

WANSTEAD UNITED REFORMED CHURCH

England & Wales · Charity number 1158277

Details

Status Registered

Legal form Other

Registered 2014-08-18

Register [View on the Charity Commission register](#)

Contact

Address Wanstead United Reformed church
Nightingale Lane
Wanstead
London
E11 2HD

Phone 020 8989 2426

Email wansteadurc@gmail.com

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 REFORM CHURCH.

Activities: We provide weekly Sunday morning Christian worship services and additional opportunities for worship, prayer and Bible study in Wanstead in the London Borough of Redbridge. We support Beavers, Cubs and Scouting activities and provide space and facilities for community organisations and events. We also support local community organisations and hold cultural and social events.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	-	-	-	-
2023-12-31	-	-	-	-
2022-12-31	£75,923	£93,446	-	-
2021-12-31	£75,864	£65,815	-	-
2020-12-31	£83,045	£79,299	-	-
2019-12-31	£81,876	£78,200	-	-
2018-12-31	£93,103	£84,695	-	-

Trustees

Name	Role	Appointed
Helen Barham		2020-10-25
Rev Tessa Dale Henry-Robinson		2023-09-01

WANSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1158277

Accounts

Trustee's Report

1st January – 31st December 2022

For Wanstead URC, 2022 began on a positive note as we looked forward to welcoming our Minister elect, Rev. Dr. Tessa Henry-Robinson. Tessa took up her role in February although it was some weeks before she could move into the Manse provided by Synod. With Tessa's arrival, we were granted 50% ministerial allocation, a considerable increase on previous years.

The re-allocation of ministers in the East London Group, Shahbaz took on a greater role with other churches in the Group. Although no longer our designated Minister, he continues to support us in many ways, including some pastoral visiting and preaching and we thank him for his continued support. We give thanks for all the Ministers and Lay Preachers who serve alongside Tessa to lead our worship services.

Following the closure of Wanstead Methodist Church, a number of members have joined our congregation and other church activities including Crafty Coffee

During the year, we were delighted to welcome Jenny and Norma into membership and, at the close of the year further membership applications were pending.

During the summer break, we received approval of our registration to celebrate same sex marriages. It was not long before we were approached by Shane and David who were unable to marry in their home church. Their wedding was a joyful celebration of love following over thirty rejections. Their story reached the local and national press and gave us an opportunity to testify to God's love for all.

The year was not without its challenges and saw the departure of Bruce, our Treasurer and Linda who helped the church in many ways including organising rotas and taking minutes. We wish them well in Cambridge.

Our Elders have once again worked diligently and have done their best, in difficult circumstances, to maintain the work of the church and to move forward.

We always acknowledge at this time friends who have died during the year. We think of our longstanding member Betty Hume delighted us with her flower arrangements and great sense of humour and our friend, Norman Mackenzie. This report would not be complete without special mention of Reg Cockerell and Chris Walker who both died so close to Christmas. Reg was an Elder and had served as Treasurer and Synod representative. He was also a nationally accredited Lay Preacher and supported the church in many ways, encouraging others in the church who were keen to extend their knowledge and skills. Chris had also served as an Elder and, following the refurbishment of the church, took on the church administration, premises maintenance and bookings, and so much more.

Rest in Peace and 'Thank You' for your service to our church and community over many years.

Grace Smith, Secretary

Wanstead United Reformed Church

Independent Examination

For the Year Ended 31st December 2022

I report to the charity trustees on my examination of the accounts of the charity, set out on pages 8-9, For the year ended 31 December 2022.

Responsibilities and basis of report

As the charity's Trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (and as amended 2022).

Having satisfied myself that the accounts of the charity are not required to be audited under section 144 of the Charities Act 2011 and are eligible for independent examination, I report in respect of my examination of your charity's accounts to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general Direction given by the Charity Commission under section 145(5) (b) of the Charities Act
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement

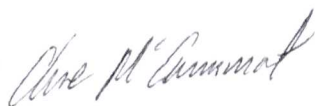
My examination was carried out in accordance with general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in 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

I have completed my examination. I confirm that no 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 Church as required by section 130 of the 2011 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.



Clare McCamont
Independent Examiner

22/12/2025

Wanstead United Reformed Church

Statement of Receipts & Payments

For the Year Ended 31st December 2022

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
RECEIPTS						
Offerings		18,966	83	0	19,049	16,453
Fund raising and donations		0	0	1,171	1,171	945
Monies raised for outside causes	3	0	0	1,412	1,412	776
Gift Aid tax repayments		0	0	0	0	3,728
Legacies		0	0	0	0	10,005
Other Income		0	0	0	0	104
Property church/hall users + Manse Letting	4	55,396	0	0	55,396	43,843
Bank interest & investment income	12	895	0	0	895	11
Total receipts		73,257	83	2,583	75,923	75,865
PAYMENTS						
Ministry & Mission Fund		34,228	0	0	34,228	28,901
Church running costs	5	42,477	0	0	42,477	24,190
Ministers Expenses	6	2,927	0	0	2,927	0
Support of outside causes	7	0	0	899	899	2,373
Maintenance of church buildings and grounds	8	3,571	786	0	4,357	6,668
Maintenance of Manse	9	1,727	0	0	1,727	3,131
Shared Manse Costs	10	0	6,697	0	6,697	0
Church activities (inc Publicity)		134	0	0	134	23
Other (inc Traidcraft)		0	0	0	0	529
Total payments		85,064	7,483	899	93,446	65,815
NET RECEIPTS / (PAYMENTS)		(11,807)	(7,400)	1,684	(17,523)	10,050
TRANSFERS between funds		(6,500)	6,500	0	0	0
CASH FUNDS b/fwd 1 January		132,805	1,327	2,684	136,816	126,767
CASH FUNDS c/fwd 31 December		114,498	427	4,368	119,293	136,816

