 1135603

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Weekly Sunday worship services, prayer meetings, toddler group, craft club, international language conversation group, Girl's Brigade meetings. Lettings for community activities including Kingston Blind Association, local CSMA group, Town Women's Guild, line dancing, karate club, yoga classes, baby ballet and mini athletics. Halls were used for local elections and the General Election. Closer links with the local PCN following the vaccination clinics has led to the establishment of the Living Well, a drop in for people wishing help with benefits from someone from DWP or meeting with the social prescribers from the PCN. A Carers Network Forum meets bi monthly. The community baby clinic runs a weekly drop in on the same day offering weighing and advice on breast feeding The Living Well now incorporates the fortnightly lunch clubs for senior citizens.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard to the guidance issued by the Charity Commission on public benefit

Achievements and Performance

	SORP reference	
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Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Church plays a pro- active role in the community, shown most recently by the establishment of the Living Well in partnership with the PCN, providing a drop in for the more vulnerable members of the local community and as part of New Malden's Warm Spaces during the winter months. The provision of another grant from Southern Synod and a financial contribution from the PCN has enabled us to continue to employ a cook to provide hot food. Provides space for worship on a weekly basis. Provides a meeting place for a wide range of community groups and provides a welcoming environment. The charity promotes the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Living Well Project is being supported by a grant of £15000 over two years from the Southern Synod.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Sufficient reserves are held to provide for most eventualities pertaining to the upkeep of the building.
Amount of reserves held	Para 1.22	Reserves as of March 31 st 2024 £184,808
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Structure, Governance and Management

Description of charity's trusts:		New Malden United Reformed Church Charity comprises all assets and funds held by and on behalf of them other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTS DISTILLED FROM THE UNITED REFORM CHURCH ACTS OF PARLIAMENT (1971 AND 1982) AND THE SCHEME OF UNION (1972) The United Reformed Church Approved Document for Registration of Assets Held for Charitable Purposes of United Reformed Church Local Churches
How is the charity constituted?	Para 1.25	As a local church of the URC, the Church is governed by the Scheme of Union of the

(e.g unincorporated association, CIO)		URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elders of the church are elected for a three-year term by election by members of the local church at a Church Meeting and they become the trustees of the church. This position is renewable for another three years after which a sabbatical must be taken.

Reference and Administrative details

Charity name	New Malden United Reformed Church Charity
Other name the charity uses	
Registered charity number	1135603
Charity's principal address	c/o 28 Malden Hill New Malden, Surrey, KT3 4DR

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Erika Reeves	Contact		NMURC Church Meeting
Mary Slater	Chair		NMURC Church Meeting
Barbara Ewing			NMURC Church Meeting
Marjorie Barnard			NMURC Church Meeting
Carol Urpens			NMURC Church Meeting
Pauline Barr			NMURC Church Meeting
Beth Castillo			NMURC Church Meeting
David Howell			NMURC Church Meeting
Diane Howell			NMURC Church Meeting

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not Applicable
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>M.A. Slater</i>	
Full name(s)	MARY AKU VANDERPUYE SLATER	
Position (eg Secretary, Chair, etc)	Chair	

Date 29 January 2025

New Malden United Reformed Church

Receipts and Payments Account for year ending 31 March 2024

Receipts	Notes	2024	2023
Free Will Offering		23,023.51	24,953.77
Loose Collections		2,998.65	1,700.78
		26,022.16	26,654.55
Tax refund on Free Will Offerings		8,760.13	8,372.88
Interest	1	4,900.90	1,756.20
Hall Lettings		19,059.74	28,882.50
Donations	2	1,318.06	975.41
Church Lets	6	8,595.00	10,135.00
Special Collections	3	2,929.23	3,256.60
Outreach Activities	3B	9,728.44	10,389.20
Development Fund	3C	0.00	410.00
Other General Income	4	103.80	66.78
Rebates	5	6,102.54	5,063.10
Total normal Income		87,520.00	95,962.22

Payments	Notes	2024	2023
Ministry and Mission		20,937.33	20,687.25
Pulpit Supply		1,675.00	1,010.00
Organist & Supplies		1,765.00	1,745.00
Cleaner	7	7,054.70	6,037.08
Minister's Expenses		540.77	1,142.45
Church Building	8	28,470.44	22,348.34
Manse	9	6,596.82	5,461.72
Equipment		115.14	0.00
Office Expenses	10	1,457.51	1,572.97
Youth Work	11	1,139.59	1,242.50
Outreach	16	28.48	50.47
Korean Ministry expenses	12	0.00	0.00
Training & Support	13	220.00	140.00
Affiliation Fees	14	422.72	395.30
Bank Fees		76.40	109.08
Donations		400.00	600.00
Special Collections	3	2,586.50	3,860.64
Outreach Activities	3B	6,849.66	5,147.08
Development Fund	3C	2,880.00	3,420.00
Other General Expenses	15	937.84	97.94
Total Expenditure		84,153.90	75,067.82
Excess of Receipts over Payments		3,366.10	20,894.40

