

STREATHAM UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1139310

Details

Other names	STREATHAM URC CHARITY
Status	Registered
Legal form	Other
Registered	2010-12-10
Register	View on the Charity Commission register

Contact

Address Streatham United Reformed Church
388 Streatham High Road
London
SW166HX

Phone 02087739715

Email info@streathamurc.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: 1. Provide childcare services: a) SureStart Children's Centre b) Day Nursery 2. Provide soup kitchen

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED BUT IN PRACTICE LAMBETH
- Lambeth

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£68,547	£79,263	-	-
2023-12-31	£91,646	£65,483	-	-
2022-12-31	£62,116	£66,410	-	-
2021-12-31	£75,837	£67,171	-	-
2020-12-31	£92,286	£78,887	-	-

Trustees

Name	Role	Appointed
CLEMENT TAGOE		
MERCY AMPONSAA NIMAKO		
RUBEN KWASI AGBEKO GBEWONYO		
SARAH OHWEE AMON FCCA		

STREATHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1139310

Accounts

Charity number: 1139310

Streatham United Reformed Church Charity

Trustees' report and financial statements

for the year ended 31 December 2024

Streatham United Reformed Church Charity

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Streatham United Reformed Church Charity

Legal and administrative information

Charity number	1139310
Business address	388 Streatham High Road Streatham London SW16 6HX
Trustees	Mr Ruben Gbewonyo Ms Mercy Amponsaa Nimako (MPhil) Mr Clement Tagoe Ms Sarah Ohwee Amon (FCCA)
Accountants	Hayford & Co Accountancy Services Ltd Chartered Certified Accountants 27 Avenons Road London E13 8HU
Bankers	NatWest Streatham Branch 54 Streatham High Road London SW16 1XE

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2024

The trustees present their report and the financial statements for the year ended 31 December 2024. The trustees who served during the year and up to the date of this report are set out on page 1. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, governance and management

The governing instrument of the Charity is distilled from the United Reform Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

The day to day operation of the Charity is controlled and managed by the Trustees.

Risk Management

The Trustees examines the major risks that the Church faces each financial year when preparing and updating the strategic plan. The Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the Charity and are satisfied that systems and controls are in place to mitigate any impact that they may have on the charity.

Objectives and activities

The principal objectives of the Charity are for the benefit of the Public and:

The advancement of the Christian faith for the benefit of the general public in accordance with the Schemes of the Union of United Reformed Church.

Achievements and performance

Streatham United Reformed Church has approximately 64 members, all with their own individual spiritual needs and the Church charitable funds are used to advance the spiritual, educational, recreational and cultural opportunities to the members and the general public.

Financial review

The attached financial statement shows the current state of financial affairs, which the Trustees consider to be satisfactory. The net outgoing resource for the year, which were mostly unrestricted funds, amounted to £10,716. This was subtracted from the net reserve brought forward of £166,127. The total reserve carried forward is £155,411.

Tithes and offerings are the main sources of income.

Plans for future period

The policies and purposes of the Trust shall continue under the provisions of the Trust deed with regards to the public benefit.

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2024

Statement of trustees' responsibilities

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

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Sarah Amon

Ms Sarah Ohwee Amon (FCCA)

Trustee

Date:

Streatham United Reformed Church Charity

Independent examiner's report to the trustees on the unaudited financial statements of Streatham United Reformed Church Charity.

I report on the accounts of Streatham United Reformed Church Charity for the year ended 31 December 2024 set out on pages 2 to 10.

Respective responsibilities of trustees and independent examiner

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

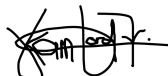
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Hayford Doh FCCA MBA BA (Hons)

Independent examiner

Hayford & Co Accountancy Services Ltd
Chartered Certified Accountants
27 Avenons Road

