

CAMBERWELL EVANGELICAL CHURCH

England & Wales · Charity number 1166885

Details

Other names C.E.C.

Status Registered

Legal form Other

Registered 2016-05-03

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

Contact

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London
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Activities

Objects: THE OBJECT OF THE CHARITY IS THAT SET OUT AT CLAUSE 3.1 OF THE CONSTITUTION WHICH STATES:"THE OBJECTS OF THE CHURCH ARE, FOR THE PUBLIC BENEFIT, TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT."CLAUSE 3.2 IS A STATEMENT AS TO THE APPLICATION OF BOTH THE INCOME AND CAPITAL IN FURTHERANCE OF THE OBJECT SET OUT IN CLAUSE 3.1.CLAUSE 3.3 IS A STATEMENT THAT IS PURSUIT OF ITS OBJECT, THE CHURCH WILL CONTINUE IT ASSOCIATION WITH ITS UMBRELLA BODY, THE UNION OF EVANGELICAL CHURCHES.

Activities: Camberwell Evangelical Church is a Christian church in South London. Aims to serve the Lord Jesus Christ and witness for Him in our locality. Achieving this with two worship services on Sunday, we run two free youth clubs for children, for a group 4-12 and a teenagers from 13 plus and a Saturday adult football club. We offer Bible Studies twice weekly. Also free annual week long Easter youth club.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£68,784	£56,684	-	-
2023-12-31	£63,479	£69,955	-	-
2022-12-31	£66,196	£64,250	-	-
2021-12-31	£56,082	£64,835	-	-
2020-12-31	£60,824	£61,202	-	-

Trustees

Name	Role	Appointed
ALLEN GLYNN		2022-04-01
Barry Light		2022-07-20
JOHN HENRY GARDNER		2019-05-01
John Larlham		2021-11-04
STEPHEN WHITTON		2019-05-01

CAMBERWELL EVANGELICAL CHURCH

England & Wales - Charity number 1166885

Accounts

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements

31 December 2024

Charity Commission Registration: 1166885

Tandem Accounting
Chartered Accountants
17 Heathville Road
London N19 3AL

CAMBERWELL EVANGELICAL CHURCH

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CAMBERWELL EVANGELICAL CHURCH

Legal and administrative information For the year ended 31 December 2024

Charity Name	Camberwell Evangelical Church
Principal Address	65 Bethwin Road, Camberwell, London SE5 0YR
Charity Registration	1166885. The church was registered with the Charity Commission on 3 May 2016
Governing Document	Church Constitution dated 28 October 2015.
Objectives	<p>The Objects of the Church are those set out at clause 3.1 of the Constitution which states: "the Objects of the Church are, for the public benefit, to advance the Christian faith in accordance with the Statement of Beliefs and Practices in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit." Clause 3.2 is a statement as to the application of both the income and capital in promoting the Objects set out in clause 3.1. Clause 3.3 is a statement that in pursuit of its Objects, the Church will continue its association with its umbrella body, the Union of Evangelical Churches.</p> <p>The Church is committed to maintaining a Gospel witness in the Camberwell area of South London.</p>
Affiliations	Union of Evangelical Churches.
Managing Trustees	<p>The Trustees who served during the year or who were serving at the date of this report were:</p> <p>John Gardner Fred Hintze (Pastor Emeritus, from 16 September 2024) Stephen Whitton (Elder) Allen Glynn (Treasurer) Barry Light (Secretary) John Larlham (Deacon)</p>
Key Management Personnel	Those in charge of directing, controlling, running and operating the Charity on a day to day basis are the Managing Trustees.
Bankers	HSBC 47 Rye Lane Peckham London SE15 5ET
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2024

The Trustees submit their report and the financial statements of the Church for the year ended 31 December 2024. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019) and the Financial Reporting Standard 102 (FRS 102). The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

1.1 The Trustees

The Managing Trustees are responsible for the day to day running of the affairs of the Church. The Managing Trustees are a Pastor in Emeritus (retired on ill health but still recognised as a trustee) and the Deacons. The spiritual leadership of the church is vested in the two Elders, supported by three Deacons – (The Trustees)

Trustees have to be existing Members of the Church and to be proposed and seconded at a Members' Annual General Meeting and elected by secret ballot with a majority of 75% of Members present required. Deacons stand for re-election every three years. None of the Church's officers receive remuneration, apart from the Pastor who is a salaried employee, although this has not been paid since his retirement at end of June 24.

The Trustees meet at least 4 times per annum to discuss a full range of matters relating to the spiritual progress, direction and oversight of the Church and its Members, finance, fabric, and general administration,

1.2 Members

Requirements for Church Membership are:

- repentance toward God and faith in the Lord Jesus Christ as Lord and the only Saviour of sinners
- acceptance of and conformity to the Constitution and Statement of Beliefs and Practices of the Church; and
- being willing to submit to the discipline and spiritual oversight of the Elders.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church Members meet twice per annum for an Annual General and an Extraordinary General Meeting and receive reports from the Trustees.

The induction process for anyone applying for Church Membership comprises an initial meeting with the Elder and receipt of copies of the Church Constitution and accompanying Statement of Beliefs and Practices. An interview is then arranged with the two Elders, who report back to the other Trustees as to the candidate's suitability; the Elders then make the final decision and any newly approved Church Member is formally welcomed into fellowship at the next Lord's Supper.

2. Activities & Strategies

The Church is a vibrant, urban, multi-ethnic, evangelical congregation with a membership of around 25. On a wider front the Church is a member of the Union of Evangelical Churches (registered charity 1126849),

The Trustees have given due regard to the Charity Commission's guidance on public benefit. During the year the Church continued to maintain the following activities in order to promote the Gospel in the local neighbourhood and beyond:

Activities run physically from and local to the Church premises in 2024.

- Sunday morning and evening worship services – All Year
- Tuesday Bible study discussion group
- Wednesday evening Bible Study and Prayer Meeting – All Year
- Friday Youth Club – ages 5 – 12
- Saturday morning football, Biweekly
- Open Air Outreach - Last Sunday of each month
- Annual Christmas Carol Service
- Annual Easter Family Service
- Annual weeklong Easter Holiday Special youth club

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2024

The Lord's Day worship and outreach services are the core activities of the Church. Meeting twice on a Sunday, they provide for Christian public worship, prayer, preaching the Word of God and fellowship. Those attending on a regular basis, numbering between 40 - 50 (mornings) of all age groups, mainly live locally, but any other visitors are welcome.

3. Achievements and Performance

As a Church we give thanks to God that He has seen fit to continue to bless our endeavours to serve Him over many years. We pray that God will enable us to be good stewards of the gifts and resources with which He has entrusted us.

Our aim remains to provide children and young people with a safe and happy environment in which they can meet with friends, make new friendships, play games, participate in sport, learn to cook and make handicrafts. In all that we do our priority is to serve the Lord, and thus the gospel of the Lord Jesus Christ is preached at every opportunity at these various meetings.

As a Christian church we share our faith and promote the value of good citizenship. Children and adults of all faiths and cultural backgrounds are welcome to attend our activities. At all of our youth activities through the teachings of the Christian faith, young people are regularly reminded of their civic responsibilities to one another, that they are accountable for their actions and the consequences of them, as well as warning them of the dangers that many young people growing up in the city face. We encourage them to embrace the Christian principles of Forgiveness, Reconciliation, Love and Peace and, by the grace of God, we will continue to do so.

In 2024, we have seen regular visitors to the church with several coming among us regularly.

4. Financial Review

4.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 7 and 8 respectively. The Church's reserves increased by £15,997 (2023 – decreased by £8,201) during the year. The Balance Sheet shows total net assets of £316,349 (2023: £308,352). The main assets remain the cash and bank deposits and the bond fund investments.

Included in total funds are amounts totalling £5,192 (2023: £5,372) which are restricted. These balances have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 8 to the accounts together with an analysis of movements in the year.

4.2 Reserves Policy

The Trustees have examined the requirements for free reserves. The Trustees consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 12 months' routine general fund expenditure plus committed future expenditure on other projects, where applicable and where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2024 the Church had net free reserves of £311,157 (2023: £294,980) as follows:

	2024 £	2023 £
Total reserves	316,349	300,352
Less: restricted funds	(5,192)	(5,372)
Free reserves	311,157	294,980
Free reserves requirement: 12 months' budgeted routine expenditure	70,000	70,000
	70,000	70,000

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2024

5. Plans for Future Periods

The Church has continued with online access to its services reaching out to community who cannot attend for all kinds of reasons. Facebook and YouTube feeds have proven to be popular and well used.

Evangelistic services will be held at Easter and Christmas services seeking to invite parents of the children attending Friday Club. The Christmas & Easter services in 2024 saw good numbers of visitors.

All the above and the annual weeklong event that is Holiday Special is expected to continue in 2025.

We anticipate commencing a Teenage Youth club in 2025 as the children from the existing youth club reach their teenage years.