Summary		2024	2023
Total Income		87,520.00	95,962.22
Total Expense		84,153.90	75,067.82
		3366.1	20894.4
To come from Legacy			
- Piano & Organ		0.00	0.00
- Korean Ministry		0.00	0.00
Total		0.00	0.00
Net Surplus		3,366.10	20,894.40

Concerts	2024

Starting Balance		1,292.02
<i>Income</i>		499.34
<i>Expense</i>		430.00
Net Surplus		69.34
Closing balance		1,361.36

Living Well		2024
Starting Balance		4,533.48
<i>Income</i>		7,948.23
<i>Expense</i>		6,072.12
Net Surplus		1,876.11
Closing Balance		6,409.59

Sparkles		2024
Starting Balance		568.93
<i>Income</i>		1,280.87
<i>Expense</i>		347.54
Net Surplus		933.33
Closing Balance		1,502.26

Bank Accounts Overview

HSBC Main Account		2024
Balance b/f		78,981.29
Income		84,025.60
Payments		84,153.90
Less Chqs from prev. period		-114.17
Add Chq's unbanked		304.70
Less Petty Cash Carried forward		-0.36
Less Petty Cash Carried forward Banked		27.10
Balance c/f		79,070.26

36p
discrepancy

COIF Legacy Account		2024
Balance b/f		74,045.45
Income		3,599.68
Payments		
Balance c/f		77,645.13

HSBC Hall Lettings account		2024
Balance b/f		1,432.50
Income		17,693.50
Transfer to Main Account		19,100.00
Balance c/f		26.00

COIF General		2024
Balance b/f		26,766.15
Income		1,301.22
Payments		
Balance c/f		28,067.37

Signed *Erika M Reeves*

Treasurer

Independent Examiners' Report to the Members of New Malden URC

I We have examined the financial statements and notes on pages 1 to 5 and in my opinion they give a true and fair view of the state of the church's affairs at 31 March 2024 and of the transactions for the year then ended.

Signed

C. Chippendale

January 2025

Independent Review of NMURC 2023 Accounts

Schedule of work performed:

Reconciliation of main bank account (HSBC number 01209000)

Reconciliation of Lettings account (HSBC number 11629700)

Reconciliation of CCLA account (number 92442)

Reconciliation of CCLA General account (number 924420002C)

Reconciliation of CCLA Legacy account (number 924420001C)

Validated the all account balances correctly recorded in Final accounts *(Checked figures correctly transposed in the Final accounts.)*

Validated the Income total figures recorded in the Final accounts *(Checked total transferred to the Final accounts from the Income spreadsheet)*

Validated the Expenditure total figures recorded in the Final accounts *(Checked total transferred to the Final accounts from the Expenditure spreadsheet)*

Checked a sample of individual income figures. *(This covered the checking supporting paperwork, checking accuracy of the income accounting records and accounting records)*

Checked a sample of individual expenditure figures *(This covered the checking supporting paperwork, checking accuracy of the expenditure accounting records and accounting transactions)*

Checked the figures relating to Utilities correctly posted in the Final accounts. *(Checked accounting transactions to supporting paperwork, checked correctly posted in the expenditure spreadsheet)*

Check the regular giving by individuals. *(Checked monthly totals postings in the income spreadsheet, checked a sample of individual giving.)*

Checked Lettings transactions. (Checked for supporting documentation)

Reviewed the Church Asset figures.

Checked the Well living income and expenditure.

Findings from review:

Finding Details	Suggested action	Comments
<p>Bank Reconciliations I was able to reconcile the balances for all the church accounts. Account balances are accurately recorded in the account.</p> <p>Restricted Funds Restricted funds clearly documented.</p> <p>Summary Records agree to transactions in the accounts. No issues,</p>	<p>To Note</p>	
<p>Review of Income Figurers I can confirm that the income total figure is accurately recorded in the Final accounts.</p> <p>I can also confirm that individual income transactions are recorded in the bank accounts. No issues</p>	<p>I suggest the procedure of paying cash collections into a personal account and then transferring into church accounts should be independently checked and evidenced on the weekly sheets. The receipt from the initial deposit to the individual's account would strengthen the records and</p>	

	give some protection to the individuals.	
<p>Review of Expenditure Figures I can confirm that the expenditure total figures are accurately recorded in the accounts.</p> <p>Supporting paperwork Review of a sample of expense transactions and supporting documents, No issues</p>	To note.	
<p>Regular Giving Checked total monthly figures recorded in the Direct Debit workbook are transposed in the Income spreadsheet accurately. Checked individual donation has been posted to bank account. No issues raised.</p>	To note.	
<p>Lettings Checked that the figures have been transposed between the spreadsheets and bank accounts are accurately recorded. No issues raised.</p>	To note	
<p>Assets No issues to raise.</p>	To note	
<p>Large Expenditure No large expenditure item for 2022/23 accounts</p>	To note	
<p>Living Well project Fairly new activity undertaken by NMURC. I confirm income and expenditure are correctly recorded in the accounts. No issues to raise.</p>	To Note	