London
E13 8HU

Date: 25 February 2026

Streatham United Reformed Church Charity

Statement of financial activities

For the year ended 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	65,536	-	65,536	90,279
Bank interest receivable	3	-	1,664	1,664	1,369
Other incoming resources	4	1,347	-	1,347	2,613
Total incoming resources		<u>66,883</u>	<u>1,664</u>	<u>68,547</u>	<u>94,261</u>
Resources expended					
Church cleaning		2,376	-	2,376	3,641
Accountancy fee		600	-	600	600
Telephone and faxes		945	-	945	945
Water rates		682	-	682	570
Insurance and licences		11,177	-	11,177	9,330
Gas bill		23,851	-	23,851	22,067
General expenses		294	-	294	474
Repairs & maintenance		5,411	-	5,411	891
URC ministry and mission		18,155	-	18,155	20,844
Electricity bill		7,968	-	7,968	2,492
Hall letting expenses		1,971	-	1,971	1,634
Bank charges		48	-	48	49
Subscription		280	-	280	30
Postage, printing and stationery		-	-	-	45
Gifts and donation		400	-	400	717
Soup kitchen expenses		2,061	-	2,061	1,288
Ministers' fee and expenses		2,807	-	2,807	3,582
Depreciation of fixtures and fittings		155	-	155	195
Refreshment and hospitality		82	-	82	416
Total resources expended		<u>79,263</u>	<u>-</u>	<u>79,263</u>	<u>69,810</u>
Total funds brought forward		<u>51,452</u>	<u>114,675</u>	<u>166,127</u>	<u>141,677</u>
Total funds carried forward		<u>39,072</u>	<u>116,339</u>	<u>155,411</u>	<u>166,128</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Balance sheet as at 31 December 2024

	Notes	£	2024 £	£	2023 £
Fixed assets					
Tangible assets	6		603		758
Current assets					
Cash at bank and in hand		161,408		170,770	
		<u>161,408</u>		<u>170,770</u>	
Creditors: amounts falling due within one year	7	(6,600)		(5,400)	
Net current assets			154,808		165,370
Net assets			<u>155,411</u>		<u>166,128</u>
Funds	8				
Restricted income funds			116,339		114,675
Unrestricted income funds			39,072		51,453
Total funds			<u>155,411</u>		<u>166,128</u>

The financial statements were approved by the trustees on22nd February 2026..... and signed on its behalf by

Sarah Amon

Ms Sarah Ohwee Amon (FCCA)
Trustee

Clement Tagoe

Mr Clement Tagoe
Trustee

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2024

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations, offerings and tithes and is included in full in the statement of financial activities when receivable.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Plant and machinery	-	25% reducing balance method
Fixtures, fittings and equipment	-	20% reducing balance method

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2024

2. Voluntary income

	Unrestricted funds £	2024 Total £	2023 Total £
Donations	27,788	27,788	27,501
Hall letting	37,248	37,248	39,208
Other rents	-	-	18,570
Grants receivable	500	500	5,000
	<u>65,536</u>	<u>65,536</u>	<u>90,279</u>

3. Investment income

	Restricted funds £	2024 Total £	2023 Total £
Bank interest receivable	1,664	1,664	1,369
	<u>1,664</u>	<u>1,664</u>	<u>1,369</u>

4. Other incoming resources

	Unrestricted funds £	2024 Total £	2023 Total £
Other income	1,347	1,347	2,613
	<u>1,347</u>	<u>1,347</u>	<u>2,613</u>

5. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2024

6. Tangible fixed assets	Plant and machinery	Fixtures, fittings and equipment	Total
	£	£	£
Cost			
At 1 January 2024 and At 31 December 2024	704	6,305	7,009
Depreciation			
At 1 January 2024	641	5,610	6,251
Charge for the year	16	139	155
At 31 December 2024	657	5,749	6,406
Net book values			
At 31 December 2024	47	556	603
At 31 December 2023	63	695	758
7. Creditors: amounts falling due within one year		2024	2023
		£	£
Accruals and deferred income		6,600	5,400
8. Analysis of net assets between funds			
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Fund balances at 31 December 2024 as represented by:			
Tangible fixed assets	603	-	603
Current assets	45,069	116,339	161,408
Current liabilities	(6,600)	-	(6,600)
	<u>39,072</u>	<u>116,339</u>	<u>155,411</u>

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2024

9. Unrestricted funds

	At 1 January 2024 £	Incoming resources £	Outgoing resources £	At 31 December 2024 £
General funds	(176,099)	29,635	(77,292)	(223,756)
Designated Funds- Property Account	227,551	37,248	(1,971)	262,828
	<u>51,452</u>	<u>66,883</u>	<u>(79,263)</u>	<u>39,072</u>

Purposes of unrestricted funds

The unrestricted funds of the Trust are expendable at the discretion of the Trustees in furtherance of the objectives of the charity.

10. Restricted funds

	At 1 January 2024 £	Incoming resources £	At 31 December 2024 £
Restricted Funds- Capital Reserve Account	<u>114,675</u>	<u>1,664</u>	<u>116,339</u>

STREATHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1139310

Accounts

Charity number: 1139310

**Streatham United Reformed Church Charity
Trustees' report and financial statements for
the year ended 31 December 2023**

Streatham United Reformed Church Charity

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Streatham United Reformed Church Charity

Legal and administrative information

Charity number	1139310
Business address	388 Streatham High Road Streatham London SW16 6HX
Trustees	Mr Ruben Gbewonyo Ms Mercy Amponsaa Nimako (MPhil) Mr Clement Tagoe Ms Sarah Ohwee Amon (FCCA)
Bankers	NatWest Streatham Branch 54 Streatham High Road London SW16 1XE

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2023

The trustees present their report and the financial statements for the year ended 31 December 2023. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The governing instrument of the Charity is distilled from the United Reform Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

The day to day operation of the Charity is controlled and managed by the Trustees.

