

# **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 31<sup>st</sup> 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.

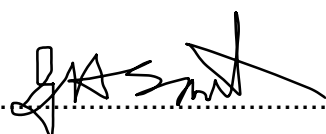
We have welcomed many visitors during the year. People come into our church for many reasons. Some come to see our listed building, some to attend events and activities, some seeking help and comfort.

### **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 £
<b>RECEIPTS</b>						
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
<b>Total receipts</b>		<b>75,088.50</b>	<b>0.00</b>	<b>775.88</b>	<b>75,864.38</b>	<b>83,045.02</b>
<b>PAYMENTS</b>						
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
<b>Total payments</b>		<b>63,418.85</b>	<b>23.20</b>	<b>2,373.45</b>	<b>65,815.50</b>	<b>79,299.32</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>11,669.66</b>	<b>-23.20</b>	<b>-1,597.57</b>	<b>10,048.89</b>	<b>3,745.70</b>
<b>TRANSFERS between funds</b>						
<b>CASH FUNDS b/fwd 1 January</b>		<b>120,374.84</b>	<b>1,350.61</b>	<b>5,042.03</b>	<b>126,767.48</b>	<b>123,021.78</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>132,044.50</b>	<b>1,327.41</b>	<b>3,444.46</b>	<b>136,816.37</b>	<b>126,767.48</b>

## STATEMENT OF ASSETS AND LIABILITIES

<b>Monetary assets</b>						
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
<b>Total monetary assets</b>	10	<b>134,499.36</b>	<b>1,327.41</b>	<b>989.60</b>	<b>136,816.37</b>	<b>126,767.48</b>
<b>Other assets</b>						
Gift Aid recoverable						
Other monies due to church						
Investments at market value					199,180.94	175,474.54
<b>Assets used for church purposes</b>						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
<b>Liabilities</b>						
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
<b>Totals for designated funds</b>	<b>1,351</b>	<b>0</b>	<b>23</b>	<b>0</b>	<b>1,327</b>

**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
<b>Totals for restricted funds</b>	<b>4,266</b>	<b>776</b>	<b>2,358</b>	<b>0</b>	<b>2,664</b>

## 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
<b>Totals raised for outside causes</b>	<b>0</b>	<b>0</b>	<b>776</b>	<b>776</b>	<b>1,153</b>

## 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
<b>Total property income</b>	<b>43,843</b>	<b>0</b>	<b>0</b>	<b>43,843</b>	<b>35,531</b>

## 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
<b>Total church running costs</b>	<b>24,190</b>	<b>0</b>	<b>0</b>	<b>24,190</b>	<b>26,698</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>6 MINSTERS EXPENSES</b>					
Ministers Expenses	0			0	0
<b>Total programme activity costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>7 SUPPORT OF OUTSIDE CAUSES</b>					
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
<b>Total support of outside causes</b>	<b>0</b>	<b>0</b>	<b>2,373</b>	<b>2,373</b>	
<b>8 MAINTENANCE OF CHURCH BUILDINGS</b>					
Church Repairs and Maintenance	6,668			6,668	17,954
<b>Total maintenance of church buildings</b>	<b>6,668</b>	<b>0</b>	<b>0</b>	<b>6,668</b>	<b>17,954</b>
<b>9 MAINTENANCE OF MANSE</b>					
Manse renovations, repairs and letting costs	2,467			2,467	0
Manse Utilities and Insurance	663			663	639
<b>Total maintenance of manse</b>	<b>3,131</b>	<b>0</b>	<b>0</b>	<b>3,131</b>	<b>639</b>

**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 £
<b>RECEIPTS</b>						
Offerings		16,452.79			16,452.79	17,484.53
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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
<b>Total receipts</b>		<b>75,088.50</b>	<b>0.00</b>	<b>775.88</b>	<b>75,864.38</b>	<b>83,045.02</b>
<b>PAYMENTS</b>						
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
<b>Total payments</b>		<b>63,418.85</b>	<b>23.20</b>	<b>2,373.45</b>	<b>65,815.50</b>	<b>79,299.32</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>11,669.66</b>	<b>-23.20</b>	<b>-1,597.57</b>	<b>10,048.89</b>	<b>3,745.70</b>
<b>TRANSFERS between funds</b>						
<b>CASH FUNDS b/fwd 1 January</b>		<b>120,374.84</b>	<b>1,350.61</b>	<b>5,042.03</b>	<b>126,767.48</b>	<b>123,021.78</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>132,044.50</b>	<b>1,327.41</b>	<b>3,444.46</b>	<b>136,816.37</b>	<b>126,767.48</b>

## STATEMENT OF ASSETS AND LIABILITIES

## Monetary assets

Bank current account		42,779.08	1,327.41	989.60	45,096.09	35,058.10
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## 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.

## 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
<b>Totals for designated funds</b>	<b>1,351</b>	<b>0</b>	<b>23</b>	<b>0</b>	<b>1,327</b>

**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
<b>Totals for restricted funds</b>	<b>4,266</b>	<b>776</b>	<b>2,358</b>	<b>0</b>	<b>2,684</b>

## 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
<b>Totals raised for outside causes</b>	<b>0</b>	<b>0</b>	<b>776</b>	<b>776</b>	<b>1,153</b>

## 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
<b>Total property income</b>	<b>43,843</b>	<b>0</b>	<b>0</b>	<b>43,843</b>	<b>35,531</b>

## 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
<b>Total church running costs</b>	<b>24,190</b>	<b>0</b>	<b>0</b>	<b>24,190</b>	<b>26,698</b>



## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>6 MINSTERS EXPENSES</b>					
Ministers Expenses	0			0	0
<b>Total programme activity costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>7 SUPPORT OF OUTSIDE CAUSES</b>					
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
<b>Total support of outside causes</b>	<b>0</b>	<b>0</b>	<b>2,373</b>	<b>2,373</b>	
<b>8 MAINTENANCE OF CHURCH BUILDINGS</b>					
Church Repairs and Maintenance	6,668			6,668	17,954
<b>Total maintenance of church buildings</b>	<b>6,668</b>	<b>0</b>	<b>0</b>	<b>6,668</b>	<b>17,954</b>
<b>9 MAINTENANCE OF MANSE</b>					
Manse renovations, repairs and letting costs	2,467			2,467	0
Manse Utilities and Insurance	663			663	639
<b>Total maintenance of manse</b>	<b>3,131</b>	<b>0</b>	<b>0</b>	<b>3,131</b>	<b>639</b>

**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