

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

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| 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

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| 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 |

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| (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

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|-----------------------------|--|
| 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

| | |
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| 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

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|-------------------------------------|----------------------------|--|
| Signature(s) | M.A. Slater | |
| 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 | I | 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 |

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| Concerts | 2024 |
|-----------------|------|

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

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

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

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|---------------------|--|------------------|
| 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> | 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 | |

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| | 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 | |