Risk Management

The Trustees examines the major risks that the Church faces each financial year when preparing and updating the strategic plan. The Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the Charity and are satisfied that systems and controls are in place to mitigate any impact that they may have on the charity.

Objectives and activities

The principal objectives of the Charity are for the benefit of the Public and:

The advancement of the Christian faith for the benefit of the general public in accordance with the Schemes of the Union of United Reformed Church.

Achievements and performance

Streatham United Reformed Church has approximately 45 members, all with their own individual spiritual needs and the Church charitable funds are used to advance the spiritual, educational, recreational and cultural opportunities to the members and the general public.

Financial review

The attached financial statement shows the current state of financial affairs, which the Trustees consider to be satisfactory. The net incoming resource for the year, which were mostly unrestricted funds, amounted to £24,451. This was added to the net reserve brought forward of £141,676. The total reserve carried forward is £166,127. Tithes, offerings and letting income are the main sources of income.

Plans for future period

The policies and purposes of the Trust shall continue under the provisions of the Trust deed with regards to the public benefit.

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2023

Statement of trustees' responsibilities

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

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board

S. Amon.....

Ms Sarah Ohwee Amon (FCCA)

Trustee

Date: 31st October 2024.....

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of Streatham URC for the year ended 31 December 2023.

Respective responsibilities

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act).

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination of the church accounts, nothing came to my attention which gave me cause to believe otherwise than that the accounts accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner: _____

FEMinott

Date: 23.10.2024

Fayonia Minott
199 Cranbrook Avenue
Hull
Yorkshire
HU6 7 TT

Streatham United Reformed Church Charity

Statement of financial activities

For the year ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	90,277	-	90,277	62,116
Bank interest receivable	3	-	1,369	1,369	246
Total incoming resources		<u>90,277</u>	<u>1,369</u>	<u>91,646</u>	<u>62,362</u>
Resources expended					
Council tax		(2,613)	-	(2,613)	2,388
Church cleaning		3,641	-	3,641	2,921
Accountancy fee		600	-	600	600
Telephone and faxes		945	-	945	905
Water rates		570	-	570	539
Insurance and licences		9,330	-	9,330	9,216
Gas bill		22,067	-	22,067	7,151
General expenses		474	-	474	582
Repairs & maintenance		891	-	891	(71)
URC ministry and mission		20,844	-	20,844	20,844
Electricity bill		2,492	-	2,492	10,720
Hall letting expenses		1,634	-	1,634	2,161
Bank charges		49	-	49	-
Subscription		30	-	30	384
Postage, printing and stationery		45	-	45	-
Gifts and donation		717	-	717	219
Ministers' fee and expenses		3,582	-	3,582	1,872
Depreciation of fixtures and fittings		195	-	195	332
Refreshment and hospitality		416	-	416	314
Soup Kitchen Expenses		1,288	-	1,288	5,402
Total resources expended		<u>67,196</u>	<u>-</u>	<u>65,483</u>	<u>66,479</u>
Total funds brought forward		<u>28,372</u>	<u>113,305</u>	<u>141,676</u>	<u>145,793</u>
Total funds carried forward		<u>51,453</u>	<u>114,674</u>	<u>166,127</u>	<u>141,676</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Balance sheet as at 31 December 2023

	Notes	£	2023	£	£	2022	£
Fixed assets							
Tangible assets	5		758			953	
Current assets							
Cash at bank and in hand		170,769			144,923		
		170,769			144,923		
Creditors: amounts falling due within one year	6	(5,400)			(4,200)		
Net current assets			165,369			140,723	
Net assets			166,127			141,746	
Funds	7						
Restricted income funds			114,674			113,306	
Unrestricted income funds			51,453			28,439	
Total funds			166,127			141,746	

The financial statements were approved by the trustees on31st October 2024..... and signed on its behalf by

S. Amon
Ms Sarah Ohwee Amon (FCCA)
Trustee

C. Tagoe
Mr Clement Tagoe
Trustee

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2023

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations, offerings and tithes and is included in full in the statement of financial activities when receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% reducing balance method

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2023

2. Voluntary income

	Unrestricted funds £	2023 Total £	2022 Total £
Donations	25,074	25,074	27,876
Hall letting	57,778	57,778	36,082
Other donations	7,425	7,425	3,158
	<u>90,277</u>	<u>90,277</u>	<u>62,116</u>