Wanstead United Reformed Church

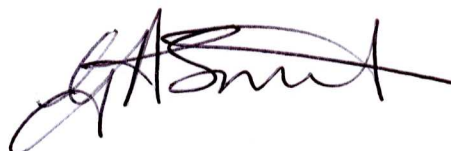
Statement of Assets & Liabilities

As at 31st December 2022

		Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	Note	£	£	£	£	£
Monetary assets						
Bank current account		22,528	953	3,197	26,678	45,096
Deposit accounts		92,615	0	0	92,615	91,720
Total monetary assets	10	115,143	953	3,197	119,293	136,816
Other assets						
Gift Aid recoverable		0	0	0	0	0
Other monies due to church		0	0	0	0	0
Investments at market value	12	0	0	0	174,448	199,181
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding		0	0	0	0	0
Significant creditors		0	0	0	0	0

APPROVED by the Trustees on 8th February 2026 and signed on their behalf by Grace Smith

(name) Grace Smith



(signature)

Wanstead United Reformed Church

Notes to Financial Statements

As at 31st December 2022

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they

can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd	Receipts in year	Payments in year	Transfers in year	Balance c/fwd
	£	£	£	£	£
Development Fund	0	0	0	0	0
Manse and Church Move	197	0	(6,697)	6,500	0
Garden Bed Fund	12	0	0	0	12
Roof Fund	1,747	0	0	0	1,747
Flower Fund	25	83	0	0	108
150	30	0	0	0	30
Organ Fund	787	0	(786)	0	17
Publicity	(1,471)	0	0	0	(1,470)
Totals for designated funds	1,327	83	(7,483)	6,500	427

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any remaining balance unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd	Receipts in year	Payments in year	Transfers in year	Balance c/fwd
	£	£	£	£	£
Communion Funds	2,293	899	(423)	0	2,769
Christian Aid	391	174	(315)	0	250
Commitment for Life (incl Gift Aid)	0	25	0	0	25
MacMillan Cancer Support	0	1,171	(119)	0	1,052
Other Charitable Giving	0	314	0	0	314
Totals for restricted funds	2,684	2,583	(899)	0	4,368

Wanstead United Reformed Church

Notes to Financial Statements

As at 31st December 2022

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
3 MONIES RAISED FOR OUTSIDE CAUSES					
Communion offerings	0	0	899	899	424
Commitment for Life	0	0	25	25	300
Christian Aid	0	0	174	174	52
Harvest Offerings	0	0	0	0	0
Others	0	0	314	314	0
Totals raised for outside causes	0	0	1,412	1,412	776
4 PROPERTY INCOME					
Hall Lettings	41,458	0	0	41,458	26,908
Manse Letting	13,938	0	0	13,938	16,935
Total property income	55,396	0	0	55,396	50,898
5 CHURCH RUNNING COSTS					
Church Utilities and Insurance	17,025	0	0	17,025	14,923
Stationery and photocopying	2,128	0	0	2,128	506
Other admin expenses	9,274	0	0	9,274	0
Music and Lay Preachers	1,975	0	0	1,975	2,876
Cleaning/caretaking	12,075	0	0	12,075	5,885
Total church running costs	42,477	0	0	42,477	24,190
6 MINISTERS EXPENSES					
Ministers' Expenses	2,927	0	0	2,927	0
Total programme activity costs	2,927	0	0	2,927	0
7 SUPPORT OF OUTSIDE CAUSES					
Christian Aid	0	0	316	316	0
Communion Fund	0	0	464	464	718
Other Charitable Giving	0	0	119	119	0
Total support of outside causes	0	0	899	899	2,373

Wanstead United Reformed Church

Notes to Financial Statements

As at 31st December 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
8 MAINTENANCE OF CHURCH BUILDINGS					
Church Repairs and Maintenance	3,571	786	0	4,357	6,688
Total maintenance of church buildings	3,571	786	0	4,357	6,688
9 MAINTENANCE OF MANSE					
Costs of Tenanted Manse	1,009	0	0	1,009	2,467
Manse Insurance & Utilities	718	0	0	718	664
Total of Maintenance of Manse	1,727	0	0	1,727	3,131
10 SHARED MANSE COSTS					
Payment to synod towards renovation costs of shared manse	0	6,697	0	6,697	0
12 MONETAY ASSETS					
The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.					
13 ASSETS USED FOR CHURCH PURPOSES					
The church building and the manse at 2 Dangan Road, Wanstead, London are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Wanstead United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings (including the Cromwell Hall) are insured by the church for £6,688,650 and the manse building for £413,942. The Church Contents including organ are insured by the church for £410,224 and the manse contents for £5,000.					
14 INVESTMENTS HELD FOR CHURCH PURPOSES					
The URC Thames North Synod Trust company as trustee holds on behalf of Wanstead United Reformed Church investments from the disposal of property under the URC property trusts. Use of the capital and income is subject to the approval of Thames North Trust Synod of the United Reformed Church. Moneys paid to the church are shown in these accounts. The Synod Trust company holds on behalf of the church investments representing money received as legacies or other gifts. The release of this to the church is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of the income is as follows:					
	Market Value		Application of Income		
	31.12.2022 £	31.12.2021 £			
May Harrison Legacy	174,448	199,181	Retained by URC Thames North Synod		

Wanstead United Reformed Church

Independent Examination

For the Year Ended 31st December 2022

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- Examine the accounts under section 145 of the Charities Act
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- To state whether particular matters have come to my attention.

Basis of independent examiner's statement

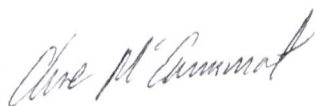
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I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
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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.