6. Responsibilities of The Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church and of its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 28 October 2025 and signed on their behalf by:



John Gardner
Elder

**Report of the Independent Examiner to the Trustees of
Camberwell Evangelical Church**

I report on the financial statements of Camberwell Evangelical Church for the year ended 31 December 2024, set out on pages 7 to 15.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees consider that an audit is not required for this (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



John Helm ACA

28 October 2025

CAMBERWELL EVANGELICAL CHURCH

**Report of the Independent Examiner to the Trustees of
Camberwell Evangelical Church**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
Income from:	2						
Offerings, donations and legacies		59,066	1,397	60,463	51,835	4,902	56,737
Investments		8,246	75	8,321	6,682	60	6,742
Total Income		67,312	1,472	68,784	58,517	4,962	63,479
Expenditure on:							
Charitable activities	3	55,032	1,652	56,684	68,124	1,831	69,955
Total Expenditure		55,032	1,652	56,684	68,124	1,831	69,955
Net gains/(losses) on investments		3,897	-	3,897	(1,725)	-	(1,725)
Net income/ (expenditure)		16,177	(180)	15,997	(11,332)	3,131	(8,201)
Transfers between funds		-	-	-	-	-	-
Other recognised gains/(losses)		-	-	-	-	-	-
Net movement in funds		16,177	(180)	15,997	(11,332)	3,131	(8,201)
Total funds brought forward		294,980	5,372	300,352	306,312	2,241	308,553
Total funds carried forward		311,157	5,192	316,349	294,980	5,372	300,352

CAMBERWELL EVANGELICAL CHURCH

Balance Sheet As at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Fixed Assets					
Tangible Assets	4	-	-	-	-
Investments	5	122,940	-	122,940	119,043
		<u>122,940</u>	<u>0</u>	<u>122,940</u>	<u>119,043</u>
Current Assets					
Debtors	6	4,215	-	4,215	1,083
Cash At Bank And In Hand		186,073	5,192	191,265	183,541
		<u>190,288</u>	<u>5,192</u>	<u>195,480</u>	<u>184,624</u>
Creditors - Amounts Falling Due Within One Year	7	2,071	-	2,071	3,315
		<u>188,217</u>	<u>5,192</u>	<u>193,409</u>	<u>181,309</u>
Net Current Assets		<u>188,217</u>	<u>5,192</u>	<u>193,409</u>	<u>181,309</u>
Net Assets		<u>311,157</u>	<u>5,192</u>	<u>316,349</u>	<u>300,352</u>
Represented by:					
Restricted Income Funds	8	-	5,192	5,192	5,372
Unrestricted Income Funds	9	311,157	-	311,157	294,980
		<u>311,157</u>	<u>5,192</u>	<u>316,349</u>	<u>300,352</u>
Total Funds		<u>311,157</u>	<u>5,192</u>	<u>316,349</u>	<u>300,352</u>

The financial statements were approved by the Managing Trustees on 28 October 2025 and signed on its behalf by:



John Gardner
Elder

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2024

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (SORP2019) and the Financial Reporting Standard 102 (FRS102). The financial statements are drawn up on the historical cost basis of accounting.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law.

The Church meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the Charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is accrued. Dividends receivable from investments are accounted for when received.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Church is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the Church's principal objects, as outlined in the Report of the Trustees. These governance costs which comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Taxation

As a charity, the church is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the church.

Fixed Asset Investments

Realised and unrealised gains and losses on investments are reflected through the Statement of Financial Activities.

Tangible Fixed Assets

The cost of furniture, fittings and equipment, less any expected residual value, is depreciated on a straight-line basis over the effective useful life of the asset, which has been estimated as seven years for the kitchen and four years for the Hymnal Plus music system.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2024

1. Accounting Policies (continued)

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and discounted to present value at the reporting date.

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Donations and legacies				
Offerings and donations	50,807	1,397	52,204	46,548
Gift Aid - Income tax reclaimed	8,259	-	8,259	7,189
Grants	-	-	-	3,000
	<hr/>	<hr/>	<hr/>	<hr/>
	59,066	1,397	60,463	56,737
Investment income				
Dividends	4,563	-	4,563	4,757
Bank Interest	3,683	75	3,758	1,985
	<hr/>	<hr/>	<hr/>	<hr/>
	8,246	75	8,321	6,742
	<hr/>	<hr/>	<hr/>	<hr/>
	67,312	1,472	68,784	63,479

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2024

3. Expenditure On Charitable Activities

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Provision of Pastor				
Gross salary	16,840	-	16,840	32,986
Manse heat, light & water	4,035	-	4,035	2,233
Council Tax	1,585	-	1,585	1,497
National insurance and P11d rebate to Pastor	162	-	162	289
	22,622	0	22,622	37,005
Church life, meetings & outreach				
Evangelism & young people's work	719	-	719	1,318
Visiting Speakers	1,920	-	1,920	1,568
Church functions & outings	2,592	-	2,592	1,437
Licences, memberships & personnel vetting (DBS checks)	1,208	-	1,208	327
Sundry	999	-	999	514
	7,438	0	7,438	5,164
Provision of Church building & facilities				
Heat, light & water	5,132	-	5,132	3,562
Insurance	1,731	-	1,731	1,460
Maintenance & cleaning	6,485	-	6,485	12,136
Depreciation	-	-	-	1,747
	13,348	0	13,348	18,905
Office costs				
Printing, stationery & postage	55	-	55	-
Telephone/internet	1,012	-	1,012	558
TV Licence	170	-	170	159
Sundry	46	-	46	-
	1,283	0	1,283	717
Gifts to individuals, missionaries & other churches				
Phillip Baptiste (Dominica)	-	737	737	1,041
Zambesi Mission	4,751	530	5,281	580
Slav Lands Christian Fellowship (Siberia)	-	-	-	242
Trinitarian Bible Society	-	-	-	141
Other	4,450	385	4,835	5,370
	9,201	1,652	10,853	7,374
Governance Costs				
Independent examination	1,140	-	1,140	790
	1,140	0	1,140	790
	55,032	1,652	56,684	69,955

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2024

3. Expenditure On Charitable Activities (continued)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Wages and salaries	22,506	-	22,506	38,600
National Insurance and P11D rebate to Pastor	162	-	162	289
	<u>22,668</u>	<u>0</u>	<u>22,668</u>	<u>38,889</u>
Of which the following gross salaries were paid to Key Management Personnel	<u>16,840</u>	<u>-</u>	<u>16,840</u>	<u>32,986</u>

There were 2 employees during the year (2023: 2). No employee (2023: nil) received emoluments in excess of £60,000 during the year.

4. Tangible Fixed Assets

	Freehold land & buildings £	Fixtures & fittings £	Total £
Cost/valuation			
At 1 January 2024	-	14,248	14,248
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	<u>0</u>	<u>14,248</u>	<u>14,248</u>
Depreciation			
At 1 January 2024	-	14,248	14,248
Charge for Period	-	-	-
Disposals	-	-	-
At 31 December 2024	<u>0</u>	<u>14,248</u>	<u>14,248</u>
Net Book Value			
At 31 December 2024	<u>0</u>	<u>0</u>	<u>0</u>
At 31 December 2023	<u>0</u>	<u>0</u>	<u>0</u>

The Church occupies the church premises (comprising a church building and flat) at 65 Bethwin Road, Camberwell, London SE5 0YR. The premises are owned by the Union of Evangelical Churches which makes them available to the Church rent free. The Church maintains and insures the church premises under separate policies for buildings (in the name of UEC Camberwell) and contents (in the name of the Church).

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2024

5. Fixed Assets Investments

	2024 £	2023 £
Market Value		
At 1 January	119,043	157,062
Sales/disposals	-	(36,294)
Net (loss) profit on revaluation	3,897	(1,725)
At 31 December	122,940	119,043
Market value represented by investments in:		
M&G Charibond Income units	39,461	40,902
BMO CAF Responsible UK income Fund	43,094	39,611
BMO CAF Responsible Sterling Corp Bond Fund	38,385	36,530
National Savings Investment	2,000	2,000
	122,940	119,043
Original Cost		
M&G Charibond Income units	39,461	47,500
BMO CAF Responsible UK income Fund	43,094	44,358
BMO CAF Responsible Sterling Corp Bond Fund	38,385	44,358
National Savings Investment	2,000	2,000
	122,940	138,216

The investments are held in the name of Camberwell Evangelical Church.