NEW MALDEN UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1135603

Accounts

Trustees' Annual Report for the period

From April 1st 2022 Period start date
To March 31st 2023 Period end date

Charity name: New Malden United Reformed Church

Charity registration number: 1135603

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Weekly Sunday worship services, prayer meetings, fortnightly lunchtime concerts have been held enabling students from the Guildhall and Royal Academy of Music to perform, toddler group, craft club, international language conversation group, Girl's Brigade meetings. Lettings for community activities including horticultural society, local CSMA group, Town Women's Guild, line dancing, karate club. Church halls have continued to be used for Covid vaccinations. Halls are now used for local elections. Closer links with the local PCN following the vaccination clinics has led to the establishment of the Living Well, a drop in for people wishing help with benefits or meeting the social prescribers. This now incorporates the fortnightly lunch clubs.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard to the guidance issued by the Charity Commission on public benefit

Achievements and Performance

	SORP reference	
--	----------------	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Church plays a pro- active role in the community, shown most recently by the establishment of the Living Well in partnership with the PCN, providing a drop in for the more vulnerable members of the local community and as part of New Malden's Warm Spaces during the winter months. The provision of a grant from Southern Synod has enabled a cook to be employed to provide hot food. Provides space for worship on a weekly basis. Provides a meeting place for a wide range of community groups and provides a welcoming environment. The charity promotes the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Church has spent a proportion of its legacy funds for a refurbishment of its organ which is due for completion in Autumn 2023. The Living Well Project has been supported by a grant of £15000 over two years from the Southern Synod.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Sufficient reserves are held to provide for most eventualities pertaining to the upkeep of the building.
Amount of reserves held	Para 1.22	Reserves as of March 31 st 2023 were £74045
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Structure, Governance and Management

Description of charity's trusts:		New Malden United Reformed Church Charity comprises all assets and funds held by and on behalf of them other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTS DISTILLED FROM THE UNITED REFORM CHURCH ACTS OF PARLIAMENT (1971 AND 1982) AND THE SCHEME OF UNION (1972) The United Reformed Church Approved Document for Registration of Assets Held

		for Charitable Purposes of United Reformed Church Local Churches
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	As a local church of the URC, the Church is governed by the Scheme of Union of the URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elders of the church are elected for a three-year term by election by members of the local church at a Church Meeting and they become the trustees of the church. This position is renewable for another three years after which a sabbatical must be taken.

Reference and Administrative details

Charity name	New Malden United Reformed Church Charity
Other name the charity uses	
Registered charity number	1135603
Charity's principal address	c/o 28 Malden Hill New Malden, Surrey, KT3 4DR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Erika Reeves	Contact		NMURC Church Meeting
2	Mary Slater	Chair		NMURC Church Meeting
3	Revd Peter Flint			
5	Barbara Ewing			NMURC Church Meeting
6	Marjorie Barnard			NMURC Church Meeting
7	Carol Urpens			NMURC Church Meeting
8	Pauline Gibson			NMURC Church Meeting
9	Pauline Barr			NMURC Church Meeting
10	Beth Castillo			NMURC Church Meeting
11	David Howell			NMURC Church Meeting
12	Diane Howell			NMURC Church Meeting

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not Applicable
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>MA Slater</i>	
Full name(s)	MARY AKU VANDERPUYE SLATER	
Position (eg Secretary, Chair, etc)	Chair	
Date	06/12/2023	

New Malden United Reformed Church
Receipts and Payments Account for year ending 31 March 2023

Receipts	Notes	2023	2022
Free Will Offering		24,953.77	26,136.64
Loose Collections		1,700.79	1,181.15
		26,654.56	27,317.79
Tax refund on Free Will Offerings		8,372.88	6,836.23
Interest	1	1,756.20	42.11
Hall Lettings		28,882.50	35,705.55
Donations	2	975.41	2,128.88
Church Lets	6	10,135.00	5,175.00
Special Collections	3	3,256.60	5,206.95
Outreach Activities	3B	10,389.20	
Development Fund	3C	410.00	
Other General Income	4	66.78	69.03
Rebates	5	5,063.10	10,380.13
Total normal Income		95,962.23	92,861.67

Payments	Notes	2023	2022
Ministry and Mission		20,687.25	21,069.76
Pulpit Supply		1,010.00	595.00
Organist & Supplies		1,745.00	1,685.00
Cleaner	7	6,037.08	6,600.16
Minister's Expenses		1,142.45	774.68
Church Building	8	22,348.34	24,535.87
Manse	9	5,461.72	6,888.69
Equipment		0.00	0.00
Office Expenses	10	1,572.97	1,432.40
Youth Work	11	1,242.50	509.60
Outreach	16	50.47	53.97
Korean Ministry expenses	12	0.00	4,257.07
Training & Support	13	140.00	0.00
Affiliation Fees	14	395.30	448.89
Bank Fees		109.08	46.68
Donations		600.00	950.00
Special Collections	3	3,860.64	6,298.38
Outreach Activities	3B	5,147.08	
Development Fund	3C	3,420.00	
Other General Expenses	15	97.94	64.29
Total Expenditure		75,067.82	76,210.44
Excess of Receipts over Payments		20,894.41	16,651.23

Summary		2023	2022
Total Income		95,962.23	92,861.67
Total Expense		75,067.82	76,210.44
		20894.41	16651.23
To come from Legacy			
- Piano & Organ		0.00	0.00
- Korean Ministry		0.00	2,128.54
Total		0.00	2,128.54
Net Surplus		20,894.41	18,779.77