Clare McCammont
Independent Examiner

22/12/2025

Wanstead United Reformed Church

Statement of Receipts & Payments

For the Year Ended 31st December 2022

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
RECEIPTS						
Offerings		18,966	83	0	19,049	16,453
Fund raising and donations		0	0	1,171	1,171	945
Monies raised for outside causes	3	0	0	1,412	1,412	776
Gift Aid tax repayments		0	0	0	0	3,728
Legacies		0	0	0	0	10,005
Other Income		0	0	0	0	104
Property church/hall users + Manse Letting	4	55,396	0	0	55,396	43,843
Bank interest & investment income	12	895	0	0	895	11
Total receipts		73,257	83	2,583	75,923	75,865
PAYMENTS						
Ministry & Mission Fund		34,228	0	0	34,228	28,901
Church running costs	5	42,477	0	0	42,477	24,190
Ministers Expenses	6	2,927	0	0	2,927	0
Support of outside causes	7	0	0	899	899	2,373
Maintenance of church buildings and grounds	8	3,571	786	0	4,357	6,668
Maintenance of Manse	9	1,727	0	0	1,727	3,131
Shared Manse Costs	10	0	6,697	0	6,697	0
Church activities (inc Publicity)		134	0	0	134	23
Other (inc Traidcraft)		0	0	0	0	529
Total payments		85,064	7,483	899	93,446	65,815
NET RECEIPTS / (PAYMENTS)		(11,807)	(7,400)	1,684	(17,523)	10,050
TRANSFERS between funds		(6,500)	6,500	0	0	0
CASH FUNDS b/fwd 1 January		132,805	1,327	2,684	136,816	126,767
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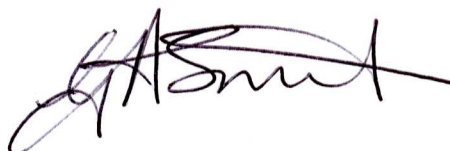
Wanstead United Reformed Church

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As at 31st December 2022

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Bank current account		22,528	953	3,197	26,678	45,096
Deposit accounts		92,615	0	0	92,615	91,720
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Other assets						
Gift Aid recoverable		0	0	0	0	0
Other monies due to church		0	0	0	0	0
Investments at market value	12	0	0	0	174,448	199,181
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding		0	0	0	0	0
Significant creditors		0	0	0	0	0

APPROVED by the Trustees on 8th February 2026 and signed on their behalf by Grace Smith



(name) Grace Smith

(signature)

Wanstead United Reformed Church

Notes to Financial Statements

As at 31st December 2022

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The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

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Unrestricted Funds may be used by the church for any of its ordinary purposes.

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can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd	Receipts in year	Payments in year	Transfers in year	Balance c/fwd
	£	£	£	£	£
Development Fund	0	0	0	0	0
Manse and Church Move	197	0	(6,697)	6,500	0
Garden Bed Fund	12	0	0	0	12
Roof Fund	1,747	0	0	0	1,747
Flower Fund	25	83	0	0	108
150	30	0	0	0	30
Organ Fund	787	0	(786)	0	17
Publicity	(1,471)	0	0	0	(1,470)
Totals for designated funds	1,327	83	(7,483)	6,500	427

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any remaining balance unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose or returned; it cannot be absorbed into general funds.

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Commitment for Life (incl Gift Aid)	0	25	0	0	25
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Hall Lettings	41,458	0	0	41,458	26,908
Manse Letting	13,938	0	0	13,938	16,935
Total property income	55,396	0	0	55,396	50,898
5 CHURCH RUNNING COSTS					
Church Utilities and Insurance	17,025	0	0	17,025	14,923
Stationery and photocopying	2,128	0	0	2,128	506
Other admin expenses	9,274	0	0	9,274	0
Music and Lay Preachers	1,975	0	0	1,975	2,876
Cleaning/caretaking	12,075	0	0	12,075	5,885
Total church running costs	42,477	0	0	42,477	24,190
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Total programme activity costs	2,927	0	0	2,927	0
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WANSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1158277

Accounts

Trustees' Annual Report for the year 01/01/2021 31/12/2021

WANSTEAD UNITED REFORMED CHURCH

Charity number 1158277

Custodian Trustee: URC Thames North Trust

Structure, governance and management

Wanstead United Reformed Church (the Church) is governed by trusts declared on 31st October 2013 embodied in a Constitution of the same date as amended in 2015.

The serving Elders are the Charity Trustees. They are appointed by the Church meeting for a term of 3 years and retire by rotation. After two terms, they are required to stand down for a year before being eligible for nomination.

During 2020, we were served by our Elders:

Grace Smith
Helen Barham
Maggie Brown
Alexina Mason
Gil Morgan

The Elders met 11 times during 2021, and we held 6 Church Meetings.

Our Elders are aware of the Charity Commission's Guidance on Public Benefit and follow it in the management of the church and its activities. They have also followed government guidance to ensure the health and safety of our members.

Activities

We started 2021 in lockdown and maintained our contact with members and friends through our Ministers and Pastoral Elders, ably organised by Alexina Mason.

Once again, we kept in touch with members by circulating weekly prayers and Bible readings that we could all take part in at home. We were also challenged to think about our readings more deeply with reflective questions from Shahbaz. Thanks to everyone on the prayer rota for providing such thoughtful prayers throughout the year and on into 2022. This service has continued for folk who have been unable to return to worship..

We were, once again, one of the first churches to resume Worship on Easter Sunday with the necessary precautions in place. Highlights of the year included our Harvest Festival and our Christmas services, including our well attended afternoon Service of Readings and Carols, when we were once again joined by the London Concord Singers.

We welcomed a new Church Member, Tony, and have been pleased to welcome new friends who worship with us.

In July, the church ratified its decision to allow same sex marriage ceremonies. We see this as part of our ministry to the wider community and our journey to be a truly welcoming and inclusive church. The registration is currently proceeding.