3. Investment income

	Restricted funds £	2023 Total £	2022 Total £
Bank interest receivable	1,369	1,369	246
	<u>1,369</u>	<u>1,369</u>	<u>246</u>

4. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2023

5. Tangible fixed assets	Fixtures, fittings and equipment £	Total £	
Cost			
At 1 January 2023 and At 31 December 2023	7,009	7,009	
Depreciation			
At 1 January 2023 Charge for the year	6,056 195	6,056 195	
At 31 December 2023	6,251	6,251	
Net book values At 31 December 2023	758	758	
At 31 December 2022	1,285	1,285	
6. Creditors: amounts falling due within one year	2023 £	2022 £	
Accruals and deferred income	5,400	4,200	
7. Analysis of net assets between funds	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2023 as represented by:			
Tangible fixed assets	758	-	758
Current assets	56,095	114,674	170,769
Current liabilities	(5,400)	-	(5,400)
	<u>51,453</u>	<u>114,674</u>	<u>166,127</u>

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2023

8. Unrestricted funds	At 1 January 2023 £	Incoming resources £	Outgoing resources £	At 31 December 2023 £
General funds	(157,969)	52,388	(70,517)	(176,098)
Designated Funds - Property Account	186,408	57,777	(16,634)	227,551
	<u>28,439</u>	<u>110,165</u>	<u>(87,151)</u>	<u>51,453</u>

Purposes of unrestricted funds

The unrestricted funds of the Trust are expendable at the discretion of the Trustees in furtherance of the objectives of the charity.

9. Restricted funds	At 1 January 2023 £	Incoming resources £	At 31 December 2023 £
Restricted Funds- Capital Reserve Account	<u>113,034</u>	<u>1,369</u>	<u>114,674</u>

STREATHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1139310

Accounts

Charity number: 1139310

Streatham United Reformed Church Charity
Trustees' report and financial statements for
the year ended 31 December 2022

Streatham United Reformed Church Charity

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Streatham United Reformed Church Charity

Legal and administrative information

Charity number	1139310
Business address	388 Streatham High Road Streatham London SW16 6HX
Trustees	Mr Ruben Gbewonyo Ms Mercy Amponsaa Nimako (MPhil) Mr Clement Tagoe Ms Sarah Ohwee Amon (FCCA)
Bankers	NatWest Streatham Branch 54 Streatham High Road London SW16 1XE

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2022

The trustees present their report and the financial statements for the year ended 31 December 2022. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The governing instrument of the Charity is distilled from the United Reform Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

The day to day operation of the Charity is controlled and managed by the Trustees.

Risk Management

The Trustees examines the major risks that the Church faces each financial year when preparing and updating the strategic plan. The Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the Charity and are satisfied that systems and controls are in place to mitigate any impact that they may have on the charity.

Objectives and activities

The principal objectives of the Charity are for the benefit of the Public and:

The advancement of the Christian faith for the benefit of the general public in accordance with the Schemes of the Union of United Reformed Church.

Achievements and performance

Streatham United Reformed Church has approximately 45 members, all with their own individual spiritual needs and the Church charitable funds are used to advance the spiritual, educational, recreational and cultural opportunities to the members and the general public.

Financial review

The attached financial statement shows the current state of financial affairs, which the Trustees consider to be satisfactory. The net outgoing resource for the year, which were mostly unrestricted funds, amounted to £4,116. This was added to the net reserve brought forward of £145,793. The total reserve carried forward is £141,677.

Tithes, offerings and letting income are the main sources of income.

Plans for future period

The policies and purposes of the Trust shall continue under the provisions of the Trust deed with regards to the public benefit.

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2022

Statement of trustees' responsibilities

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

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board

S. Amon

Ms Sarah Ohwee Amon (FCCA)

Trustee

Date: 21st July 2023

Streatham United Reformed Church Charity

Independent examiner's report to the trustees on the unaudited financial statements of Streatham United Reformed Church Charity.

I report on the accounts of Streatham United Reformed Church Charity for the year ended 31 December 2022 set out on pages 2 to 10.

Respective responsibilities of trustees and independent examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act).