Concerts		2023
Starting Balance		1,152.31
Income		1,853.71
Expense		1,714.00
Net Surplus		139.71
Closing balance		1,292.02

Living Well		2023
Starting Balance		0
Income		7,936.56
Expense		3,403.08
Net Surplus		4,533.48
Closing Balance		4,533.48

Sparkles		2023
Starting Balance		0
Income		598.93
Expense		30.00
Net Surplus		568.93
Closing Balance		568.93

Bank Accounts Overview

HSBC Main Account		2023
Balance b/f		61,185.60
Income		92,778.53
Payments		-75,067.82
Less Chqs from prev. period		0.00
Add Chq's unbanked		112.09
Less Petty Cash Carried forward		-27.10
Balance c/f		78,981.30

COIF Legacy Account		2023
Balance b/f		72,755.53
Income		1,289.92
Payments		
Balance c/f		74,045.45

HSBC Hall Lettings account		2023
Balance b/f		5.00
Income		26,482.50
Transfer to Main Account		25,055.00
Balance c/f		1,432.50

COIF General		2023
Balance b/f		26,299.87
Income		466.28
Payments		
Balance c/f		26,766.15

Signed *Emka M Reeves*

Treasurer

Independent Examiners' Report to the Members of New Malden URC

We have examined the financial statements and notes on pages 1 to 5 and in our opinion they give a true and fair view of the state of the church's affairs at 31 March 2023 and of the transactions for the year then ended.

Signed *P. Chippendale*

7th December 2023

Notes

1. Interest	2023	2022
COIF Legacy Account	1,289.92	30.93
COIF General	466.28	11.18
	1,756.20	42.11

2. Donations Received	2023	2022
Snack Club	0.00	0.00
Sparkles	0.00	0.00
Coffee	195.41	0.00
Flowers	75.00	50.00
General	705.00	2,078.88
Development Fund	0.00	0.00
	975.41	2,128.88

3.Special Collections Account	Notes	Income 2023	Expense 2023
Commitment for Life 1% Appeal		0.00	0.00
Christian Aid		823.72	916.22
DEC Appeals		1,109.80	1,592.00
Love In A Box		19.64	0.00
Shelter Donation		640.03	700.03
Mustard Seed Relief Mission (Moldova)		587.69	587.19
Other Charity Collections		75.72	65.20
TOTAL CHARITABLE GIVING		3,256.60	3,860.64

3B. Outreach Activities	Notes	Income 2023	Expense 2023
Lunchtime Concerts		1,853.71	1,714.00
Living Well		7,936.56	3,403.08
Sparkles		598.93	30.00
TOTAL		10,389.20	5,147.08

3C. Development Fund	Notes	Income 2023	Expense 2023
Development Fund		410.00	3,420.00
TOTAL		410.00	3,420.00

4. General Income	2023	2022
Telephone	0.00	0.00
Photocopying	0.00	12.05
Chronicle	66.78	56.98
Stamps	0.00	0.00
Minibus	0.00	0.00
Sundry	0.00	0.00
	66.78	69.03

5. Rebates	2023	2022
Refund from Thames Ditton	0.00	2,443.87
Refund from Kingston	0.00	1,955.94
Refund from East Croydon	3,469.74	N/A
Refund from Synod	1,593.36	5,839.52
Other	0.00	140.80
Tax reclaim	8,372.88	6,836.23
	13,435.98	17,216.36

6. Church Lets	2023	2022
Korean Church	2,800.00	2,000.00
Kings Church	6,050.00	2,550.00
Other	1,285.00	625.00
	10,135.00	5,175.00

7. Cleaner & Housekeeping	2023	2022
Cleaner's wages	5,880.00	6,430.00
Housekeeping materials	157.08	170.16
	6,037.08	6,600.16

8. Church Building	2023	2022
Repairs & Maintenance	10,596.50	13,452.70
Maintenance Contracts	94.80	295.20
Garden expenses	175.69	241.02
Insurance	4,122.81	3,844.47
Gas	4,023.77	3,192.15
Electricity	2,252.64	1,231.25
Water	443.51	542.12
Organ & Pianos	290.00	265.00
Minibus	0.00	0.00
Worship	318.62	401.06
Other	30.00	1,070.90
	22,348.34	24,535.87

9. Cromwell Avenue (Manse)	2023	2022
Repairs & Maintenance	592.56	2,084.00
Insurance	865.78	773.80
Water	466.59	466.94
Phone	0.00	136.50
Council Tax	3,536.79	3,427.45
	5,461.72	6,888.69

10. Office Expenses	2023	2022
Church Telephone	0.00	0.00
Internet	334.46	342.22
Postage	99.94	124.50
Stationery	170.98	187.06
Photocopiers	692.90	632.24
Books & Materials	0.00	0.00
Other	274.69	146.38
	1,572.97	1,432.40

11. Youth Work	2023	2022
Junior Church	200.00	150.10
Girls Brigade	502.50	359.50
Korean Youth Work	540.00	
	1,242.50	509.60

