

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	
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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 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

How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	for Charitable Purposes of United Reformed Church Local Churches 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 *Erka 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>	To Note	
<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>	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	

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