6. Debtors

	2024 £	2023 £
Income tax receivable re Gift Aid	246	50
Prepayments	706	1,033
Accrued interest	3,263	-
	4,215	1,083

7. Creditors - Amounts Falling Due Within One Year

	2024 £	2023 £
Other creditors including taxation and social security	-	2,295
Accruals	2,071	1,020
	2,071	3,315

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2024

8. Restricted Income Funds

8a. Current Year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Missionary Fund	0	1,307	(1,267)	-	40
AL Nutkins' Legacy Fund (Sunday School)	2,077	75	-	-	2,152
Harvest	295	90	(385)	-	0
Church building equipment & maintenance	3,000	-	-	-	3,000
	<u>5,372</u>	<u>1,472</u>	<u>(1,652)</u>	<u>0</u>	<u>5,192</u>

8b. Prior Year	At 1 January 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Missionary Fund	0	1,831	(1,831)	-	0
AL Nutkins' Legacy Fund (Sunday School)	2,016	61	-	-	2,077
Harvest	225	70	-	-	295
Church building equipment & maintenance	0	3,000	-	-	3,000
	<u>2,241</u>	<u>4,962</u>	<u>(1,831)</u>	<u>0</u>	<u>5,372</u>

Descriptions of the restricted funds are as follows:

The Missionary Fund. Every month a collection is taken up for our four supported missionaries / missionary organisations. These funds can either be designated for one or more individually, or if not the general collections for this purpose are divided equally between the four. In addition, one church member sends his missionary offering monthly by designated bank transfer and that particular payment is also Gift Aided - both the monthly amount and the Gift Aid thereon are for the 'general' missionary fund and are thus divided between all four missionaries. Periodically, the accumulated amounts are forwarded by cheque to three of the missionary entities without any deductions therefrom, and in the case of the fourth by Western Union transfer, which is charged with a small WU fee.

AL Nutkins' Legacy Fund. During 1989 Miss A L Nutkins, a lifelong friend and supporter of the Lord's work in Camberwell, died and left a legacy of £2,000 to the Sir John Kirk Mission, Toulon Street, Camberwell. The Elder and Deacons of the Church, where Miss Nutkins also attended before she became elderly and infirm, took the view, in consultation with the Shaftesbury Society, who owned the Mission premises, but allowed the church to run all its Sunday School and much of its young people's work there for many years, that as Miss Nutkins would not have been aware of the somewhat complicated legal and financial connection between the Mission and the Church, she would have wished these funds to be used towards the children's work undertaken on those premises, most particularly the Sunday School, where she had herself taught for a number of years. Accordingly, the legacy has been placed in a National Savings Income Bond and the income is used as an offset against the cost of Sunday School work each year. The interest received in 2024 amounted to £23. The capital of £2,000 is available whenever needed for the same purposes. The Mission premises have long since been demolished, and since then the Sunday School work of the Church has been accommodated in its own buildings.

Church building equipment & maintenance. Allocated funds for new toilet facilities and heating improvements.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2024

9. Unrestricted Income Funds

	At 1 January 2024 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2024 £
9a. Current Year						
General Fund	290,229	67,312	(50,281)	3,897	-	311,157
Designated fund – needy Christians	4,751	-	(4,751)	-	-	0
	294,980	67,312	(55,032)	3,897	0	311,157
9b. Prior Year						
	At 1 January 2023 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2023 £
General Fund	301,561	58,517	(68,124)	(1,725)	-	290,229
Designated fund – needy Christians	4,751	-	-	-	-	4,751
	306,312	58,517	(68,124)	(1,725)	0	294,980

The designated fund records a decision of the Members some years ago to commit £1,000 per annum to the support of needy Christians worldwide. In 2018 there was a further decision by the Trustees to commit £6,000 to that fund.

10. Related Party Transactions

Pastor Fred Hintze, a Managing Trustee, received gross remuneration of £16,840 during the year (2023: £32,986) in his employed capacity as Minister. As part of his contractual arrangement, he also occupied the Church flat rent-free, to support the effective performance of his duties. The Church additionally covered his heating and lighting costs, along with two-thirds of his telephone expenses.

In August 2024, Pastor Fred Hintze retired from his paid role. However, in line with a decision made by the Trustees, he continues to occupy the Church flat rent-free for life under an agreed “Pastor Emeritus” arrangement. The estimated annual market rental value of the property is £33,600.

Pastor Fred Hintze is also a Director of the Union of Evangelical Churches (“UEC”) (Charity No 1126849). During the year the Church made payments of £660 (2023: £600) to UEC by way of membership fees, plus £1,103 (2023: £809) for reimbursement of insurance of the church premises. The UEC owns the Church premises and the flat and makes them available to the Church rent free. The Church maintains the Church premises and reimburses UEC for buildings insurance.

The Trustees give anonymously to the work of the Church and therefore the amount of aggregate donations is not known.

CAMBERWELL EVANGELICAL CHURCH

England & Wales - Charity number 1166885

Accounts

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements

31 December 2023

Charity Commission Registration: 1166885

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements 2023 Contents

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CAMBERWELL EVANGELICAL CHURCH

Legal and administrative information For the year ended 31 December 2023

Charity Name	Camberwell Evangelical Church
Principal Address	65 Bethwin Road, Camberwell, London SE5 0YR
Charity Registration	1166885. The church was registered with the Charity Commission on 3 May 2016
Governing Document	Church Constitution dated 28 October 2015.
Objectives	<p>The Objects of the Church are those set out at clause 3.1 of the Constitution which states: "the Objects of the Church are, for the public benefit, to advance the Christian faith in accordance with the Statement of Beliefs and Practices in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit." Clause 3.2 is a statement as to the application of both the income and capital in promoting the Objects set out in clause 3.1. Clause 3.3 is a statement that in pursuit of its Objects, the Church will continue its association with its umbrella body, the Union of Evangelical Churches.</p> <p>The Church is committed to maintaining a Gospel witness in the Camberwell area of South London.</p>
Affiliations	Union of Evangelical Churches.
Managing Trustees	<p>The Trustees who served during the year or who were serving at the date of this report were:</p> <p>John Gardner Fred Hintze (Pastor) Stephen Whitton Allen Glynn (Treasurer) Barry Light John Larlham</p>
Key Management Personnel	Those in charge of directing, controlling, running and operating the Charity on a day to day basis are the Managing Trustees.
Bankers	HSBC 47 Rye Lane Peckham London SE15 5ET
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2023

The Trustees submit their report and the financial statements of the Church for the year ended 31 December 2023. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019) and the Financial Reporting Standard 102 (FRS 102). The legal and administrative information set out earlier in this document forms part of this report.

I. Structure, Governance & Management

I.1 The Trustees

The Managing Trustees are responsible for the day to day running of the affairs of the Church. The Managing Trustees are the Pastor and the Deacons. The spiritual leadership of the church is vested in the Pastor as the only elder.

Trustees have to be existing Members of the Church and to be proposed and seconded at a Members' Annual General Meeting and elected by secret ballot with a majority of 75% of Members present required. Deacons stand for re-election every three years. None of the Church's officers receive remuneration, apart from the Pastor who is a salaried employee.

The Trustees meet at least 4 times per annum to discuss a full range of matters relating to the spiritual progress, direction and oversight of the Church and its Members, finance, fabric, and general administration,

I.2 Members

Requirements for Church Membership are:

- repentance toward God and faith in the Lord Jesus Christ as Lord and the only Saviour of sinners
- acceptance of and conformity to the Constitution and Statement of Beliefs and Practices of the Church; and
- being willing to submit to the discipline and spiritual oversight of the Elder.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church Members meet twice per annum for an Annual General and an Extraordinary General Meeting and receive reports from the Trustees.

The induction process for anyone applying for Church Membership comprises an initial meeting with the Elder and receipt of copies of the Church Constitution and accompanying Statement of Beliefs and Practices. An interview is then arranged with two of the Deacons, who report back to the Elder as to the candidate's suitability; the Pastor (the sole Elder) then makes the final decision and any newly approved Church Member is formally welcomed into fellowship at the next Lord's Supper.

2. Activities & Strategies

The Church is a vibrant, urban, multi-ethnic, evangelical congregation with a membership of around 25. On a wider front the Church is a member of the Union of Evangelical Churches (registered charity 1126849),

The Trustees have given due regard to the Charity Commission's guidance on public benefit. During the year the Church continued to maintain the following activities in order to promote the Gospel in the local neighbourhood and beyond:

Activities run physically from and local to the Church premises in 2023.

- Sunday morning and evening worship services – All Year
- Wednesday evening Bible Study and Prayer Meeting – All Year
- Friday Youth Club – ages 5 – 12
- Tuesday Bible study discussion group
- Saturday morning football for every other week
- Open Air Outreach Last Sunday of each month
- Annual Christmas Carol Service
- Annual Easter Family Service
- Annual week long Easter Holiday Special youth club

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2023

The Lord's Day worship and outreach services are the core activities of the Church. Meeting twice on a Sunday, they provide for Christian public worship, prayer, preaching the Word of God and fellowship. Those attending on a regular basis, numbering up to 50 of all age groups, mainly live locally, but any other visitors are welcome.

3. Achievements and Performance

As a Church we give thanks to God that He has seen fit to continue to bless our endeavours to serve Him over many years. We pray that God will enable us to be good stewards of the gifts and resources with which He has entrusted us.

Our aim remains, to provide children and young people with a safe and happy environment in which they can meet with friends, make new friendships, play games, participate in sport, learn to cook and make handicrafts.

In all that we do our priority is to serve the Lord, and thus the gospel of the Lord Jesus Christ is preached at every opportunity at these various meetings.

As a Christian church we share our faith and promote the value of good citizenship. Children and adults of all faiths and cultural backgrounds are welcome to attend our activities.

The need for churches like ours to open their doors weekly to the young and youth of inner city London, became abundantly apparent in 2019, when two young men with whom we had close contact when they were boys (one of them from the age of seven), were stabbed to death in the vicinity of the church, being victims of gang warfare.