Last year unde

12. Korean Ministry Costs	2023	2022
Council Tax	0.00	1,712.45
Water	0.00	0.00
Repairs & Maintenance	0.00	786.00
Insurance	0.00	0.00
Expenses	0.00	1,488.62
Missionary	0.00	270.00
	0.00	4,257.07

13. Training & Support	2023	2022
Minister Training	100.00	0.00
Other	0.00	0.00
	100.00	0.00

14. Affiliation Fees	2023	2022
Church Together in Malden	0.00	75.00
Christian Copyright Licensing	395.30	373.89
	395.30	448.89

15. General expenditure	2023	2022
Flowers	0.00	0.00
B Finnan Refreshments	0.00	0.00
Coffee	47.94	14.29
Accounts Fee	50.00	50.00
Other	0.00	0.00
	97.94	64.29

16. Outreach	2023	2022
Publicity	50.47	53.97
Other	0.00	0.00
	50.47	53.97

Cash, Bank & Deposit Balances	2023	2022
HSBC Current Account	78,981.29	61,185.60
COIF Charities Deposit Fund General	26,766.15	26,299.87
COIF Charities Deposit Fund Legacy	74,045.45	72,755.53
HSBC Hall Lets	1,432.50	5.00
	181,225.39	160,246.00
Unrestricted Cash	148,196.59	123,927.71
Restricted Cash		
- Development Fund	26,109.68	29,119.68
- Minibus Fund	5,476.49	5,476.49
- Flower Fund	529.67	454.67
- Garden & Lighting Fund	639.76	815.45
- Other Specific Gifts	273.20	452.00
Total Restricted	33,028.80	36,318.29
	181,225.39	160,246.00

Statement of Assets and Liabilities as at 31 March 2023

Assets	2023	2022
Bank & Deposit Balances	181,225.39	160,246.00
Cash in Hand	0.00	0.00
	181,225.39	160,246.00

*The Church and Manse buildings are not tangible fixed assets of the church, but for insurance purposes the church insures them for the value of £3,395,023

Independent Review of NMURC 2023 Accounts

Schedule of work performed:

Reconciliation of main bank account (HSBC number 01209000)

Reconciliation of Lettings account (HSBC number 11629700)

Reconciliation of CCLA account (number 92442)

Reconciliation of CCLA General account (number 924420002C)

Reconciliation of CCLA Legacy account (number 924420001C)

Validated the all account balances correctly recorded in Final accounts (*Checked figures correctly transposed in the Final accounts.*)

Validated the Income total figures recorded in the Final accounts (*Checked total transferred to the Final accounts from the Income spreadsheet*)

Validated the Expenditure total figures recorded in the Final accounts (*Checked total transferred to the Final accounts from the Expenditure spreadsheet*)

Checked a sample of individual income figures. (*This covered the checking supporting paperwork, checking accuracy of the income accounting records and accounting records*)

Checked a sample of individual expenditure figures (*This covered the checking supporting paperwork, checking accuracy of the expenditure accounting records and accounting transactions*)

Checked the figures relating to Utilities correctly posted in the Final accounts. (*Checked accounting transactions to supporting paperwork, checked correctly posted in the expenditure spreadsheet*)

Check the regular giving by individuals. (*Checked monthly totals postings in the income spreadsheet, checked a sample of individual giving.*)

Checked Lettings transactions. (Checked for supporting documentation)

Reviewed the Church Asset figures.

Checked the Well living income and expenditure.

Findings from review:

Finding Details	Suggested action	Comments
<p>Bank Reconciliations I was able to reconcile the balances for all the church accounts. Account balances are accurately recorded in the account.</p> <p>Restricted Funds Restricted funds clearly documented.</p> <p>Summary Records agree to transactions in the accounts. No issues,</p>	<p>To Note</p>	
<p>Review of Income Figurers I can confirm that the income total figure is accurately recorded in the Final accounts.</p> <p>I can also confirm that individual income transactions are recorded in the bank accounts. No issues</p>	<p>I suggest the procedure of paying cash collections into a personal account and then transferring into church accounts should be independently checked and evidenced on the weekly sheets. The receipt from the initial deposit to the individual's account would strengthen the records and give some protection to the</p>	

	individuals.	
<p>Review of Expenditure Figures I can confirm that the expenditure total figures are accurately recorded in the accounts.</p> <p>Supporting paperwork Review of a sample of expense transactions and supporting documents, No issues</p>	To note.	
<p>Regular Giving Checked total monthly figures recorded in the Direct Debit workbook are transposed in the Income spreadsheet accurately. Checked individual donation has been posted to bank account. No issues raised.</p>	To note.	
<p>Lettings Checked that the figures have been transposed between the spreadsheets and bank accounts are accurately recorded. No issues raised.</p>	To note	
<p>Assets No issues to raise.</p>	To note	
<p>Large Expenditure No large expenditure item for 2022/23 accounts</p>	To note	
<p>Living Well project Fairly new activity undertaken by NMURC. I confirm income and expenditure are correctly recorded in the accounts. No issues to raise.</p>	To Note	