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination of the church accounts, nothing came to my attention which gave me cause to believe otherwise than that the accounts accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner: _____



Date: 22.04.2023

Fayonia Minott
Top Floor Flat
289 Norwood Road
London
SE24 9AQ

Streatham United Reformed Church Charity

Statement of financial activities

For the year ended 31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	62,116	-	62,116	75,825
Bank interest receivable	3	-	246	246	12
Total incoming resources		<u>62,116</u>	<u>246</u>	<u>62,362</u>	<u>75,387</u>
Resources expended					
Council tax		2,388	-	2,388	2,286
Church cleaning		2,921	-	2,921	1,053
Accountancy fee		600	-	600	600
Telephone and faxes		905	-	905	918
Water rates		539	-	539	(609)
Insurance and licences		9,216	-	9,216	8,219
Gas bill		7,151	-	7,151	7,823
General expenses		582	-	582	365
Repairs & maintenance		(71)	-	(71)	13,352
URC ministry and mission		20,844	-	20,844	20,844
Electricity bill		10,720	-	10,720	8,499
Hall letting expenses		2,161	-	2,161	1,050
Bank charges		5,402	-	5,402	-
Subscription		384	-	384	436
Postage, printing and stationery		-	-	-	-
Gifts and donation		219	-	219	10
Ministers' fee and expenses		1,872	-	1,872	1,995
Depreciation of fixtures and fittings		263	-	263	332
Refreshment and hospitality		314	-	314	-
Total resources expended		<u>66,410</u>	<u>-</u>	<u>66,410</u>	<u>67,172</u>
Total funds brought forward		<u>32,733</u>	<u>113,060</u>	<u>145,793</u>	<u>137,127</u>
Total funds carried forward		<u>28,439</u>	<u>113,306</u>	<u>141,745</u>	<u>145,793</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Balance sheet as at 31 December 2022

	Notes	£	2022	£	£	2021	£
Fixed assets							
Tangible assets	5		1,023			1,285	
Current assets							
Cash at bank and in hand		144,923			147,508		
		144,923			147,508		
Creditors: amounts falling due within one year	6	(4,200)			(3,000)		
Net current assets			140,723			144,508	
Net assets			141,746			145,793	
Funds	7						
Restricted income funds			113,306			113,060	
Unrestricted income funds			28,439			32,733	
Total funds			141,746			145,793	

The financial statements were approved by the trustees on21st July 2023..... and signed on its behalf by

S. Amon
Ms Sarah Ohwee Amon (FCCA)
Trustee

C. Tagoe
Mr Clement Tagoe
Trustee

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2022

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations, offerings and tithes and is included in full in the statement of financial activities when receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% reducing balance method

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2022

2. Voluntary income

	Unrestricted funds £	2022 Total £	2021 Total £
Donations	22,876	27,876	27,915
Hall letting	36,082	36,082	27,089
Other donations	3,158	3,158	20,821
	<u>62,116</u>	<u>62,116</u>	<u>75,825</u>

3. Investment income

	Restricted funds £	2022 Total £	2021 Total £
Bank interest receivable	246	246	12
	<u>246</u>	<u>246</u>	<u>12</u>

4. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2022

5. Tangible fixed assets	Fixtures, fittings and equipment £	Total £	
Cost			
At 1 January 2022 and At 31 December 2022	7,009	7,009	
Depreciation			
At 1 January 2022	5,724	5,724	
Charge for the year	263	263	
At 31 December 2022	5,987	5,987	
Net book values At			
31 December 2022	1,022	1,022	
At 31 December 2021	1,285	1,285	
6. Creditors: amounts falling due within one year	2022 £	2021 £	
Accruals and deferred income	4,200	3,000	
7. Analysis of net assets between funds	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2022 as represented by:			
Tangible fixed assets	1,022	-	1,022
Current assets	31,619	113,305	144,924
Current liabilities	(4,200)	-	(4,200)
	<u>28,441</u>	<u>113,305</u>	<u>141,746</u>

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2022

8. Unrestricted funds	At 1 January 2022 £	Incoming resources £	Outgoing resources £	At 31 December 2022 £
General funds	(148,622)	56,434	(65,781)	(157,969)
Designated Funds - Property Account	182,887	35,682	(32,161)	186,408
	<u>34,265</u>	<u>92,116</u>	<u>(97,942)</u>	<u>28,439</u>

Purposes of unrestricted funds

The unrestricted funds of the Trust are expendable at the discretion of the Trustees in furtherance of the objectives of the charity.