At all of our youth activities through the teachings of the Christian faith, young people are regularly reminded of their civic responsibilities to one another, that they are accountable for their actions and the consequences of them, as well as warning them of the dangers that many young people growing up in the city face. We encourage them to embrace the Christian principles of Forgiveness, Reconciliation, Love and Peace and, by the grace of God, we will continue to do so.

In 2023, we have seen regular visitors to the church with several coming among us regularly, with a new member added to the church.

4. Financial Review

4.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 9 and 10 respectively. The Church's reserves decreased by £8,201 (2022 – decreased by £24,077) during the year. The Balance Sheet shows total net assets of £300,352 (2022: £308,553). The main assets remain the cash and bank deposits and the bond fund investments.

Included in total funds are amounts totalling £5,372 (2022: £2,241) which are restricted. These balances have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 8 to the accounts together with an analysis of movements in the year.

4.2 Reserves Policy

The Trustees have examined the requirements for free reserves. The Trustees consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 12 months' routine general fund expenditure plus committed future expenditure on other projects, where applicable and where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented.

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2023

At 31 December 2023 the Church had net free reserves of £294,980 (2022: £304,565) as follows:

	2023 £	2022 £
Total reserves	300,352	308,553
Less: restricted funds	(5,372)	(2,241)
Less: fixed assets	0	(1,747)
	294,980	304,565
Free reserves		
Free reserves requirement: 12 months' budgeted routine expenditure	70,000	63,000
	70,000	63,000

5. Plans for Future Periods

The Church has continued with online access to its services reaching out to community who cannot attend for all kinds of reasons. Facebook and YouTube feeds have proven to be popular and well used.

Evangelistic services will be held at Easter and Christmas services seeking to invite parents of the children attending Friday Club. The Christmas & Easter services in 2023 saw good numbers of visitors.

6. Responsibilities of The Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church and of its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 02 October 2024 and signed on their behalf by:



Fred Hintze
Pastor

CAMBERWELL EVANGELICAL CHURCH

Report of the Independent Examiner to the Trustees of Camberwell Evangelical Church

I report on the financial statements of Camberwell Evangelical Church for the year ended 31 December 2023, set out on pages 7 to 15.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees consider that an audit is not required for this (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



John Helm ACA
02 October 2024

CAMBERWELL EVANGELICAL CHURCH

Statement of Financial Activities
For the year ended 31 December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
Income from:	2						
Offerings, donations and legacies		51,835	4,902	56,737	60,535	230	60,765
Investments		6,682	60	6,742	5,415	16	5,431
Total Income		58,517	4,962	63,479	65,950	246	66,196
Expenditure on:							
Charitable activities	3	68,124	1,831	69,955	63,695	555	64,250
Total Expenditure		68,124	1,831	69,955	63,695	555	64,250
Net gains/(losses) on investments		(1,725)	-	(1,725)	(26,023)	-	(26,023)
Net income		(11,332)	3,131	(8,201)	(23,768)	(309)	(24,077)
Transfers between funds		-	-	-	-	-	-
Other recognised gains/(losses)		-	-	-	-	-	-
Net movement in funds		(11,332)	3,131	(8,201)	(23,768)	(309)	(24,077)
Total funds brought forward		306,312	2,241	308,553	330,080	2,550	332,630
Total funds carried forward		294,980	5,372	300,352	306,312	2,241	308,553

CAMBERWELL EVANGELICAL CHURCH

**Balance Sheet
As at 31 December 2023**

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Fixed Assets					
Tangible Assets	4	-	-	-	1,747
Investments	5	119,043	-	119,043	157,062
		119,043	0	119,043	158,809
Current Assets					
Debtors	6	1,083	-	1,083	6,525
Cash Deposits		-	-	-	90,000
Cash At Bank And In Hand		178,169	5,372	183,541	54,534
		179,252	5,372	184,624	151,059
Creditors - Amounts Falling Due Within One Year	7	3,315	-	3,315	1,315
Net Current Assets		175,937	5,372	181,309	149,744
Net Assets		294,980	5,372	300,352	308,553
Represented by:					
Restricted Income Funds	8	-	5,372	5,372	2,241
Unrestricted Income Funds	9	294,980	-	294,980	306,312
Total Funds		294,980	5,372	300,352	308,553

The financial statements were approved by the Managing Trustees on 02 October 2024 and signed on its behalf by:



**Fred Hintze
Pastor**

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2023

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (SORP2019) and the Financial Reporting Standard 102 (FRS102). The financial statements are drawn up on the historical cost basis of accounting.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law.

The Church meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the Charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is accrued. Dividends receivable from investments are accounted for when received.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Church is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the Church's principal objects, as outlined in the Report of the Trustees. These governance costs which comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Taxation

As a charity, the church is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the church.

Fixed Asset Investments

Realised and unrealised gains and losses on investments are reflected through the Statement of Financial Activities.

Tangible Fixed Assets

The cost of furniture, fittings and equipment, less any expected residual value, is depreciated on a straight line basis over the effective useful life of the asset, which has been estimated as seven years for the kitchen and four years for the Hymnal Plus music system.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2023

I. Accounting Policies (continued)

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and discounted to present value at the reporting date.

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Donations and legacies				
Offerings and donations	44,647	1,902	46,548	43,410
Gift Aid - Income tax reclaimed	7,189	-	7,189	17,355
Grants	-	3,000	3,000	-
	<hr/>	<hr/>	<hr/>	<hr/>
	51,836	4,902	56,737	60,765
Investment income				
Dividends	4,757	-	4,757	4,910
Bank Interest	1,925	60	1,985	521
	<hr/>	<hr/>	<hr/>	<hr/>
	6,682	60	6,742	5,431
	<hr/>	<hr/>	<hr/>	<hr/>
	58,518	4,962	63,479	66,196

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2023

3. Expenditure On Charitable Activities

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Provision of Pastor				
Gross salary	32,986	-	32,986	29,848
Manse heat, light & water	2,233	-	2,233	2,648
Council Tax	1,497	-	1,497	1,411
National insurance and PII Id rebate to Pastor	289	-	289	258
	37,005	0	37,005	34,165
Church life, meetings & outreach				
Evangelism & young people's work	1,318	-	1,318	1,662
Visiting Speakers	1,568	-	1,568	590
Church functions & outings	1,437	-	1,437	1,013
Licences, memberships & personnel vetting (DBS checks)	327	-	327	917
Sundry	514	-	514	237
	5,164	0	5,164	4,419
Provision of Church building & facilities				
Heat, light & water	3,562	-	3,562	2,242
Insurance	1,460	-	1,460	1,104
Maintenance & cleaning	12,136	-	12,136	16,459
Depreciation	1,747	-	1,747	1,747
	18,905	0	18,905	21,552
Office costs				
Printing, stationery & postage	-	-	-	155
Telephone	558	-	558	822
TV Licence	159	-	159	-
Sundry	-	-	-	177
	717	0	717	177
Gifts to individuals, missionaries & other churches				
Phillip Baptiste (Dominica)	-	1,041	1,041	250
Zambesi Mission From T Matthews	-	580	580	-
Slav Lands Christian Fellowship (Siberia)	32	210	242	250
Trinitarian Bible Society	141	-	141	250
Other	5,370	-	5,370	1,130
	5,543	1,831	7,374	1,880
Governance Costs				
Independent examination	790	-	790	1,080
	790	0	790	1,080
	68,124	1,831	69,955	63,273

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2023

3. Expenditure On Charitable Activities (continued)

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Wages and salaries	38,600	-	38,600	35,438
National Insurance and P11D rebate to Pastor	289	-	289	258
	<u>38,889</u>	<u>0</u>	<u>38,889</u>	<u>35,696</u>
Of which the following gross salaries were paid to Key Management Personnel	<u>32,986</u>	<u>-</u>	<u>32,986</u>	<u>29,848</u>

There were 2 employees during the year (2022: 2). No employee (2022: nil) received emoluments in excess of £60,000 during the year.

4. Tangible Fixed Assets

	Freehold land & buildings £	Fixtures & fittings £	Total £
Cost/valuation			
At 1 January 2023	-	14,248	14,248
Additions	-	-	-
Disposals	-	-	-
	<u>0</u>	<u>14,248</u>	<u>14,248</u>
At 31 December 2023	<u>0</u>	<u>14,248</u>	<u>14,248</u>
Depreciation			
At 1 January 2023	-	12,501	12,501
Charge for Period	-	1,747	1,747
Disposals	-	-	-
	<u>0</u>	<u>14,248</u>	<u>14,248</u>
At 31 December 2023	<u>0</u>	<u>14,248</u>	<u>14,248</u>
Net Book Value			
At 31 December 2023	<u>0</u>	<u>0</u>	<u>0</u>
At 31 December 2022	<u>0</u>	<u>1,747</u>	<u>1,747</u>

The Church occupies the church premises (comprising a church building and flat) at 65 Bethwin Road, Camberwell, London SE5 0YR. The premises are owned by the Union of Evangelical Churches which makes them available to the Church rent free. The Church maintains and insures the church premises under separate policies for buildings (in the name of UEC Camberwell) and contents (in the name of the Church).