NEW MALDEN UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1135603

Accounts

Trustees' Annual Report for the period

From April 1st 2020 Period start date
To March 31st 2021 Period end date

Charity name: New Malden United Reformed Church

Charity registration number: 1135603

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Weekly Sunday worship services, prayer meetings, fortnightly lunchtime concerts, Lunch Club for elderly, Toddler group, craft club, international language conversation group, Girl's Brigade meetings. Lettings for community activities including horticultural society, local CSMA group, Town Women's Guild, line dancing, karate club, Saturday school for North Korean children to learn South Korean culture and language. Limited due to covid restrictions. From January 2021 vaccination centre for local GP Hub
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard to the guidance issued by the Charity Commission on public benefit

Achievements and Performance

	SORP reference	
--	----------------	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Church plays a pro- active role in the community, shown most recently by use as a vaccination centre. Provides space for worship on a weekly basis. Provides a meeting place for a wide range of community groups and provides a welcoming environment The charity promotes the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Church has spent a proportion of its legacy funds in recent years on a programme of development. In 2020 work was needed on the church spire where cracks had appeared. This was financed via a grant from Southern Synod of URC and by the use of Legacy Reserves
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Sufficient reserves are held to provide for most eventualities pertaining to the upkeep of the building.
Amount of reserves held	Para 1.22	Reserves as of March 31 st 2021 were £72725
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Structure, Governance and Management

Description of charity's trusts:		New Malden United Reformed Church Charity comprises all assets and funds held by and on behalf of them other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTS DISTILLED FROM THE UNITED REFORM CHURCH ACTS OF PARLIAMENT (1971 AND 1982) AND THE SCHEME OF UNION (1972) The United Reformed Church Approved Document for Registration of Assets Held for Charitable Purposes of United Reformed Church Local Churches

How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	As a local church of the URC, the Church is governed by the Scheme of Union of the URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elders of the church are elected for a three-year term by election by members of the local church at a Church Meeting and they become the trustees of the church. This position is renewable for another three years after which a sabbatical must be taken.

Reference and Administrative details

Charity name	New Malden United Reformed Church
Other name the charity uses	
Registered charity number	1135603
Charity's principal address	c/o 28 Malden Hill New Malden, Surrey, KT3 4DR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Erika Reeves	Contact		NMURC Church Meeting
2	Mary Slater	Chair		NMURC Church Meeting
3	Revd Peter Flint			
4	Revd Sukin Lee			
5	Barbara Ewing			NMURC Church Meeting
6	Marjorie Barnard			NMURC Church Meeting
7	Carol Urpens			NMURC Church Meeting
8	Pauline Gibson			NMURC Church Meeting
9	Pauline Barr			NMURC Church Meeting
10	Richard Onslow			NMURC Church Meeting
11	David Howell			NMURC Church Meeting
12	Diane Howell			NMURC Church Meeting
13	Enhong Cao			NMURC Church Meeting

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not Applicable
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>M-A Slater</i>	
Full name(s)	MARY AKU VANDERPUYE SLATER	
Position (eg Secretary, Chair, etc)	Chair	
Date	27/11/21	

New Malden United Reformed Church
Receipts and Payments Account for year ending 31 March 2021

Receipts	Notes	2021	2020
Free Will Offering		24,931.60	27,387.13
Loose Collections		212.85	2,485.80
		25,144.45	29,872.93
Tax refund on Free Will Offerings		9,052.58	8,637.09
Interest	1	166.09	711.46
Hall Lettings		4,262.50	25,325.00
Donations	2	350.00	2,007.56
Church Lets	6	2,460.00	3,350.00
Special Collections	3	882.65	4,198.16
Other General Income	4	6.10	221.69
Legacy		0.00	0.00
Insurance Claim received		0.00	0.00
Rebates	5	12,789.52	8,906.77
Total normal Income		55,113.89	83,230.66

50K from Sync

Payments	Notes	2021	2020
Ministry and Mission		26,002.17	30,998.16
Pulpit Supply		337.60	280.00
Organist & Supplies		390.00	1,905.00
Cleaner	7	5,715.00	5,774.42
Minister's Expenses		257.34	2,235.10
Church Building	8	11,436.77	28,718.87
Manse	9	5,533.20	4,407.35
Equipment (including Piano Purchase-2019, organ repair 2020)		125.00	20,402.23
Office Expenses	10	1,130.31	1,414.62
Youth Work	11	1,070.98	1,310.53
Outreach	16	395.36	94.46
Korean Ministry expenses	12	6,001.60	9,455.77
Training & Support	13	0.00	97.50
Affiliation Fees	14	403.99	586.58
Donations		430.00	450.00
Special Collections	3	1,239.50	4,855.07
Other General Expenses	15	658.00	803.88
Total Expenditure		61,126.82	113,789.54
Excess of Receipts over Payments		-6012.93	-30558.88

some claimed

Summary	2021	2020
Total Income	55,113.89	83,230.66
Total Expense	61,126.82	113,789.54
	-6012.93	-30558.88
To come from Legacy		
-Toilets	0.00	11,882.24
- Piano & Organ	0.00	20,402.23
- Si Yeoung Bursary	0.00	189.00
- CTM	0.00	0.00
- Korean Ministry	3,000.80	4,927.22
Total	3,000.80	37,400.69
Net Deficit	-3,012.13	6,841.81