In October, our Non-stipendiary Minister, Rev Martin Wheadon, retired from the Ministry team. Martin has been a very real part of life at Wanstead URC since he came to us on

placement during his ministerial training. We were able to express our thanks to him and to Helen and Hazel at a celebration in October. Martin will continue to lead our worship as a visiting preacher.

Our Elders have once again worked diligently not just to maintain the work of the church but to move forward. Thanks too, to our Treasurer Bruce, who has managed our finances with care and attention; to Chris for admin, hall lettings and attention to our premises; and all the willing volunteers simply lending a hand when needed.

No account would be complete without mention of our dear members and friends who are no longer with us, Margaret Manley, Gwen Preston, Ursula Mackenzie, Ron Forster, Marjorie Harrington, Gladys Wilkins and former member and missionary, Audrey Wing. Rest in Peace and 'Thank You' for your service to our church and community over many years.

Our impact in the wider community

is demonstrated by our being able to send donations to 12 local and national charities from Communion offerings.

In addition, as part of our mission to serve the community, we host many different groups and classes during the week. These include ballet classes, activities for parents and young children, all kinds of exercise and fitness opportunities, support for people with Autism and Asperger's and by providing a meeting space for local charities.

Weekly in term time some 350-400 people benefit from the church by attending regular activities on the premises. A further 450 use the premises once a month, with around 1500 people coming less often.

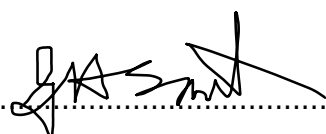
We have welcomed many visitors during the year. People come into our church for many reasons. Some come to see our listed building, some to attend events and activities, some seeking help and comfort.

Reserves Policy

The Trustees hold at least 6 months running costs in unrestricted reserves to meet unexpected costs or shortfalls in income. The Trustees are aware of their duty to assess potential risks to the organisation and are not aware of any risk to the viability of the charity as a going concern.

The Trustees declare that they have approved the Trustee's report above.

Signed on behalf of the Charity Trustees:

Signature 

Position Secretary

Full name Grace Ann Smith

Date 1st May 2022

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
RECEIPTS						
Offerings		16,452.79			16,452.79	17,484.53
Fund raising and donations		945.00	0.00	0.00	945.00	14,091.65
Monies raised for outside causes	3			775.88	775.88	1,152.93
Gift Aid tax repayments		3,728.81			3,728.81	8,679.68
Legacies		10,004.60			10,004.60	0.00
Other Income		103.50			103.50	5,864.87
Property - church/hall users + Manse Letting	4	43,842.90			43,842.90	35,530.89
Bank interest & investment income	12	10.90			10.90	240.47
Total receipts		75,088.50	0.00	775.88	75,864.38	83,045.02
PAYMENTS						
Ministry & Mission Fund		28,901.40			28,901.40	32,741.40
Church running costs	5	24,189.71			24,189.71	26,697.83
Ministers Expenses	6	0.00			0.00	0.00
Support of outside causes	7	0.00		2,373.45	2,373.45	257.76
Maintenance of church buildings and grounds	8	6,668.15	0.00		6,668.15	17,935.83
Maintenance of manse	9	3,130.51			3,130.51	639.34
Manse and Church Move			0.00		0.00	0.00
Development Fund			0.00		0.00	0.00
Church activities		0.00	23.20	0.00	23.20	188.25
Other		529.08	0.00		529.08	838.91
Total payments		63,418.85	23.20	2,373.45	65,815.50	79,299.32
NET RECEIPTS / (PAYMENTS)		11,669.66	-23.20	-1,597.57	10,048.89	3,745.70
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January		120,374.84	1,350.61	5,042.03	126,767.48	123,021.78
CASH FUNDS c/fwd 31 December		132,044.50	1,327.41	3,444.46	136,816.37	126,767.48

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets

Bank current account		42,779.08	1,327.41	989.60	45,096.09	35,058.10
Deposit accounts		91,720.28			91,720.28	91,709.38
Total monetary assets	10	134,499.36	1,327.41	989.60	136,816.37	126,767.48

Other assets

Gift Aid recoverable						
Other monies due to church						
Investments at market value					199,180.94	175,474.54

Assets used for church purposes

Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				

Liabilities

Loans outstanding						
Significant creditors						

APPROVED by the Trustees on 9/03/2022 and signed on their behalf

by GRACE SMITH
(name)

(signature)

The notes on pages 2 and 3 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Development Fund	0	0	0		0
Manse and Church Move	197	0	0		197
Garden Bed Fund	12	0	0		12
Roof Fund	1,747	0	0		1,747
Flower Fund	25	0	0		25
150	30	0	0		30
Organ Fund	787	0	0		787
Publicity	-1,447	0	23		-1,470
Totals for designated funds	1,351	0	23	0	1,327

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Communion Funds	2,572	424	703		2,292
Christian Aid	339	52	0		391
Commitment for Life (incl Gift Aid)	1,355	300	1,655		0
Other Charitable Giving	0	0	0	0	0
Totals for restricted funds	4,266	776	2,358	0	2,684

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
Communion offerings			424	424	544
Commitment for Life			300	300	300
Christian Aid			52	52	309
Other Charitable Giving			0	0	0
Benevolent Fund			0	0	0
Totals raised for outside causes	0	0	776	776	1,153

4 PROPERTY INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
Hall Lettings	26,908			26,908	19,266
Manse Letting	16,935			16,935	16,264
Total property income	43,843	0	0	43,843	35,531

5 CHURCH RUNNING COSTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
Church Utilities and Insurance	14,923			14,923	18,589
Stationery and photocopying	506			506	575
Other admin expenses	0			0	0
Music and Lay Preachers	2,876			2,876	1,587
Cleaning/caretaking	5,885			5,885	5,948
Total church running costs	24,190	0	0	24,190	26,698