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2023

5. Fixed Assets Investments

	2023 £	2022 £
Market Value		
At 1 January	157,062	183,085
Purchases	-	-
Sales/disposals	(36,294)	-
Net (loss) profit on revaluation	(1,725)	(26,023)
At 31 December	119,043	157,062
Market value represented by investments in:		
FP CAF Fixed Interest B Income Fund Income Units	-	36,727
M&G Charibond Income units	40,902	39,611
BMO CAF Responsible UK income Fund	39,611	40,579
BMO CAF Responsible Sterling Corp Bond Fund	36,530	38,145
National Savings Investment	2,000	2,000
	119,043	157,062
Original Cost		
FP CAF Fixed Interest B Income Fund Income Units	-	47,500
M&G Charibond Income units	47,500	47,500
BMO CAF Responsible UK income Fund	44,358	44,358
BMO CAF Responsible Sterling Corp Bond Fund	44,358	44,358
National Savings Investment	2,000	2,000
	138,216	185,716

The investments are held in the name of Camberwell Evangelical Church.

6. Debtors

	2023 £	2022 £
Income tax receivable re Gift Aid	50	6,192
Prepayments	1,033	333
	1,083	6,525

7. Creditors - Amounts Falling Due Within One Year

	2023 £	2022 £
Other creditors including taxation and social security	2,295	65
Accruals	1,020	1,250
	3,315	1,315

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2023

8. Restricted Income Funds

8a. Current Year	At 1 January 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Missionary Fund	0	1,831	(1,831)	-	0
AL Nutkins' Legacy Fund (Sunday School)	2,016	61	-	-	2,077
Harvest	225	70	-	-	295
Church building equipment & maintenance	0	3,000	-	-	3,000
	<u>2,241</u>	<u>4,962</u>	<u>(1,831)</u>	<u>0</u>	<u>5,372</u>

8b. Prior Year	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
Missionary Fund	325	70	(395)	-	0
AL Nutkins' Legacy Fund (Sunday School)	2,000	16	-	-	2,016
Harvest	225	160	(160)	-	225
	<u>2,550</u>	<u>246</u>	<u>(555)</u>	<u>0</u>	<u>2,241</u>

Descriptions of the restricted funds are as follows:

The Missionary Fund. Every month a collection is taken up for our four supported missionaries / missionary organisations. These funds can either be designated for one or more individually, or if not the general collections for this purpose are divided equally between the four. In addition, one church member sends his missionary offering monthly by designated bank transfer and that particular payment is also Gift Aided - both the monthly amount and the Gift Aid thereon are for the 'general' missionary fund and are thus divided between all four missionaries. Periodically, the accumulated amounts are forwarded by cheque to three of the missionary entities without any deductions therefrom, and in the case of the fourth by Western Union transfer, which is charged with a small WU fee.

AL Nutkins' Legacy Fund. During 1989 Miss A L Nutkins, a lifelong friend and supporter of the Lord's work in Camberwell, died and left a legacy of £2,000 to the Sir John Kirk Mission, Toulon Street, Camberwell. The Elder and Deacons of the Church, where Miss Nutkins also attended before she became elderly and infirm, took the view, in consultation with the Shaftesbury Society, who owned the Mission premises, but allowed the church to run all its Sunday School and much of its young people's work there for many years, that as Miss Nutkins would not have been aware of the somewhat complicated legal and financial connection between the Mission and the Church, she would have wished these funds to be used towards the children's work undertaken on those premises, most particularly the Sunday School, where she had herself taught for a number of years. Accordingly, the legacy has been placed in a National Savings Income Bond and the income is used as an offset against the cost of Sunday School work each year. The interest received in 2023 amounted to £23. The capital of £2,000 is available whenever needed for the same purposes. The Mission premises have long since been demolished, and since then the Sunday School work of the Church has been accommodated in its own buildings.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2023

9. Unrestricted Income Funds

9a. Current Year	At 1 January 2023 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2023 £
General Fund	301,561	58,517	(68,124)	(1,725)	-	290,229
Designated fund – needy Christians	4,751	-	-	-	-	4,751
	306,312	58,517	(68,124)	(1,725)	0	294,980

9b. Prior Year	At 1 January 2022 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2022 £
General Fund	325,329	65,950	(63,695)	(26,023)	-	301,561
Designated fund – needy Christians	4,751	-	-	-	-	4,751
	330,080	65,950	(63,695)	(26,023)	0	306,312

The designated fund records a decision of the Members some years ago to commit £1,000 per annum to the support of needy Christians worldwide. In 2018 there was a further decision by the Trustees to commit £6,000 to that fund.

10. Related Party Transactions

Pastor Fred Hintze, a Managing Trustee, received gross remuneration of £32,986 (2022: £29,848) during the year in his employed capacity of Minister. Pastor Fred Hintze also occupied the Church flat, rent free, as part of his contract of employment for the better performance of his duties. His heating and lighting bills are paid by the Church as part of the same arrangement, together with two thirds of his telephone bills.

Pastor Fred Hintze is also a Director of the Union of Evangelical Churches (“UEC”) (Charity No 1126849). During the year the Church made payments of £600 (2022: £600) to UEC by way of membership fees, plus £809 (2022: £785) for reimbursement of insurance of the church premises. The UEC owns the Church premises and flat and makes them available to the Church rent free. The Church maintains the Church premises and reimburses UEC for buildings insurance.

During the year a gift of £3,000 was made to John Larlham, a trustee. This was in recompense for the loss of personal property stolen from the church premises.

The Trustees give anonymously to the work of the Church and therefore the amount of aggregate donations is not known.

CAMBERWELL EVANGELICAL CHURCH

England & Wales - Charity number 1166885

Accounts

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements

31 December 2022

Charity Commission Registration: 1166885

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements 2022 Contents

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CAMBERWELL EVANGELICAL CHURCH

Legal and administrative information For the year ended 31 December 2022

Charity Name	Camberwell Evangelical Church
Principal Address	65 Bethwin Road, Camberwell, London SE5 0YR
Charity Registration	1166885. The church was registered with the Charity Commission on 3 May 2016
Governing Document	Church Constitution dated 28 October 2015.
Objectives	<p>The Objects of the Church are those set out at clause 3.1 of the Constitution which states: "the Objects of the Church are, for the public benefit, to advance the Christian faith in accordance with the Statement of Beliefs and Practices in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit." Clause 3.2 is a statement as to the application of both the income and capital in promoting the Objects set out in clause 3.1. Clause 3.3 is a statement that in pursuit of its Objects, the Church will continue its association with its umbrella body, the Union of Evangelical Churches.</p> <p>The Church is committed to maintaining a Gospel witness in the Camberwell area of South London.</p>
Affiliations	Union of Evangelical Churches.
Managing Trustees	<p>The Trustees who served during the year or who were serving at the date of this report were:</p> <p>John Gardner Fred Hintze (Pastor) Stephen Whitton Allen Glynn (Treasurer) Barry Light John Larlham</p>
Key Management Personnel	Those in charge of directing, controlling, running and operating the Charity on a day to day basis are the Managing Trustees.
Bankers	HSBC 47 Rye Lane Peckham London SE15 5ET
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2022

The Trustees submit their report and the financial statements of the Church for the year ended 31 December 2022. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019) and the Financial Reporting Standard 102 (FRS 102). The legal and administrative information set out earlier in this document forms part of this report.

I. Structure, Governance & Management

I.1 The Trustees

The Managing Trustees are responsible for the day to day running of the affairs of the Church. The Managing Trustees are the Pastor and the Deacons. The spiritual leadership of the church is vested in the Pastor as the only elder.

Trustees have to be existing Members of the Church and to be proposed and seconded at a Members' Annual General Meeting and elected by secret ballot with a majority of 75% of Members present required. Deacons stand for re-election every three years. None of the Church's officers receive remuneration, apart from the Pastor who is a salaried employee.

The Trustees meet at least 4 times per annum to discuss a full range of matters relating to the spiritual progress, direction and oversight of the Church and its Members, finance, fabric, and general administration,

I.2 Members

Requirements for Church Membership are:

- repentance toward God and faith in the Lord Jesus Christ as Lord and the only Saviour of sinners
- acceptance of and conformity to the Constitution and Statement of Beliefs and Practices of the Church; and
- being willing to submit to the discipline and spiritual oversight of the Elder.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church Members meet twice per annum for an Annual General and an Extraordinary General Meeting and receive reports from the Trustees.

The induction process for anyone applying for Church Membership comprises an initial meeting with the Elder and receipt of copies of the Church Constitution and accompanying Statement of Beliefs and Practices. An interview is then arranged with two of the Deacons, who report back to the Elder as to the candidate's suitability; the Pastor (the sole Elder) then makes the final decision and any newly approved Church Member is formally welcomed into fellowship at the next Lord's Supper.