9. Restricted funds	At 1 January 2022 £	Incoming resources £	At 31 December 2022 £
Restricted Funds- Capital Reserve Account	<u>113,060</u>	<u>246</u>	<u>113,034</u>

STREATHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1139310

Accounts

Charity number: 1139310

Streatham United Reformed Church Charity
Trustees' report and financial statements for
the year ended 31 December 2021

Streatham United Reformed Church Charity

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Streatham United Reformed Church Charity

Legal and administrative information

Charity number	1139310
Business address	388 Streatham High Road Streatham London SW16 6HX
Trustees	Mr Okeke Azu-Okeke (MA) (died September 2021) Mr Ruben Gbewonyo Ms Mercy Amponsaa Nimako (MPhil) Mr Clement Tagoe Ms Sarah Ohwee Amon (FCCA)
Bankers	NatWest Streatham Branch 54 Streatham High Road London SW16 1XE

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2021

The trustees present their report and the financial statements for the year ended 31 December 2021. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The governing instrument of the Charity is distilled from the United Reform Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

The day to day operation of the Charity is controlled and managed by the Trustees.

Risk Management

The Trustees examines the major risks that the Church faces each financial year when preparing and updating the strategic plan. The Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the Charity and are satisfied that systems and controls are in place to mitigate any impact that they may have on the charity.

Objectives and activities

The principal objectives of the Charity are for the benefit of the Public and:

The advancement of the Christian faith for the benefit of the general public in accordance with the Schemes of the Union of United Reformed Church.

Achievements and performance

Streatham United Reformed Church has approximately 45 members, all with their own individual spiritual needs and the Church charitable funds are used to advance the spiritual, educational, recreational and cultural opportunities to the members and the general public.

Financial review

The attached financial statement shows the current state of financial affairs, which the Trustees consider to be satisfactory. The net incoming resource for the year, which were mostly unrestricted funds, amounted to £8,666. This was added to the net reserve brought forward of £137,127. The total reserve carried forward is £145,793.

Tithes, offerings and letting income are the main sources of income.

Plans for future period

The policies and purposes of the Trust shall continue under the provisions of the Trust deed with regards to the public benefit.

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2021

Statement of trustees' responsibilities

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

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board

S. Amon.....

Ms Sarah Ohwee Amon (FCCA)

Trustee

Date: 30th December 2022.....

Streatham United Reformed Church Charity

Independent examiner's report to the trustees on the unaudited financial statements of Streatham United Reformed Church Charity.

I report on the accounts of Streatham United Reformed Church Charity for the year ended 31 December 2021 set out on pages 2 to 10.

Respective responsibilities of trustees and independent examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act).

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination of the church accounts, nothing came to my attention which gave me cause to believe otherwise than that the accounts accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Fayonia Minott

Independent examiner

Top Floor Flat
289 Norwood
Road
London
SE24 9AQ

Date: 09.12.2022

Streatham United Reformed Church Charity

Statement of financial activities

For the year ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £	2021 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	75,825	-	75,825	92,186
Bank interest receivable	3	-	12	12	100
Total incoming resources		<u>75,825</u>	<u>12</u>	<u>75,837</u>	<u>92,286</u>
Resources expended					
Council tax		2,286	-	2,286	2,161
Church cleaning		1,053	-	1,053	9,788
Accountancy fee		600	-	600	3,150
Telephone and faxes		918	-	918	820
Water rates		(609)	-	(609)	831
Insurance and licences		8,219	-	8,219	6,907
Gas bill		7,823	-	7,823	6,257
General expenses		365	-	365	448
Repairs & maintenance		13,352	-	13,352	7,514
URC ministry and mission		20,844	-	20,844	22,263
Electricity bill		8,499	-	8,499	10,446
Hall letting expenses		1,050	-	1,050	-
Bank charges		-	-	-	-
Subscription		436	-	436	450
Postage, printing and stationery		-	-	-	25
Gifts and donation		10	-	10	390
Ministers' fee and expenses		1,995	-	1,995	1,079
Depreciation of fixtures and fittings		332	-	332	530
Refreshment and hospitality		-	-	-	773
Total resources expended		<u>67,172</u>	<u>-</u>	<u>67,172</u>	<u>73,750</u>
Total funds brought forward		24,079	113,048	137,127	123,728
Total funds carried forward		<u>32,733</u>	<u>113,060</u>	<u>145,793</u>	<u>137,127</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Balance sheet as at 31 December 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	5		1,285		1,616
Current assets					
Cash at bank and in hand		147,508		137,311	
		147,508		137,311	
Creditors: amounts falling due within one year	6	(3,000)		(1,800)	
Net current assets			144,508		135,511
Net assets			145,793		137,127
Funds	7				
Restricted income funds			113,060		113,048
Unrestricted income funds			32,733		24,079
Total funds			145,793		137,127

The financial statements were approved by the trustees on30th December 2022..... and signed on its behalf by

S. Amon
Ms Sarah Ohwee Amon (FCCA)
Trustee

C. Tagoe
Mr Clement Tagoe
Trustee

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2021

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations, offerings and tithes and is included in full in the statement of financial activities when receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% reducing balance method