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
6 MINSTERS EXPENSES					
Ministers Expenses	0			0	0
Total programme activity costs	0	0	0	0	0
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life			1,655	1,655	0
Christian Aid			0	0	0
Communion Funds			718	718	258
Benevolent Fund			0	0	0
Other Charitable Giving			0	0	0
Total support of outside causes	0	0	2,373	2,373	
8 MAINTENANCE OF CHURCH BUILDINGS					
Church Repairs and Maintenance	6,668			6,668	17,954
Total maintenance of church buildings	6,668	0	0	6,668	17,954
9 MAINTENANCE OF MANSE					
Manse renovations, repairs and letting costs	2,467			2,467	0
Manse Utilities and Insurance	663			663	639
Total maintenance of manse	3,131	0	0	3,131	639

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse at 2 Dangan Road, Wanstead, London are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Wanstead United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the Church Buildings including Cromwell Hall are insured by the church for £6,700,558 and the Manse building for £422,559. The Church Contents including organ are insured by the church for £390,689 and the Manse contents for £5000.

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The URC Thames North Synod Trust company as trustee holds on behalf of Wanstead United Reformed Church investments from the disposal of property under the URC property trusts. Use of the capital and income is subject to the approval of Thames North Trust Synod of the United Reformed Church. Moneys paid to the church are shown in these accounts. The Synod Trust company holds on behalf of the church investments representing money received as legacies or other gifts. The release of this to the church is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of the income is as follows:

	Market value		Application of income
	31.12.2021	31.12.2020	
May Harrison Legacy	£199,180.94	£ 175,474.54	Retained by URC Thames North Synod

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2021 from the accounting records of the church.

1. The Covid pandemic continued to affect the life of WURC in 2021, and the church was closed for some weeks in the early part of the year. However we have been able to maintain our commitments to Synod, and hall lettings have recovered well in the latter part of the year.

BRUCE DAVIS

(name)



(signature)

(date)

6/3/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WANSTEAD UNITED REFORMED CHURCH

I report on the accounts of the church for the year ended 31 December 2021, which are set out on pages 1-3.

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

CHANE McAMMONT

Date

6/03/2022

Address

89, WALPOLE ROAD SOUTH WOODFORD LONDON E18 2LN

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
RECEIPTS						
Offerings		16,452.79			16,452.79	17,484.53
Fund raising and donations		945.00	0.00	0.00	945.00	14,091.65
Monies raised for outside causes	3			775.88	775.88	1,152.93
Gift Aid tax repayments		3,728.81			3,728.81	8,679.68
Legacies		10,004.60			10,004.60	0.00
Other Income		103.50			103.50	5,864.87
Property - church/hall users + Manse Letting	4	43,842.90			43,842.90	35,530.89
Bank interest & investment income	12	10.90			10.90	240.47
Total receipts		75,088.50	0.00	775.88	75,864.38	83,045.02
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Ministry & Mission Fund		28,901.40			28,901.40	32,741.40
Church running costs	5	24,189.71			24,189.71	26,697.83
Ministers Expenses	6	0.00			0.00	0.00
Support of outside causes	7	0.00		2,373.45	2,373.45	257.76
Maintenance of church buildings and grounds	8	6,668.15	0.00		6,668.15	17,935.83
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Manse and Church Move			0.00		0.00	0.00
Development Fund			0.00		0.00	0.00
Church activities		0.00	23.20	0.00	23.20	188.25
Other		529.08	0.00		529.08	838.91
Total payments		63,418.85	23.20	2,373.45	65,815.50	79,299.32
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CASH FUNDS b/fwd 1 January		120,374.84	1,350.61	5,042.03	126,767.48	123,021.78
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STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
Bank current account		42,779.08	1,327.41	989.60	45,096.09	35,058.10
Deposit accounts		91,720.28			91,720.28	91,709.38
Total monetary assets	10	134,499.36	# 1,327.41	989.60	136,816.37	126,767.48
Other assets						
Gift Aid recoverable						
Other monies due to church						
Investments at market value					199,180.94	175,474.54
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding						
Significant creditors						

APPROVED by the Trustees on 9/03/2022 and signed on their behalf

by GRACE SMITH
(name)

(signature)

The notes on pages 2 and 3 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

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The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

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Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Development Fund	0	0	0		0
Manse and Church Move	197	0	0		197
Garden Bed Fund	12	0	0		12
Roof Fund	1,747	0	0		1,747
Flower Fund	25	0	0		25
150	30	0	0		30
Organ Fund	787	0	0		787
Publicity	-1,447	0	23		-1,470
Totals for designated funds	1,351	0	23	0	1,327

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Communion Funds	2,572	424	703		2,292
Christian Aid	339	52	0		391
Commitment for Life (incl Gift Aid)	1,355	300	1,655		0
Other Charitable Giving	0	0	0	0	0
Totals for restricted funds	4,266	776	2,358	0	2,684

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
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Benevolent Fund			0	0	0
Totals raised for outside causes	0	0	776	776	1,153

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Stationery and photocopying	506			506	575
Other admin expenses	0			0	0
Music and Lay Preachers	2,876			2,876	1,587
Cleaning/caretaking	5,885			5,885	5,948
Total church running costs	24,190	0	0	24,190	26,698

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
6 MINSTERS EXPENSES					
Ministers Expenses	0			0	0
Total programme activity costs	0	0	0	0	0
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life			1,655	1,655	0
Christian Aid			0	0	0
Communion Funds			718	718	258
Benevolent Fund			0	0	0
Other Charitable Giving			0	0	0
Total support of outside causes	0	0	2,373	2,373	
8 MAINTENANCE OF CHURCH BUILDINGS					
Church Repairs and Maintenance	6,668			6,668	17,954
Total maintenance of church buildings	6,668	0	0	6,668	17,954
9 MAINTENANCE OF MANSE					
Manse renovations, repairs and letting costs	2,467			2,467	0
Manse Utilities and Insurance	663			663	639
Total maintenance of manse	3,131	0	0	3,131	639

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

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May Harrison Legacy	£199,180.94	£ 175,474.54	Retained by URC Thames North Synod

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2021 from the accounting records of the church.