Concerts	2021
Income	272.65
Expense	240.00
Net Surplus	32.65

Bank Accounts Overview

HSBC Main Account		2021
Balance b/f		27,471.11
Income		149,960.30
Payments		-158,581.82
Less Chqs from prev. period		-1,563.73
Add Chq's unbanked		285.59
Balance c/f		17,571.45

COIF Legacy Account		2021
Balance b/f		117,589.70
Income		-44,865.10
Payments		
Balance c/f		72,724.60

HSBC Hall Lettings account		2021
Balance b/f		0.00
Income		4,120.00
Transfer to Main Account		3,782.50
Balance c/f		337.50

HSBC Development Fund		2021
Balance b/f		16,188.91
Income		110,118.02
Payments		64,990.89
Balance c/f		61,316.04

COIF General		2021
Balance b/f		26,257.50
Income		31.19
Payments		
Balance c/f		26,288.69

Signed *Enka M Reeves*

Treasurer

Independent Examiners' Report to the Members of New Malden URC

We have examined the financial statements and notes on pages 1 to 5 and in our opinion they give a true and fair view of the state of the church's affairs at 31 March 2021 and of the transactions for the year then ended.

Signed *G. Shippendale*
Notes

15th November
October 2021

1. Interest	2021	2020
COIF Legacy Account	134.90	379.30
COIF General	31.19	159.95
COIF Vestibule Account	0.00	172.21
	166.09	711.46

2. Donations Received	2021	2020
Snack Club	0.00	45.00
Sparkles	0.00	0.00
Coffee	0.00	271.96
Flowers	50.00	80.00
General	300.00	1,450.60
Development Fund	0.00	160.00
	350.00	2,007.56

3. Special Collections Account	Notes	Income 2021	Expense 2021
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Commitment for Life 1% Appeal	0.00	0.00
Girls Brigade	0.00	0.00
Christian Aid	0.00	0.00
Lunchtime Concerts	272.65	240.00
DEC Idai Appeal	0.00	0.00
Combat Stress (Ex Services Mental Welfare Society)	0.00	0.00
DEC Indonesia Appeal	0.00	0.00
DEC Coronavirus	610.00	999.50
Love In A Box	0.00	0.00
Toybox	0.00	0.00
Other Charity Collections	0.00	0.00
TOTAL CHARITABLE GIVING	882.65	1,239.50

4. General Income	2021	2020
Telephone	0.00	5.49
Photocopying	0.00	15.20
Chronicle	6.10	29.60
Stamps	0.00	71.40
Minibus	0.00	100.00
Sundry	0.00	0.00
	6.10	221.69

5. Rebates	2021	2020
Refund from Thames Ditton	2,297.00	1,903.60
Refund from Kingston	2,582.14	4,197.76
Refund from Synod	53,737.42	1,742.79
Other	4,172.96	1,062.60
Tax reclaim	9,052.58	8,637.09
	71,842.10	17,543.84

*50K received j
money back fr*

6. Church Lets	2021	2020
Korean Church	2,400.00	2,750.00
Other	60.00	600.00
	2,460.00	3,350.00

7. Cleaner & Housekeeping	2021	2020
Cleaner's wages	5,715.00	5,460.00
Housekeeping materials	0.00	314.42
	5,715.00	5,774.42

money back fr

8. Church Building	2021	2020
Repairs & Maintenance	2,108.27	4,992.39
Maintenance Contracts	379.20	897.60
Garden expenses	159.59	856.39
Insurance	3,860.26	3,864.58
Gas	1,988.23	1,234.08
Electricity	2,510.30	4,017.15
Water	211.83	14.11
Organ & Pianos	0.00	162.50
Minibus	0.00	287.51
Worship	115.12	0.00
Other	103.97	510.32
New Toilets	0.00	11,882.24
	11,436.77	28,718.87

9. Cromwell Avenue (Manse)	2021	2020
Repairs & Maintenance	1,027.63	144.00
Insurance	744.60	716.44
Water	464.74	383.98
Phone	55.58	44.68
Council Tax	3,240.65	3,118.25
	5,533.20	4,407.35

10. Office Expenses	2021	2020
Church Telephone	0.00	0.00
Internet	276.98	202.97
Postage	57.30	142.34
Stationery	180.22	412.07
Photocopiers	615.81	625.25
Books & Materials	0.00	0.00
Other	0.00	31.99
	1,130.31	1,414.62

11. Youth Work	2021	2020
Junior Church	140.98	198.40
Girls Brigade	930.00	1,112.13
	1,070.98	1,310.53

12. Korean Ministry Costs	2021	2020
Council Tax	3,240.65	3,118.25
Water	164.26	522.88
Repairs & Maintenance	203.42	474.24
Insurance	587.65	565.43
Expenses	1,445.62	4,094.97
Missionary	360.00	680.00
	6,001.60	9,455.77

13. Training & Support	2021	2020
Minister Training	0.00	97.50
Other	0.00	0.00
	0.00	97.50

14. Affiliation Fees	2021	2020
Church Together in Malden	0.00	0.00
Christian Copyright Licensing	403.99	586.58
	403.99	586.58