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2021

2. Voluntary income

	Unrestricted funds £	2021 Total £	2020 Total £
Donations	27,915	27,915	28,889
Hall letting	27,089	27,089	63,297
Other donations	20,821	20,821	-
	<u>75,825</u>	<u>75,825</u>	<u>92,186</u>

3. Investment income

	Restricted funds £	2021 Total £	2020 Total £
Bank interest receivable	12	12	100
	<u>12</u>	<u>12</u>	<u>100</u>

4. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2021

5. Tangible fixed assets	Fixtures, fittings and equipment £	Total £	
Cost			
At 1 January 2021 and At 31 December 2021	7,009	7,009	
Depreciation			
At 1 January 2021	5,393	5,393	
Charge for the year	332	332	
At 31 December 2021	5,724	5,724	
Net book values			
At 31 December 2021	1,285	1,285	
At 31 December 2020	1,616	1,616	
6. Creditors: amounts falling due within one year	2021 £	2020 £	
Accruals and deferred income	3,000	1,800	
7. Analysis of net assets between funds	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2021 as represented by:			
Tangible fixed assets	1,285	-	1,285
Current assets	34,448	113,060	147,508
Current liabilities	(3,000)	-	(3,000)
	<u>32,733</u>	<u>113,060</u>	<u>145,793</u>

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2021

8. Unrestricted funds	At 1 January 2021 £	Incoming resources £	Outgoing resources £	At 31 December 2021 £
General funds	(141,769)	57,736	(66,121)	(148,622)
Designated Funds - Property Account	165,848	18,089	(1,050)	182,887
	<u>24,079</u>	<u>75,825</u>	<u>(67,171)</u>	<u>32,733</u>

Purposes of unrestricted funds

The unrestricted funds of the Trust are expendable at the discretion of the Trustees in furtherance of the objectives of the charity.

9. Restricted funds	At 1 January 2021 £	Incoming resources £	At 31 December 2021 £
Restricted Funds- Capital Reserve Account	<u>113,048</u>	<u>12</u>	<u>113,060</u>

STREATHAM UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1139310

Accounts

Charity number: 1139310

Streatham United Reformed Church Charity
Trustees' report and financial statements for
the year ended 31 December 2020

Streatham United Reformed Church Charity

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Streatham United Reformed Church Charity

Legal and administrative information

Charity number	1139310
Business address	388 Streatham High Road Streatham London SW16 6HX
Trustees	Mr Okeke Azu-Okeke (MA) Mr Ruben Gbewonyo Ms Mercy Amponsaa Nimako (MPhil) Mr Clement Tagoe Ms Sarah Ohwee Amon (FCCA)
Bankers	NatWest Streatham Branch 54 Streatham High Road London SW16 1XE

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2020

The trustees present their report and the financial statements for the year ended 31 December 2019. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The governing instrument of the Charity is distilled from the United Reform Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

The day to day operation of the Charity is controlled and managed by the Trustees.

Risk Management

The Trustees examines the major risks that the Church faces each financial year when preparing and updating the strategic plan. The Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the Charity and are satisfied that systems and controls are in place to mitigate any impact that they may have on the charity.

Objectives and activities

The principal objectives of the Charity are for the benefit of the Public and:

The advancement of the Christian faith for the benefit of the general public in accordance with the Schemes of the Union of United Reformed Church.

Achievements and performance

Streatham United Reformed Church has approximately 48 members, all with their own individual spiritual needs and the Church charitable funds are used to advance the spiritual, educational, recreational and cultural opportunities to the members and the general public.

Financial review

The attached financial statement shows the current state of financial affairs, which the Trustees consider to be satisfactory. The net incoming resource for the year, which were mostly unrestricted funds, amounted to £13,399. This was added to the net reserve brought forward of £123,728. The total reserve carried forward is £137,127.

Tithes, offerings and letting income are the main sources of income.

Plans for future period

The policies and purposes of the Trust shall continue under the provisions of the Trust deed with regards to the public benefit.

Streatham United Reformed Church Charity

Report of the trustees for the year ended 31 December 2020

Statement of trustees' responsibilities

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

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board

S. Amon

Ms Sarah Ohwee Amon (FCCA)

Trustee

Date: 17th October 2021

Streatham United Reformed Church Charity

Independent examiner's report to the trustees on the unaudited financial statements of Streatham United Reformed Church Charity.