2. Activities & Strategies

The Church is a vibrant, urban, multi-ethnic, evangelical congregation with a membership of around 25. On a wider front the Church is a member of the Union of Evangelical Churches (registered charity 1126849),

The Trustees have given due regard to the Charity Commission's guidance on public benefit. During the year the Church continued to maintain the following activities in order to promote the Gospel in the local neighbourhood and beyond:

Activities run physically from and local to the Church premises in 2022.

- Sunday morning and evening worship services – All Year
- Wednesday evening Bible Study and Prayer Meeting – All Year
- Friday Youth Club – ages 5 – 12
- Tuesday Bible study discussion group
- Saturday morning football for every other week
- Annual Christmas Carol Service
- Annual week long Easter Holiday Special youth club

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2022

The Lord's Day worship and outreach services are the core activities of the Church. Meeting twice on a Sunday, they provide for Christian public worship, prayer, preaching the Word of God and fellowship. Those attending on a regular basis, numbering up to 50 of all age groups, mainly live locally, but any other visitors are welcome.

3. Achievements and Performance

As a Church we give thanks to God that He has seen fit to continue to bless our endeavours to serve Him over many years. We pray that God will enable us to be good stewards of the gifts and resources with which He has entrusted us.

Our aim remains, to provide children and young people with a safe and happy environment in which they can meet with friends, make new friendships, play games, participate in sport, learn to cook and make handicrafts.

In all that we do our priority is to serve the Lord, and thus the gospel of the Lord Jesus Christ is preached at every opportunity at these various meetings.

As a Christian church we share our faith and promote the value of good citizenship. Children and adults of all faiths and cultural backgrounds are welcome to attend our activities.

The need for churches like ours to open their doors weekly to the young and youth of inner city London, became abundantly apparent in 2019, when two young men with whom we had close contact when they were boys (one of them from the age of seven), were stabbed to death in the vicinity of the church, being victims of gang warfare.

At all of our youth activities through the teachings of the Christian faith, young people are regularly reminded of their civic responsibilities to one another, that they are accountable for their actions and the consequences of them, as well as warning them of the dangers that many young people growing up in the city face. We encourage them to embrace the Christian principles of Forgiveness, Reconciliation, Love and Peace and, by the grace of God, we will continue to do so.

Prior to COVID Monday club, Girls club (Tuesday), Boys club (Thursday), and two youth clubs were held on Tuesdays and Thursdays. – Since reopening these have been replaced by newly formed and revised Friday Club where we have a register of over 50 names with 25+ on a weekly average attendance.

Some former Pre COVID Weekly Activities have not yet recommenced during 2022

Sunday School including; Young Believers' Class. Sunday Group / Adult Bible Class.

Open Air Meeting (Sunday evening).

4. Financial Review

4.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 9 and 10 respectively. The Church's reserves decreased by £24,077 (2021 – decreased by £4,357) during the year. The Balance Sheet shows total net assets of £308,553 (2021: £332,630). The main assets remain the cash and bank deposits and the bond fund investments.

Included in total funds are amounts totalling £2,241 (2021: £2,550) which are restricted. These balances have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 8 to the accounts together with an analysis of movements in the year.

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2022

4.2 Reserves Policy

The Trustees have examined the requirements for free reserves. The Trustees consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 12 months' routine general fund expenditure plus committed future expenditure on other projects, where applicable and where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented.

At 31 December 2022 the Church had net free reserves of £304,565 (2021: £326,586) as follows:

	2022 £	2021 £
Total reserves	308,553	332,630
Less: restricted funds	(2,241)	(2,550)
Less: fixed assets	(1,747)	(3,494)
	<hr/>	<hr/>
Free reserves	304,565	326,586
	<hr/>	<hr/>
Free reserves requirement: 12 months' budgeted routine expenditure	63,000	63,000
Balance held to cover future eventualities, under God, and to secure the ongoing work of the church long-term, providing for any unforeseen circumstances		263,586
	<hr/>	<hr/>
	304,565	326,586
	<hr/>	<hr/>

5. Plans for Future Periods

The Church has through COVID moved forward into a the digital world and will continue with online access to it's services reaching out to community who cannot attend for all kinds of reasons. Facebook and YouTube feeds have proven to be popular and well used.

Evangelistic services will be held at Easter and Christmas services seeking to invite parents of the children attending Friday Club – This will be a feature of the new calendar for church events, The 2021 Christmas service saw 100 people in attendance with over 50 visitors.

The Easter service in 2022 and a Baptismal service again saw good numbers of visitors.

It is expected that mew members will be added to the church in 2022.

6. Responsibilities of The Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church and of its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

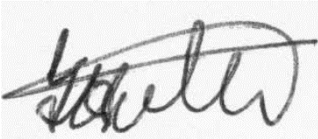
CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2022

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 15th July 2023 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Fred Hintze', is written over a light grey rectangular background.

Fred Hintze
Pastor

CAMBERWELL EVANGELICAL CHURCH

Report of the Independent Examiner to the Trustees of Camberwell Evangelical Church

I report on the financial statements of Camberwell Evangelical Church for the year ended 31 December 2022, set out on pages 8 to 17.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees consider that an audit is not required for this (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



John Helm ACA
15th July 2023

CAMBERWELL EVANGELICAL CHURCH

Statement of Financial Activities
For the year ended 31 December 2022

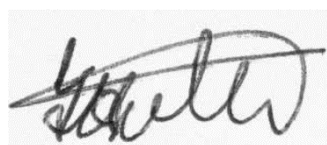
	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £
Income from:	2						
Offerings, donations and legacies		60,535	230	60,765	49,851	1,046	50,897
Investments		5,415	16	5,431	5,185	-	5,185
Total Income		65,950	246	66,196	55,036	1,046	56,082
Expenditure on:							
Charitable activities	3	63,695	555	64,250	63,481	1,354	64,835
Total Expenditure		63,695	555	64,250	63,481	1,354	64,835
Net gains/(losses) on investments		(26,023)	-	(26,023)	4,396	-	4,396
Net income		(23,768)	(309)	(24,077)	(4,049)	(308)	(4,357)
Transfers between funds		-	-	-	-	-	-
Other recognised gains/(losses)		-	-	-	-	-	-
Net movement in funds		(23,768)	(309)	(24,077)	(4,049)	(308)	(4,357)
Total funds brought forward		330,080	2,550	332,630	334,129	2,858	336,987
Total funds carried forward		306,312	2,241	308,553	330,080	2,550	332,630

CAMBERWELL EVANGELICAL CHURCH

**Balance Sheet
As at 31 December 2022**

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Fixed Assets					
Tangible Assets	4	1,747	-	1,747	3,494
Investments	5	155,062	2,000	157,062	183,085
		<u>156,809</u>	<u>2,000</u>	<u>158,809</u>	<u>186,579</u>
Current Assets					
Debtors	6	6,770	(245)	6,525	4,348
Cash Deposits		90,000	-	90,000	-
Cash At Bank And In Hand		54,048	486	54,534	143,018
		<u>150,818</u>	<u>241</u>	<u>151,059</u>	<u>147,366</u>
Creditors - Amounts Falling Due Within One Year	7	1,315	-	1,315	1,315
Net Current Assets		<u>149,503</u>	<u>241</u>	<u>149,744</u>	<u>146,051</u>
Net Assets		<u>306,312</u>	<u>2,241</u>	<u>308,553</u>	<u>332,630</u>
Represented by:					
Restricted Income Funds	8	-	2,241	2,241	2,550
Unrestricted Income Funds	9	306,312	-	306,312	330,080
Total Funds		<u>306,312</u>	<u>2,241</u>	<u>308,553</u>	<u>332,630</u>

The financial statements were approved by the Managing Trustees on 15th July 2023 and signed on its behalf by:



**Fred Hintze
Pastor**

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (SORP2015) and the Financial Reporting Standard 102 (FRS102). The financial statements are drawn up on the historical cost basis of accounting.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law.

The Church meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the Charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is accrued. Dividends receivable from investments are accounted for when received.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Church is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the Church's principal objects, as outlined in the Report of the Trustees. These governance costs which comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Taxation

As a charity, the church is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the church.

Fixed Asset Investments

Realised and unrealised gains and losses on investments are reflected through the Statement of Financial Activities.

Tangible Fixed Assets

The cost of furniture, fittings and equipment, less any expected residual value, is depreciated on a straight line basis over the effective useful life of the asset, which has been estimated as seven years for the kitchen and four years for the Hymnal Plus music system.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

I. Accounting Policies (continued)

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and discounted to present value at the reporting date.

