

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31st DECEMBER 2023

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice - Accounting and Reporting by Charities 2019.

SECTION A REFERENCE AND ADMINISTRATION DETAILS

Chingford United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of the Thames North Synod and the Heath Havering and Forest Group of Churches. It was registered as a Charity on 4th May 2011 as Charity Number 1141708.

The Church is situated at 2b Buxton Road, Chingford, London E4 7DP and Church officers can be contacted on the Church's telephone number 020 8529 8888 or by emailing urc.chingford@outlook.com

The members of the Elders Meeting for the time being are recognised as charity trustees. Those who served from 1st January 2023 until the date this report was approved are:

Trustee Name	Office if any	Dates acted if not for year
Rev Jonathan Hyde	Minister	
Mr Malcolm Allard	Elder, Secretary	
Mrs Margaret Brown	Elder	From 1st January 2024
Mr Duncan Creevy	Elder, Assistant Treasurer	Until 31st December 2023
Mrs Helen Haigh	Elder	
Mr Kevin Haigh	Elder, Organist	Until 31st December 2023
Mr Dapo Kotun	Elder	Until 31st January 2024
Mrs Sandra Millan	Elder, Pulpit Supply	
Mr David Nursaw	Elder	Until 31st December 2023
Mrs Samantha Roney	Elder	From 1st January 2024
Mr Ian Seeney	Elder	From 1st January 2024
Mr Malcolm Smith	Elder, Acting Hires Manager	
Mrs Joyce Whiteley	Elder	From 1st February 2024

The Church premises in Buxton Road, Chingford and the Manse at Beechcroft, The Green, Chingford are vested in the Synod Trust Company as trustees and held for the benefit of Chingford URC in accordance with the trusts applicable to URC properties.

SECTION B STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of Chingford United Reformed Church are overseen by the Elders Meeting of the Church in accordance with the provision of the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Chingford Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 6th March 2011.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of the Church premises and Manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting are the Minister in pastoral charge and up to 8 members of the Chingford Church nominated and elected by members of the Church in Church Meeting. Elders are elected to serve for 4 years then usually retire by rotation and are eligible for re-election after one year. Apart from that there is no restriction on the number of times that individuals can be elected. The Elders are the trustees of the registered charity during their period of service as elders. As charity trustees they are responsible for complying with legislation applicable to charities. This includes registration, keeping proper accounts and making returns to the Charity Commission as appropriate.

The Elders Meeting normally meets ten times during the year. It is assisted in the administration of the Church and its property by the Board of Management, established to look at all premises and financial issues. The Church Meeting met on several occasions during the year.

Risk and Internal Control

The Trustees undertake an ongoing review of risks. Those areas with the highest risk receive the most attention and steps are taken to minimise exposure and to have effective systems in place where needed. The Trustees are satisfied that proper controls are in place for monitoring and mitigating these risks. The main risks that the Church and the charitable organisation face are governance risks, external risks, financial risks, operational risks and compliance with laws and regulations, including those relating to public health and health and safety.

SECTION C OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Chingford United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by the Church building and premises and described more specifically in its Mission Statement contained in the Vision Statement and Outreach Action Plan displayed in the Church.

The Elders Meeting is aware of the Charity Commission's guidance in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development both for the congregation and for anyone else who wishes to benefit from what the Church offers
- Promoting Christian values and service by members of the congregation to the community for the benefit of individuals and society as a whole.

SECTION D ACTIVITIES AND ACHIEVEMENTS

At the beginning of 2023 the Reverend Jonathan Hyde became the non-stipendiary Minister of both the Chingford Church and St James United Reformed Church Buckhurst Hill, thus filling the vacancy which had existed since the departure of the previous Minister in 2021, and his ministry, in particular some successful bible studies at various times of the year, has been well received.

Following the closure of North Chingford Methodist Church in August 2023 several of their members have been welcomed into our Church and integrated into the congregation.

Our weekly Friday coffee mornings, organised by way of outreach to the community, continued to be well attended and a successful fund raising Christmas Fayre was held in November 2023.

During the year the Chingford Church and St James Church agreed to become part of a wider Local Area Group which includes churches in Chadwell Heath, Romford and Upminster and is named the Heath, Havering and Forest Local Area Group.

At the end of the year Mr Kevin Haigh stepped down from his role as Organist and received the Church's thanks and appreciation for the many years of loyal and dedicated service he had freely given.