I report on the accounts of Streatham United Reformed Church Charity for the year ended 31 December 2018 set out on pages 2 to 10.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act), as amended by section 28 of the Charities Act 2006 does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, as amended; to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, as amended; and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep proper accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act
- have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Fayonia Minott

Independent examiner

Top Floor Flat
289 Norwood
Road
London
SE24 9AQ

Date: 19 June 2021

Streatham United Reformed Church Charity

Statement of financial activities

For the year ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	92,186	-	92,186	58,832
Bank interest receivable	3	-	100	100	226
Total incoming resources		<u>92,186</u>	<u>100</u>	<u>92,286</u>	<u>59,058</u>
Resources expended					
Council tax		2,161	-	2,161	2,079
Church cleaning		1,860	-	1,860	9,788
Accountancy fee		-	-	-	3,150
Telephone and faxes		849	-	849	820
Water rates		1,013	-	1,013	831
Insurance and licences		8,365	-	8,365	6,907
Gas bill		7,371	-	7,371	6,257
General expenses		-	-	-	448
Repairs & maintenance		21,204	-	21,204	7,514
URC ministry and mission		20,844	-	20,844	22,263
Electricity bill		8,122	-	8,122	10,446
Hall letting expenses		2,061	-	2,061	-
Bank charges		355	-	355	-
Subscription		392	-	392	450
Postage, printing and stationery		-	-	-	25
Gifts and donation		1,872	-	1,872	390
Ministers' fee and expenses		2,316	-	2,316	1,079
Depreciation of fixtures and fittings		418	-	418	530
Refreshment and hospitality		(318)	-	(318)	773
Total resources expended		<u>78,887</u>	<u>-</u>	<u>78,887</u>	<u>73,750</u>
Total funds brought forward		<u>10,780</u>	<u>112,948</u>	<u>123,728</u>	<u>138,420</u>
Total funds carried forward		<u>24,079</u>	<u>113,048</u>	<u>137,127</u>	<u>123,728</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Balance sheet as at 31 December 2020

	Notes	£	2020 £	£	2019 £
Fixed assets					
Tangible assets	5		1,616		2,034
Current assets					
Cash at bank and in hand		137,311		123,494	
		137,311		123,494	
Creditors: amounts falling due within one year	6	(1,800)		(1,800)	
Net current assets			137,127		121,694
Net assets			137,127		123,728
Funds	7				
Restricted income funds			113,048		112,948
Unrestricted income funds			24,079		10,780
Total funds			137,127		123,728

The financial statements were approved by the trustees on17th October 2021..... and signed on its behalf by

S. Amon
Ms Sarah Ohwee Amon (FCCA)
Trustee

C. Tagoe
Mr Clement Tagoe
Trustee

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2020

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations, offerings and tithes and is included in full in the statement of financial activities when receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% reducing balance method

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2020

2. Voluntary income

	Unrestricted funds £	2020 Total £	2019 Total £
Donations	28,889	34,067	34,067
Hall letting	63,297	24,765	24,765
Other donations	-	-	-
	<u>92,186</u>	<u>58,832</u>	<u>58,832</u>

3. Investment income

	Restricted funds £	2020 Total £	2019 Total £
Bank interest receivable	100	100	226
	<u>100</u>	<u>100</u>	<u>226</u>

4. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2020

5. Tangible fixed assets	Fixtures, fittings and equipment £	Total £	
Cost			
At 1 January 2020 and At 31 December 2020	7,009	7,009	
Depreciation			
At 1 January 2020	4,974	4,974	
Charge for the year	418	418	
At 31 December 2020	5,393	5,393	
Net book values			
At 31 December 2020	1,616	1,616	
At 31 December 2019	2,034	2,034	
6. Creditors: amounts falling due within one year	2020 £	2019 £	
Accruals and deferred income	1,800	1,800	
7. Analysis of net assets between funds	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2020 as represented by:			
Tangible fixed assets	1,616	-	1,616
Current assets	24,263	113,048	137,311
Current liabilities	(1,800)	-	(1,800)
	<u>24,079</u>	<u>113,048</u>	<u>137,127</u>

Streatham United Reformed Church Charity

Notes to financial statements for the year ended 31 December 2020

8. Unrestricted funds	At 1 January 2020 £	Incoming resources £	Outgoing resources £	At 31 December 2020 £
General funds	(93,832)	28,889	(76,826)	(141,769)
Designated Funds - Property Account	104,612	63,297	(2,061)	165,848
	<u>10,780</u>	<u>92,186</u>	<u>(78,887)</u>	<u>24,079</u>

Purposes of unrestricted funds

The unrestricted funds of the Trust are expendable at the discretion of the Trustees in furtherance of the objectives of the charity.

9. Restricted funds	At 1 January 2020 £	Incoming resources £	At 31 December 2020 £
Restricted Funds- Capital Reserve Account	<u>112,848</u>	<u>100</u>	<u>113,048</u>