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Donations and legacies				
Offerings and donations	42,935	475	43,410	48,687
Gift Aid - Income tax reclaimed	17,600	(245)	17,355	2,210
	<hr/>	<hr/>	<hr/>	<hr/>
	60,535	230	60,765	50,897
Investment income				
Dividends	4,910	-	4,910	4,228
Bank Interest	505	16	521	957
	<hr/>	<hr/>	<hr/>	<hr/>
	5,415	16	5,431	5,185
	<hr/>	<hr/>	<hr/>	<hr/>
	65,950	246	66,196	56,082
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

3. Expenditure On Charitable Activities

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Provision of Pastor				
Gross salary	29,848	-	29,848	26,954
Manse heat, light & water	2,648	-	2,648	2,482
Council Tax	1,411	-	1,411	1,350
National insurance and PII Id rebate to Pastor	258	-	258	197
	34,165	0	34,165	30,983
Church life, meetings & outreach				
Evangelism & young people's work	1,662	-	1,662	2,256
Visiting Speakers	590	-	590	100
Church functions & outings	1,013	-	1,013	173
Licences, memberships & personnel vetting (DBS checks)	917	-	917	1,059
Sundry	237	-	237	178
	4,419	0	4,419	3,766
Provision of Church building & facilities				
Heat, light & water	2,242	-	2,242	2,038
Insurance	1,104	-	1,104	1,562
Maintenance & cleaning	16,459	-	16,459	13,377
Depreciation	1,747	-	1,747	2,252
Minibus	-	-	-	316
	21,552	0	21,552	19,545
Office costs				
Printing, stationery & postage	155	-	155	550
Telephone	822	-	822	426
Accountancy	-	-	-	400
Sundry	177	-	177	119
	1,154	0	1,154	1,495
Gifts to individuals, missionaries & other churches				
Phillip Baptiste (Dominica)	250	-	250	620
Ron & Maria Cunningham (Tanzania)	-	-	-	370
Slav Lands Christian Fellowship (Siberia)	100	150	250	994
Trinitarian Bible Society	5	245	250	370
Other	970	160	1,130	5,742
	1,325	555	1,880	8,096
Governance Costs				
Independent examination	1,080	-	1,080	950
	1,080	0	1,080	950
	63,695	555	64,250	64,835

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

3. Expenditure On Charitable Activities (continued)

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Wages and salaries	35,438	-	35,438	32,151
National Insurance and P11D rebate to Pastor	258	-	258	197
	<u>35,696</u>	<u>0</u>	<u>35,696</u>	<u>32,348</u>
Of which the following gross salaries were paid to Key Management Personnel	<u>29,848</u>	<u>-</u>	<u>29,848</u>	<u>26,954</u>

There were 2 employees during the year (2021: 2). No employee (2021: nil) received emoluments in excess of £60,000 during the year.

4. Tangible Fixed Assets

	Freehold land & buildings £	Fixtures & fittings £	Total £
Cost/valuation			
At 1 January 2022	-	14,248	14,248
Additions	-	-	-
Disposals	-	-	-
At 31 December 2022	<u>0</u>	<u>14,248</u>	<u>14,248</u>
Depreciation			
At 1 January 2022	-	10,754	10,754
Charge for Period	-	1,747	1,747
Disposals	-	-	-
At 31 December 2022	<u>0</u>	<u>12,501</u>	<u>12,501</u>
Net Book Value			
At 31 December 2022	<u>0</u>	<u>1,747</u>	<u>1,747</u>
At 31 December 2021	<u>0</u>	<u>3,494</u>	<u>3,494</u>

The Church occupies the church premises (comprising a church building and flat) at 65 Bethwin Road, Camberwell, London SE5 0YR. The premises are owned by the Union of Evangelical Churches which makes them available to the Church rent free. The Church maintains and insures the church premises under separate policies for buildings (in the name of UEC Camberwell) and contents (in the name of the Church).

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

5. Fixed Assets Investments

	2022 £	2021 £
Market Value		
At 1 January	183,085	178,689
Purchases	-	-
Sales	-	-
Net (loss) profit on revaluation	(26,023)	4,396
At 31 December	157,062	183,085
Market value represented by investments in:		
FP CAF Fixed Interest B Income Fund Income Units	36,727	44,502
M&G Charibond Income units	39,611	44,314
BMO CAF Responsible UK income Fund	40,579	45,354
BMO CAF Responsible Sterling Corp Bond Fund	38,145	46,914
National Savings Investment	2,000	2,000
	157,062	183,084
Original Cost		
FP CAF Fixed Interest B Income Fund Income Units	47,500	47,500
M&G Charibond Income units	47,500	47,500
BMO CAF Responsible UK income Fund	44,358	44,358
BMO CAF Responsible Sterling Corp Bond Fund	44,358	44,358
National Savings Investment	2,000	2,000
	185,716	185,716

The investments are held in the name of Camberwell Evangelical Church.

6. Debtors

	2022 £	2021 £
Income tax receivable re Gift Aid	6,192	4,030
Prepayments	333	318
	6,525	4,348

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

7. Creditors - Amounts Falling Due Within One Year

	2022 £	2021 £
Other creditors including taxation and social security	65	65
Accruals	1,250	1,250
	<u>1,315</u>	<u>1,315</u>

8. Restricted Income Funds

8a. Current Year

	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
Missionary Fund	325	70	(395)	-	0
AL Nutkins' Legacy Fund (Sunday School)	2,000	16	-	-	2,016
Harvest	225	160	(160)	-	225
	<u>2,550</u>	<u>246</u>	<u>(555)</u>	<u>0</u>	<u>2,241</u>

8b. Prior Year

	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
Missionary Fund	633	1,046	(1,354)	-	325
AL Nutkins' Legacy Fund (Sunday School)	2,000	-	-	-	2,000
Harvest	225	-	-	-	225
	<u>2,858</u>	<u>1,046</u>	<u>(1,354)</u>	<u>0</u>	<u>2,550</u>

Descriptions of the restricted funds are as follows:

The Missionary Fund. Every month a collection is taken up for our four supported missionaries / missionary organisations. These funds can either be designated for one or more individually, or if not the general collections for this purpose are divided equally between the four. In addition, one church member sends his missionary offering monthly by designated bank transfer and that particular payment is also Gift Aided - both the monthly amount and the Gift Aid thereon are for the 'general' missionary fund and are thus divided between all four missionaries. Periodically, the accumulated amounts are forwarded by cheque to three of the missionary entities without any deductions therefrom, and in the case of the fourth by Western Union transfer, which is charged with a small WU fee.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

8. Restricted Income Funds (continued)

AL Nutkins' Legacy Fund. During 1989 Miss A L Nutkins, a lifelong friend and supporter of the Lord's work in Camberwell, died and left a legacy of £2,000 to the Sir John Kirk Mission, Toulon Street, Camberwell. The Elder and Deacons of the Church, where Miss Nutkins also attended before she became elderly and infirm, took the view, in consultation with the Shaftesbury Society, who owned the Mission premises, but allowed the church to run all its Sunday School and much of its young people's work there for many years, that as Miss Nutkins would not have been aware of the somewhat complicated legal and financial connection between the Mission and the Church, she would have wished these funds to be used towards the children's work undertaken on those premises, most particularly the Sunday School, where she had herself taught for a number of years. Accordingly, the legacy has been placed in a National Savings Income Bond and the income is used as an offset against the cost of Sunday School work each year. The interest received in 2022 amounted to £23. The capital of £2,000 is available whenever needed for the same purposes. The Mission premises have long since been demolished, and since then the Sunday School work of the Church has been accommodated in its own buildings.

9. Unrestricted Income Funds

9a. Current Year

	At 1 January 2022 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2022 £
General Fund	325,329	65,950	(63,695)	(26,023)	-	301,561
Designated fund – needy Christians	4,751	-	-	-	-	4,751
	<u>330,080</u>	<u>65,950</u>	<u>(63,695)</u>	<u>(26,023)</u>	<u>0</u>	<u>306,312</u>

9b. Prior Year

	At 1 January 2021 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2021 £
General Fund	329,378	55,036	(62,481)	4,396	(1,000)	325,329
Designated fund – needy Christians	4,751	-	(1,000)	-	1,000	4,751
	<u>334,129</u>	<u>55,036</u>	<u>(63,481)</u>	<u>4,396</u>	<u>0</u>	<u>330,080</u>

The designated fund records a decision of the Members some years ago to commit £1,000 per annum to the support of needy Christians worldwide. In 2018 there was a further decision by the Trustees to commit £6,000 to that fund.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2022

10. Related Party Transactions

Pastor Fred Hintze, a Managing Trustee, received gross remuneration of £29,848 (2021: £26,954) during the year in his employed capacity of Minister. Pastor Fred Hintze also occupied the Church flat, rent free, as part of his contract of employment for the better performance of his duties. His heating and lighting bills are paid by the Church as part of the same arrangement, together with two thirds of his telephone bills.

Pastor Fred Hintze is also a Director of the Union of Evangelical Churches ("UEC") (Charity No 1126849). During the year the Church made payments of £600 (2021: £700) to UEC by way of membership fees per church member, plus £785 (2021: £1,121) for reimbursement of insurance of the church premises. The UEC owns the Church premises and flat and makes them available to the Church rent free. The Church maintains the Church premises and reimburses UEC re buildings insurance.

The Trustees give anonymously to the work of the Church and therefore the amount of aggregate donations is not known.