1. The Covid pandemic continued to affect the life of WURC in 2021, and the church was closed for some weeks in the early part of the year. However we have been able to maintain our commitments to Synod, and hall lettings have recovered well in the latter part of the year.

BRUCE DAVIS

(name)



(signature)

(date)

6/3/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WANSTEAD UNITED REFORMED CHURCH

I report on the accounts of the church for the year ended 31 December 2021, which are set out on pages 1-3.

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

CHANE McAMMONT

Date

6/03/2022

Address

89, WALPOLE ROAD SOUTH WOODFORD LONDON E18 2LN

WANSTEAD UNITED REFORMED CHURCH

England & Wales - Charity number 1158277

Accounts

Trustees' Report for the year 01/01/2020 to 31/12/2020
WANSTEAD UNITED REFORMED CHURCH
Registered Charity number 1158272

Custodian Trustee: URC Thames North Trust

Structure, governance and management

Wanstead United Reformed Church (the Church) is governed by trusts declared on 31st October 2013 embodied in a Constitution of the same date as amended in 2015.

The serving Elders are the Charity Trustees.

They are appointed by the Church meeting for a term of 3 years and retire by rotation. After two terms, they are required to stand down for a year before being eligible for nomination.

During 2020, we were served by our Elders:

Joan Mason (retired 1st Sept 2020)
Glenys Cockerell (retired 1st Sept 2020)
Caroline Folaranmi (retired 1st Sept 2020)
Grace Smith
Helen Barham (from 25th Oct 2020)
Alexina Mason (from 25th Oct 2020)
Maggie Brown (from 25th Oct 2020)
Gil Morgan (from 25th Oct 2020)

All Trustees are aware of the Charity Commission's Guidance on Public Benefit and follow it in the management of the church and its activities.

Joan and Glenys retired on completion of two continuous terms of service although they had both served for a number of years in the past. We are grateful to them for their dedication.

Activities

2020 has certainly been a year like no other in our 155 year history. The year started well with all kinds of plans in place to explore our future mission and we were looking forward to a full calendar of events which had to be cancelled due to Covid 19.

On 17th March, our Ministers, Elders and Treasurer held our first Awayday for several years, facilitated by the Rev. Ivan King. By the weekend, the church was in lockdown.

In the following weeks and months, kept in touch with members and began circulating weekly prayers and Bible readings that we could all take part in at home. Thanks to everyone on the prayer rota for providing such thoughtful prayers throughout the rest of the year and on into 2021.

One highlight during this time was our 'Say a Prayer at Pentecost' initiative. We invited people of all faiths within our local community to tie a ribbon on our railings as an act of prayer or write their prayers on a tag. This was a good opportunity to demonstrate that the church not just a building and over the weeks following, almost 100 people took part.

Despite our best efforts, we missed deeply the opportunity to meet together and we were overjoyed to open the church for worship, with Covid-19 precautions in place, on 12th July, the first churches in the Thames North Synod to do so. We were able to celebrate our Harvest Festival and friends and members responded, donating much needed supplies of food to Redbridge Food Bank. We were closed again throughout November as the situation became worse in the South East, returning in December in time to decorate the church magnificently for the Christmas services. Sadly a further lockdown meant that we had to celebrate Christmas at home and we ended the year wondering when we would return.

On a positive note, we welcomed two new members during the year, Serena and John and a further application was accepted but in abeyance until we can welcome them formally after lockdown.

During the lockdown period, we took the opportunity to carry out some major repairs and maintenance, including refurbishing the wooden floors throughout the building, thus reducing the level of disruption to activities. Special thanks to Chris who has inspected our premises regularly while they are closed and has overseen the maintenance work, including emptying each room and moving around all our 'stuff' during the flooring work – no mean feat!

The Church is grateful to the dedicated volunteers who have given their time to serve as Elders, preachers and worship leaders, and those who help in all kinds of ways, often in difficult circumstances including, administration, care of the premises, collecting shopping and prescriptions for folk who have been shielding. We are grateful to our ministers Rev. Shahbaz Javed and Rev. Martin Wheadon for their pastoral care during this difficult year, one which saw major changes in our leadership team with the departure of three serving Elders. We were delighted to welcome four new Elders in October; Alexina Mason, Gil Morgan and Maggie Brown for the first time, and Helen Barham, returning after a two year break. Thanks too, to our Treasurer Bruce Davis, who has managed our finances with care and attention during this difficult period.

No account would be complete without mention of our dear members and friends who are no longer with us, Margaret Forster, Eileen Forster, Freda Bailey and Mary Sharpe. Rest in Peace and 'Thank You' for your service to our church and community over many years.

Our impact in the wider community

is demonstrated by our being able to send donations to 12 local, national and international charities from designated Communion offerings.

In addition, as part of our mission to serve the community, we host many different groups and classes during the week. These include ballet classes, activities for parents and young children, all kinds of exercise and fitness opportunities, support for people with Autism and Asperger's and by providing a meeting space for local charities.

Weekly in term time some 350-400 people benefit from the church by attending regular activities on the premises. A further 450 use the premises once a month, with around 1500 people coming less often.

We have welcomed many visitors during the year. People come into our church for many reasons. Some come to see our building, some to attend events and activities, some seeking help and comfort.

We look forward to continuing to serve God and our neighbours in 2021.

Reserves Policy

The Trustees hold at least 6 months running costs in unrestricted reserves to meet unexpected costs or shortfalls in income. The Trustees are aware of their duty to assess potential risks to the organisation and are not aware of any risk to the viability of the charity as a going concern.

The Trustees declare that they have approved the Trustee's report above.