SECTION E FINANCIAL REVIEW

The Church's income for 2023 at £104,598 was significantly higher than for the previous year (2022 = £83,092). The main sources of income were offerings £25,912, Gift Aid tax recovery £6,249, hiring income £48,783 and manse rent £18,510 net of management costs. Expenditure of £73,882 included Ministry and Mission Fund contributions of £25,008 and Church activities and premises costs of £41,685. The overall surplus for the year was £36,554 (2022 = £8,715).

The accounts are prepared on a cash transaction basis with no accruals. The fund balances in hand (as at 31st December 2023) of £114,387 are therefore all held in cash accounts.

The Church's policy on reserves is to hold sufficient resources to continue the activities of the Church. The Church would appear to be in a good financial position as the cash reserve of £114,000 is more than enough to cover the annual cost of the ministry of the Church, at least in the short term. In particular a drive to maximise the use of the Church premises by external hirers has generated a significant uplift in income, however the Church does need to keep its financial position under review in order to cover significant forthcoming expenditure, especially repairs and maintenance of the Church premises (including the Manse) planned to be carried out during 2024.

Investment Policy

The Church's Income and Expenditure is significant, but surpluses are not likely to be retained for long periods. As a consequence the Church does not have sufficient reserves to invest in longer term securities such as stocks and shares. The Church has therefore adopted

a low risk strategy for the investment of its funds. All funds are held in cash using only banks and financial institutions regulated by the Financial Conduct Authority.

Church officers regularly monitor the levels of bank balances and interest rates received to ensure the Church obtains maximum value and income from its banking and investment arrangements. This currently involves using an account that requires a period of notice before funds can be withdrawn and in doing so the Board of Management considers cash flow requirements.

SECTION F PLANS FOR FUTURE PERIODS

Our aspirations are set out in our Church Life Review. We recognise that we do not always have the resources to progress everything at the same time. On the other hand we have excellent facilities in our buildings and opportunities for outreach among the hundreds of people who potentially will come into our premises each week for the activities which take place there.

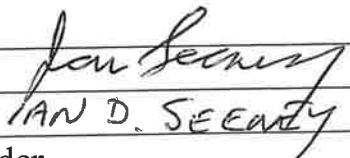
We therefore continue to seek to improve our relationships with the organisations that use our buildings to encourage their members to become more involved in church services and activities.

We recognise that we need to maintain the profile of our Church through communication and advertising of services, activities and events and we continue to promote those via external Notice boards and the Church website.

We also recognise that we need to find more people to take part in the day to day running of the Church as the existing church officers continue to find it increasingly difficult to cope with all their responsibilities, but the influx of new members of the congregation (as referred to in section D) has gone some way towards alleviating the situation.

SECTION G DECLARATION

This report was approved by the Elders meeting on 23rd June 2024 and is signed on its behalf by two of the Elders

Signature		
Full Name	MALCOLM D. ALLARD	IAN D. SEEAR
Position	Elder	Elder
Date	28 July 2024	28 July 2024

Registered Charity Number 1141708

ANNUAL ACCOUNTS

31 December 2023

The address of the Charity is 2B Buxton Road, Chingford,
London, E4 7DP.

These annual accounts should be read in conjunction with
the Trustees Annual Report.

These accounts reflect the financial transactions recorded on a Receipts and Payments basis.

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

		2023	2022
	Note		£
INCOMING RESOURCES from generated funds			
Voluntary Income	2	32,161	30,500
Grants received	3		
Activities for generating funds	4	70,269	51,781
Investment Income	5	2,168	811
Incoming resources - unrestricted		104,598	83,092
Restricted donations received	4	1,369	1,683
Incoming resources - total		105,967	84,775
RESOURCES EXPENDED Charitable activities			
URC Ministry & Mission Fund	6	25,008	31,980
Worship costs	7	1,351	1,160
Cost of church activities	8	41,685	41,237
Grants payable			
Governance costs			
Resources expended-unrestricted		68,044	74,377
Restricted donations passed on	9	1,369	2,683
Resources expended - total		69,413	77,060
Net incoming (outgoing) unrestricted resources:		36,554	8,715
Total funds b/f 1 January		77,833	69,118
Unrestricted resources c/f 31 December		114,387	77,833
Net incoming (outgoing) restricted resources:		0	-1,000
Total funds b/f 1 January		0	1,000
Restricted resources c/f 31 December		0	0
TOTAL RESOURCES 31 DECEMBER		114,387	77,833

BALANCE SHEET AS AT 31 DECEMBER

	2023	2022
	£	£
BANK AND CASH BALANCES		
Lloyds TSB Current account - unrestricted	29,554	10,169
Lloyds TSB Current account - restricted	0	0
Redwood Bank Ltd	84,773	67,604
Charities deposit fund (COIF)		0
Cash	60	60
THE FUNDS OF THE CHARITY	114,387	77,833

APPROVED by the Church Meeting held on 28th July 2024
 and signed on its behalf by Elder Malcolm D Allard

The notes on pages 2 to 4 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133 and United Reformed Church guidance. The accounts are presented on a Receipts and Payments basis. The principle accounting policies set out below are applied consistently.