15. General expenditure	2021	2020
Flowers	0.00	348.95
B Finnan Refreshments	0.00	0.00
Coffee	0.00	154.93
Accounts Fee	50.00	50.00
Other	608.00	250.00
	658.00	803.88

16. Outreach	2021	2020
Publicity	315.36	88.46
Other	80.00	6.00
	395.36	94.46

Cash, Bank & Deposit Balances	2021	2020
HSBC Current Account	17,571.55	27,471.11
COIF Charities Deposit Fund General	26,288.69	26,257.50
COIF Charities Deposit Fund Legacy	72,724.60	117,589.70
HSBC Hall Lets	337.50	0.00
HSBC Development Fund	61,316.04	16,188.91

	178,238.38	187,507.22
Unrestricted Cash	109,773.73	164,219.70
Restricted Cash - Commitment for life	0.00	0.00
- Development Fund	61,316.04	16,188.91
- Minibus Fund	5,476.49	5,476.49
- Flower Fund	404.67	354.67
- Garden & Lighting Fund	815.45	815.45
- Other Specific Gifts - AV/IT	452.00	452.00
Total Restricted	68,464.65	23,287.52
	178,238.38	187,507.22

Statement of Assets and Liabilities as at 31 March 2021

Assets	2021	2020
Bank & Deposit Balances	178,238.38	187,507.22
Cash in Hand	0.00	0.00
	178,238.38	187,507.22

*The Church and Manse buildings are not tangible fixed assets of the church, but for insurance purposes the church insures them for the value of £3,395,023

General Notes

Independent Review of NMURC 2021

Accounts

Schedule of work performed:

Reconciliation of main bank account (HSBC number 0120900)

Reconciliation of Lettings account (HSBC number 11629700)

Reconciliation of Development fund account (HSBC number 31654837)

Reconciliation of CCLA account (number 92442)

Reconciliation of CCLA General account (number 924420002C)

Reconciliation of CCLA Legacy account (number 924420001C)

Validated the all account balances correctly recorded in Final accounts (*Checked figures correctly transposed in the Final accounts.*)

Validated the Income total figures recorded in the Final accounts (*Checked total transferred to the Final accounts from the Income spreadsheet*)

Validated the Expenditure total figures recorded in the Final accounts (*Checked total transferred to the Final accounts from the Expenditure spreadsheet*)

Checked a sample of individual income figures. (*This covered the checking supporting paperwork, checking accuracy of the income accounting records and accounting records*)

Checked a sample of individual expenditure figures (*This covered the checking supporting paperwork, checking accuracy of the expenditure accounting records and accounting transactions*)

Checked the figures relating to Utilities correctly posted in the Final accounts. (*Checked accounting transactions to supporting paperwork, checked correctly posted in the expenditure spreadsheet*)

Check the regular giving by individuals. (*Checked monthly totals postings in the income spreadsheet, checked a sample of individual giving.*)

Checked Lettings transactions. (Checked for supporting documentation)

Reviewed the Church Asset figures

Findings from review:

Finding Details	Suggested action	Comments
<p>Bank Reconciliations I was able to reconcile the balances for all the church accounts. Account balances are accurately recorded in the account.</p> <p>Restricted Funds The Restricted Fund worksheet is missing from the account spreadsheet.</p> <p>Summary The expenditure figure for affiliation fees does not include the CCLI expense of £347.99 in Dec 2020. The total expenditure figure is unstated.</p>	<p>NMURC to supply details</p> <p>NMURC to review the figures.</p>	<p>Received and reconciled to accounts.</p> <p>Figure adjusted.</p> <p>Issues closed</p>
<p>Review of Income Figurers I can confirm that the income total figure is accurately recorded in the Final accounts.</p> <p>I can also confirm that individual income transactions are recorded in the bank accounts.</p>		

<p>Review of Expenditure Figures I can confirm that the expenditure total figures are accurately recorded in the accounts.</p> <p>Supporting paperwork On review of a sample of expense transactions and supporting documents there is no evidence that cheques have been issued under dual control of two signatories. 19/4 Invoice for £1770 ifo Affordable Electrics. 7/8 invoice for £798 ifo AGA Associates Ltd. 6/12 invoice for £1756.21 ifo Roderick Maclennan.</p> <p>However, from other records clearly show evidence of dual control.</p> <p>No issue to raise, there are supporting documentation to validate the payments.</p>	<p>To note.</p>	<p>No issue to raise.</p>
<p>Regular Giving Checked total monthly figures recorded in the Direct Debit workbook are transposed in the Income spreadsheet accurately. Checked individual donation has been posted to bank account. No issues raised.</p>	<p>To note.</p>	
<p>Lettings</p>	<p>To note</p>	

Checked the quarterly total figures have been transposed between the spreadsheets and bank accounts are accurately recorded. No issues raised.		
Assets No issues to raise.		
Large Expenditure There has been a large spend of £45k out of the churches reserves in 2020/21. This being related to the restoration of the church spire. It is noted NMURC received a grant from Southern Synod to cover some of the work undertaken. All expenditure is fully supported with documentation.	To note.	