Signed on behalf of the Charity Trustees:

A handwritten signature in black ink, appearing to read 'Grace Smith', with a stylized flourish at the end.

Grace Smith
Trustee/Church Secretary

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
RECEIPTS						
Offerings		17,485			17,485	19,753
Fund raising and donations		14,092	0	0	14,092	9,446
Monies raised for outside causes	3			1,153	1,153	2,210
Gift Aid tax repayments		8,680			8,680	0
Legacies		0			0	0
Other Income		5,865			5,865	288
Property - church/hall users + Manse Letting	4	35,531			35,531	49,652
Bank interest & investment income	12	240			240	518
Total receipts		81,892	0	1,153	83,045	81,867
PAYMENTS						
Ministry & Mission Fund		32,741			32,741	31,145
Church running costs	5	26,698			26,698	30,454
Ministers Expenses	6	0			0	90
Support of outside causes	7	0		258	258	2,354
Maintenance of church buildings and grounds	8	17,936	0		17,936	9,720
Maintenance of manse	9	639			639	2,800
Manse and Church Move			0		0	0
Development Fund			0		0	0
Church activities (inc Publicity)		0	188	0	188	782
Other		839	0		839	854
Total payments		78,853	188	258	79,299	78,200
NET RECEIPTS / (PAYMENTS)		3,039	-188	895	3,746	3667
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January		116,203	3,713	3,106	123,022	119,354
CASH FUNDS c/fwd 31 December		119,241	3,525	4,001	126,767	123,022
STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Bank current account		27,532	3,525	4,001	35,058	31,552
Deposit accounts		91,709			91,709	91,470
Total monetary assets	10	119,241	3,525	4,001	126,767	123,022
Other assets						
Gift Aid recoverable					0	
Other monies due to church						
Investments at market value	12				175,475	165,039
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding						
Significant creditors						

APPROVED by the Trustees on

17th March 2021

and signed on their behalf

by GRACE SMITH (name)

(signature)

The notes on pages 2 and 3 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Development Fund	0	0	0		0
Manse and Church Move	197	0	0		197
Garden Bed Fund	532	0	0		532
Roof Fund	1,747	0	0		1,747
Flower Fund	85	0	0		85
150	30	0	0		30
Organ Fund	2,097	0	0		2,097
Publicity	-975	0	188		-1,163
Totals for designated funds	3,713	0	188	0	3,525

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Communion Funds	1,831	544	258		2,117
Christian Aid	30	309	0		339
Commitment for Life (incl Gift Aid)	1,055	300	0		1,355
Other Charitable Giving	190	0	0	0	190
Totals for restricted funds	3,106	1,153	258	0	4,001

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
Communion offerings			544	544	1,611
Commitment for Life			300	300	300
Christian Aid			309	309	109
Other Charitable Giving			0	0	190
Benevolent Fund			0	0	
Totals raised for outside causes	0	0	1,153	1,153	2,210

4 PROPERTY INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
Hall Lettings	19,266			19,266	34,243
Manse Letting	16,264			16,264	15,410
Total property income	35,531	0	0	35,531	49,653

5 CHURCH RUNNING COSTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
Church Utilities and Insurance	18,589			18,589	17,692
Stationery and photocopying	575			575	677
Other admin expenses	0			0	
Music and Lay Preachers	1,587			1,587	3,108
Cleaning/caretaking	5,948			5,948	8,977
Total church running costs	26,698	0	0	26,698	30,454

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
6 MINISTERS EXPENSES					
Ministers Expenses	0			0	0
Total programme activity costs	0	0	0	0	0
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life			0	0	
Christian Aid			0	0	
Communion Funds			258	258	
Benevolent Fund			0	0	
Other Charitable Giving			0	0	
Total support of outside causes	0	0	258	258	0
8 MAINTENANCE OF CHURCH BUILDINGS					
Church Repairs and Maintenance	17,936			17,936	
Total maintenance of church buildings	17,936	0	0	17,936	0
9 MAINTENANCE OF MANSE					
Manse renovations, repairs and letting costs	0			0	
Manse Utilities and Insurance	639			639	
Total maintenance of manse	639	0	0	639	0

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse at 2 Dangan Road, Wanstead, London are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Wanstead United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £5,952,874 and the manse for £406,580. The church contents are insured by the church for £150,000 and the Manse contents for £5000.

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The URC Thames North Synod Trust company as trustee holds on behalf of Wanstead United Reformed Church investments from the disposal of property under the URC property trusts. Use of the capital and income is subject to the approval of Thames North Trust Synod of the United Reformed Church. Moneys paid to the church are shown in these accounts. The Synod Trust company holds on behalf of the church investments representing money received as legacies or other gifts. The release of this to the church is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of the income is as follows:

	Market value		Application of income
	31.12.2020	31.12.2019	
May Harrison Legacy	£175,474.54	£ 165,039.64	Retained by URC Thames North Synod

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

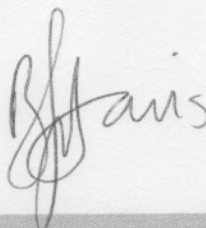
TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2020 from the accounting records of the church.

1. Gift Aid recovery for both 2018 and 2019 was completed in 2020
2. The May Harrison Fund benefitted from some growth despite the pandemic, but the COIF Deposit Account earns negligible interest, in line with other banks.
3. We were able to fund the complete repair/maintenance of the wooden flooring throughout the church and Cromwell Hall this year at a cost of £10,090.
4. There were no exceptional items of expenditure relating to the general running costs of the Church and Manse.
5. WURC, like all other churches, has experienced a difficult year as a result of the Covid pandemic restrictions. Despite this we have maintained our premises, and our financial commitments to the URC via our Ministry and Mission contributions.

