

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	
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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 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)	M-A Slater	
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

Notes

B. Chippendale

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>	To note.	No issue to raise.
<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.	
Lettings	To note	

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.	