1b Funding Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subject to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are the URC Thames North Trust who hold them on trust for purposes connected with Chingford URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

1d The cost of employing a Church Administrator who looks after the premises and the hirers of the spaces is charged within Cost of Church Activities.

1e Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes.

The Church has been entered in the Register of Charities with effect from 4 May 2011 with number 1141708.

NOTES, STATEMENT OF FINANCIAL ACTIVITIES - cont'		2023	2022
		£	£
2 VOLUNTARY INCOME			
Freewill/plate offerings		25,912	25,084
Special offerings/ donations/legacies			
Income tax refunds/ Gift Aid		6,249	5,416
		<u>32,161</u>	<u>30,500</u>
3 GRANTS RECEIVED - no grants were received in the year		<u>0</u>	<u>0</u>
4 ACTIVITIES FOR GENERATING UNRESTRICTED FUNDS			
Letting of Church and Halls		48,783	31,598
Letting of Manse		18,510	17,725
Fairs and sales		1,430	1,319
Other fund raising		1,456	1,139
Miscellaneous		90	0
		<u>70,269</u>	<u>51,781</u>
RESTRICTED DONATIONS RECEIVED			
"Commitment for life"		1,000	1,300
Individual charities		<u>369</u>	<u>383</u>
		<u>1,369</u>	<u>1,683</u>
5 INVESTMENT INCOME			
Bank Interest		<u>2,168</u>	<u>811</u>
6 MINISTRY & MISSION FUND			
The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church.			
7 WORSHIP COSTS			
The Church shares its minister with churches in the Forest Group and some payments were made by the Forest Group and, in the past, recharged to Chingford URC			
Refund of share of ministerial costs paid to Forest Group		-159	0
Pupit supply		725	820
Organist, CCLI licence & other		785	340
		<u>1,351</u>	<u>1,160</u>
8 COSTS OF CHURCH ACTIVITIES, Church & manse costs			
Residual costs for Church Administrator		1,065	12,994
Cleaning		9,304	6,465
Gas & Electricity		10,141	8,442
Building maintenance & equipment		10,954	3,012
Manse expenses, inc refurbishment and insurance		4,443	1,771
Insurance of Church		3,268	2,893
Water & refuse		891	4,105
Sub total carried forward		<u>40,066</u>	<u>39,682</u>
Communications : Newsletter & posters		0	0
Telephone & internet		1,529	1,408
Reform magazine		0	0
		<u>1,529</u>	<u>1,408</u>
Coffee, flowers & lunches		90	147
COST OF ACTIVITIES		<u>41,685</u>	<u>41,237</u>

NOTES, STATEMENT OF FINANCIAL ACTIVITIES - cont'	2023	2022
9 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON		
Commitment for Life	1,000	2,300
Other restricted gifts	369	383
	<u>1,369</u>	<u>2,683</u>

10 RESTRICTED FUNDS

10.1 Throughout 2023 no organisation held funds on behalf of the Church.

10.2 The Church accounts include a Restricted Fund where the monies can only be used for the specific purpose for which they are entrusted to the Church. These monies are not at the disposal of the Church Meeting for any purpose and represent specific Gifts - donations are invited monthly for specific charities and special annual collections for Christian Aid and Commitment for Life. The Church aims to pay over monies raised during the year in which they are received. Any unpaid monies due to Charities are shown as Cash, Restricted Funds.

ASSISTANT TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 4 for the year ended 31 December 2023

Andrew G Wiseman

Dated 23rd January 2024

INDEPENDENT EXAMINER's Report to the Trustees of Chingford United Reformed Church.

I report on the accounts of the church for the year ended 31st December 2023, on pages 2 to 5

Respective responsibilities of trustees and 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)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or (2) to which, in my opinion attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

NAME Jean Margaret Wyber

ADDRESS 7 Monington Close
Woodford Green Essex IG9 0TT

Dated 12 April 2024

Registered Charity Number 1141708

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Andrew G Wiseman

Dated 23rd January 2024

INDEPENDENT EXAMINER's Report to the Trustees of Chingford United Reformed Church.

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- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

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(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or (2) to which, in my opinion attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

NAME Jean Margaret Wyber

ADDRESS 7 Monington Close
Woodford Green Essex IG9 0TT

Dated 12 April 2024