Bruce Davis

(name)



(signature)

(date)

17/3/21

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WANSTEAD UNITED REFORMED CHURCH

I report on the accounts of the church for the year ended 31 December 2020, which are set out on pages 1-3.

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.

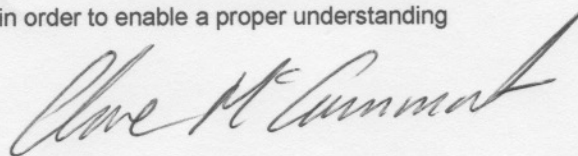
Independent examiner's statement

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
DateCatherine McCann
17/03/2021

Address

89, WALFORD ROAD SOUTH WOODFORD LONDON E18 2LN

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
RECEIPTS						
Offerings		17,485			17,485	19,753
Fund raising and donations		14,092	0	0	14,092	9,446
Monies raised for outside causes	3			1,153	1,153	2,210
Gift Aid tax repayments		8,680			8,680	0
Legacies		0			0	0
Other Income		5,865			5,865	288
Property - church/hall users + Manse Letting	4	35,531			35,531	49,652
Bank interest & investment income	12	240			240	518
Total receipts		81,892	0	1,153	83,045	81,867
PAYMENTS						
Ministry & Mission Fund		32,741			32,741	31,145
Church running costs	5	26,698			26,698	30,454
Ministers Expenses	6	0			0	90
Support of outside causes	7	0		258	258	2,354
Maintenance of church buildings and grounds	8	17,936	0		17,936	9,720
Maintenance of manse	9	639			639	2,800
Manse and Church Move			0		0	0
Development Fund			0		0	0
Church activities (inc Publicity)		0	188	0	188	782
Other		839	0		839	854
Total payments		78,853	188	258	79,299	78,200
NET RECEIPTS / (PAYMENTS)		3,039	-188	895	3,746	3667
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January		116,203	3,713	3,106	123,022	119,354
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Monetary assets						
Bank current account		27,532	3,525	4,001	35,058	31,552
Deposit accounts		91,709			91,709	91,470
Total monetary assets	10	119,241	3,525	4,001	126,767	123,022
Other assets						
Gift Aid recoverable					0	
Other monies due to church						
Investments at market value	12				175,475	165,039
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding						
Significant creditors						

APPROVED by the Trustees on

17th March 2021

and signed on their behalf

by GRACE SMITH (name)

(signature)

The notes on pages 2 and 3 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Development Fund	0	0	0		0
Manse and Church Move	197	0	0		197
Garden Bed Fund	532	0	0		532
Roof Fund	1,747	0	0		1,747
Flower Fund	85	0	0		85
150	30	0	0		30
Organ Fund	2,097	0	0		2,097
Publicity	-975	0	188		-1,163
Totals for designated funds	3,713	0	188	0	3,525

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
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Christian Aid	30	309	0		339
Commitment for Life (incl Gift Aid)	1,055	300	0		1,355
Other Charitable Giving	190	0	0	0	190
Totals for restricted funds	3,106	1,153	258	0	4,001

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
Communion offerings			544	544	1,611
Commitment for Life			300	300	300
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Other Charitable Giving			0	0	190
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Manse Letting	16,264			16,264	15,410
Total property income	35,531	0	0	35,531	49,653

5 CHURCH RUNNING COSTS

Church Utilities and Insurance	18,589			18,589	17,692
Stationery and photocopying	575			575	677
Other admin expenses	0			0	
Music and Lay Preachers	1,587			1,587	3,108
Cleaning/caretaking	5,948			5,948	8,977
Total church running costs	26,698	0	0	26,698	30,454

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
6 MINISTERS EXPENSES					
Ministers Expenses	0			0	0
Total programme activity costs	0	0	0	0	0
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life			0	0	
Christian Aid			0	0	
Communion Funds			258	258	
Benevolent Fund			0	0	
Other Charitable Giving			0	0	
Total support of outside causes	0	0	258	258	0
8 MAINTENANCE OF CHURCH BUILDINGS					
Church Repairs and Maintenance	17,936			17,936	
Total maintenance of church buildings	17,936	0	0	17,936	0
9 MAINTENANCE OF MANSE					
Manse renovations, repairs and letting costs	0			0	
Manse Utilities and Insurance	639			639	
Total maintenance of manse	639	0	0	639	0

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

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	Market value		Application of income
	31.12.2020	31.12.2019	
May Harrison Legacy	£175,474.54	£ 165,039.64	Retained by URC Thames North Synod

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

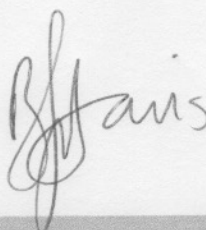
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2. The May Harrison Fund benefitted from some growth despite the pandemic, but the COIF Deposit Account earns negligible interest, in line with other banks.
3. We were able to fund the complete repair/maintenance of the wooden flooring throughout the church and Cromwell Hall this year at a cost of £10,090.
4. There were no exceptional items of expenditure relating to the general running costs of the Church and Manse.
5. WURC, like all other churches, has experienced a difficult year as a result of the Covid pandemic restrictions. Despite this we have maintained our premises, and our financial commitments to the URC via our Ministry and Mission contributions.

Bruce Davis

(name)



(signature)

(date)

17/3/21

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WANSTEAD UNITED REFORMED CHURCH

I report on the accounts of the church for the year ended 31 December 2020, which are set out on pages 1-3.

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.

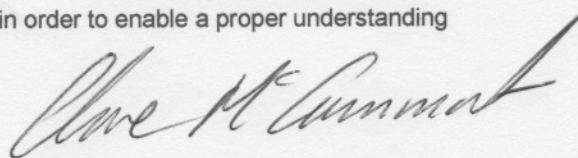
Independent examiner's statement

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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
DateCatherine McCann
17/03/2021

Address

89, WALFORD ROAD SOUTH WOODFORD LONDON E18 2LN