

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

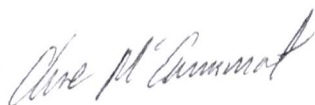
My examination was carried out in accordance with general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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

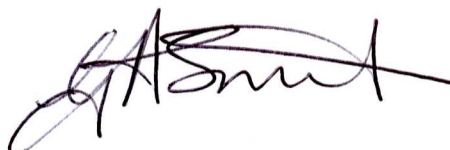
Wanstead United Reformed Church

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

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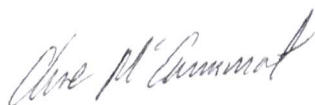
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22/12/2025

Wanstead United Reformed Church

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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
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Total receipts		73,257	83	2,583	75,923	75,865
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Ministry & Mission Fund		34,228	0	0	34,228	28,901
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Maintenance of church buildings and grounds	8	3,571	786	0	4,357	6,668
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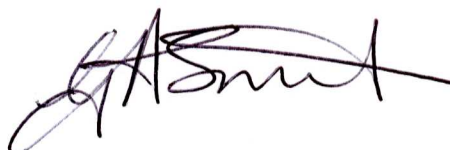
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Assets used for church purposes						
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Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding		0	0	0	0	0
Significant creditors		0	0	0	0	0

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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Fund name & purpose:	Balance b/fwd	Receipts in year	Payments in year	Transfers in year	Balance c/fwd
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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)
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Church Utilities and Insurance	17,025	0	0	17,025	14,923
Stationery and photocopying	2,128	0	0	2,128	506
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