CAMBERWELL EVANGELICAL CHURCH

England & Wales - Charity number 1166885

Accounts

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements

31 December 2021

Charity Commission Registration: 1166885

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements 2021 Contents

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CAMBERWELL EVANGELICAL CHURCH

Legal and administrative information For the year ended 31 December 2021

Charity Name	Camberwell Evangelical Church										
Principal Address	65 Bethwin Road, Camberwell, London SE5 0YR										
Charity Registration	1166885. The church was registered with the Charity Commission on 3 May 2016										
Governing Document	Church Constitution dated 28 October 2015.										
Objectives	<p>The Objects of the Church are those set out at clause 3.1 of the Constitution which states: "the Objects of the Church are, for the public benefit, to advance the Christian faith in accordance with the Statement of Beliefs and Practices in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit." Clause 3.2 is a statement as to the application of both the income and capital in promoting the Objects set out in clause 3.1. Clause 3.3 is a statement that in pursuit of its Objects, the Church will continue its association with its umbrella body, the Union of Evangelical Churches.</p> <p>The Church is committed to maintaining a Gospel witness in the Camberwell area of South London.</p>										
Affiliations	Union of Evangelical Churches.										
Managing Trustees	<p>The Trustees who served during the year or who were serving at the date of this report were:</p> <table><tr><td>Barrie Gillam</td><td>Resigned 20 September 2021</td></tr><tr><td>John Gardner</td><td></td></tr><tr><td>Fred Hintze (Pastor)</td><td></td></tr><tr><td>Stephen Whitton</td><td></td></tr><tr><td>John Larlham</td><td>Appointed June 2021</td></tr></table>	Barrie Gillam	Resigned 20 September 2021	John Gardner		Fred Hintze (Pastor)		Stephen Whitton		John Larlham	Appointed June 2021
Barrie Gillam	Resigned 20 September 2021										
John Gardner											
Fred Hintze (Pastor)											
Stephen Whitton											
John Larlham	Appointed June 2021										
Key Management Personnel	Those in charge of directing, controlling, running and operating the Charity on a day to day basis are the Managing Trustees.										
Bankers	HSBC 47 Rye Lane Peckham London SE15 5ET										
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL										

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2021

The Trustees submit their report and the financial statements of the Church for the year ended 31 December 2021. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015) and the Financial Reporting Standard 102 (FRS 102). The legal and administrative information set out earlier in this document forms part of this report.

I. Structure, Governance & Management

I.1 The Trustees

The Managing Trustees are responsible for the day to day running of the affairs of the Church. The Managing Trustees are the Pastor and the Deacons. The spiritual leadership of the church is vested in the Pastor as the only elder.

Trustees have to be existing Members of the Church and to be proposed and seconded at a Members' Annual General Meeting and elected by secret ballot with a majority of 75% of Members present required. Deacons stand for re-election every three years. None of the Church's officers receive remuneration, apart from the Pastor who is a salaried employee.

The Trustees meet at least 4 times per annum to discuss a full range of matters relating to the spiritual progress, direction and oversight of the Church and its Members, finance, fabric, and general administration,

I.2 Members

Requirements for Church Membership are:

- repentance toward God and faith in the Lord Jesus Christ as Lord and the only Saviour of sinners
- acceptance of and conformity to the Constitution and Statement of Beliefs and Practices of the Church; and
- being willing to submit to the discipline and spiritual oversight of the Elder.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church Members meet twice per annum for an Annual General and an Extraordinary General Meeting and receive reports from the Trustees.

The induction process for anyone applying for Church Membership comprises an initial meeting with the Elder and receipt of copies of the Church Constitution and accompanying Statement of Beliefs and Practices. An interview is then arranged with two of the Deacons, who report back to the Elder as to the candidate's suitability; the Pastor (the sole Elder) then makes the final decision and any newly approved Church Member is formally welcomed into fellowship at the next Lord's Supper.

2. Activities & Strategies

The Church is a vibrant, urban, multi-ethnic, evangelical congregation with a membership of around 30. On a wider front the Church is a member of the Union of Evangelical Churches (registered charity 1126849),

The Trustees have given due regard to the Charity Commission's guidance on public benefit. During the year the Church continued to maintain the following activities in order to promote the Gospel in the local neighbourhood and beyond:

Activities run physically from and local to the Church premises in 2021.

- Sunday morning and evening worship services – All Year
- Wednesday evening Bible Study and Prayer Meeting – All Year
- Friday Youth Club – ages 5 – 12 – Since July 21
- Tuesday Bible study discussion group – Since Sep 21
- Saturday morning football for every other week – Since Sep 21
- Annual Christmas Carol Service

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2021

The Lord's Day worship and outreach services are the core activities of the Church. Meeting twice on a Sunday, they provide for Christian public worship, prayer, preaching the Word of God and fellowship. Those attending on a regular basis, numbering up to 50 of all age groups, mainly live locally, but any other visitors are welcome.

3. Achievements and Performance

As a Church we give thanks to God that He has seen fit to continue to bless our endeavours to serve Him over many years. We pray that God will enable us to be good stewards of the gifts and resources with which He has entrusted us.

COVID interrupted the Church's long history spanning six decades of providing weekly activities for young people in the local communities of Camberwell and Walworth.

Our aim remains, to provide children and young people with a safe and happy environment in which they can meet with friends, make new friendships, play games, participate in sport, learn to cook and make handicrafts.

In all that we do our priority is to serve the Lord, and thus the gospel of the Lord Jesus Christ is preached at every opportunity at these various meetings.

As a Christian church we share our faith and promote the value of good citizenship. Children and adults of all faiths and cultural backgrounds are welcome to attend our activities.

The need for churches like ours to open their doors weekly to the young and youth of inner city London, became abundantly apparent in 2019, when two young men with whom we had close contact when they were boys (one of them from the age of seven), were stabbed to death in the vicinity of the church, being victims of gang warfare.

At all of our youth activities through the teachings of the Christian faith, young people are regularly reminded of their civic responsibilities to one another, that they are accountable for their actions and the consequences of them, as well as warning them of the dangers that many young people growing up in the city face. We encourage them to embrace the Christian principles of Forgiveness, Reconciliation, Love and Peace and, by the grace of God, we will continue to do so.

Some former Pre COVID Weekly Activities have not yet recommenced

Sunday School including; Young Believers' Class. Sunday Group / Adult Bible Class.

Monday club, Girls club (Tuesday), Boys club (Thursday), Youth clubs. Two youth clubs were held on Tuesdays and Thursdays. – Replaced by newly formed and revised Friday Club

Open Air Meeting (Sunday evening).

4. Financial Review

4.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 9 and 10 respectively. The Church's reserves decreased by £4,357 (2020 – decreased by £6,209) during the year. The Balance Sheet shows total net assets of £332,630 (2020: £336,987). The main assets remain the cash and bank deposits and the bond fund investments.

Included in total funds are amounts totalling £2,550 (2020: £2,858) which are restricted. These balances have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 8 to the accounts together with an analysis of movements in the year.

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2021

4.2 Reserves Policy

The Trustees have examined the requirements for free reserves. The Trustees consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 12 months' routine general fund expenditure plus committed future expenditure on other projects, where applicable and where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented.

At 31 December 2021 the Church had net free reserves of £326,586 (2020: £328,383) as follows:

	2021 £	2020 £
Total reserves	332,630	336,987
Less: restricted funds	(2,550)	(2,858)
Less: fixed assets	(3,494)	(5,746)
Free reserves	326,586	328,383
Free reserves requirement: 12 months' budgeted routine expenditure	63,000	63,000
Balance held to cover future eventualities, under God, and to secure the ongoing work of the church long-term, providing for any unforeseen circumstances	263,586	265,383
	326,586	328,383

5. Plans for Future Periods

The Church has through COVID moved forward into a the digital world and will continue with online access to it's services reaching out to community who cannot attend for all kinds of reasons. Facebook and YouTube feeds have proven to be popular and well used.

Evangelistic services will be held at Easter and Christmas services seeking to invite parents of the children attending Friday Club – This will be a feature of the new calendar for church events, The 2020 Christmas service saw 100 people in attendance with over 50 visitors.

The Easter service in 2021 and a Baptismal service again saw good numbers of visitors.

It is expected that mew members will be added to the church in 2021.

6. Responsibilities of The Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church and of its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

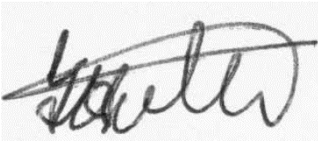
CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2021

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 20 July 2022 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Fred Hintze', is written over a light grey rectangular background.

**Fred Hintze
Pastor**

CAMBERWELL EVANGELICAL CHURCH

Report of the Independent Examiner to the Trustees of Camberwell Evangelical Church

I report on the financial statements of Camberwell Evangelical Church for the year ended 31 December 2021, set out on pages 8 to 17.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees consider that an audit is not required for this (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



John Helm ACA

20 July 2022

CAMBERWELL EVANGELICAL CHURCH

Statement of Financial Activities
For the year ended 31 December 2021

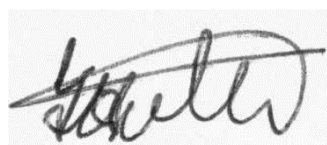
	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £
Income from:	2						
Offerings, donations and legacies		49,851	1,046	50,897	53,443	1,990	55,433
Investments		5,185	-	5,185	5,369	22	5,391
Total Income		55,036	1,046	56,082	58,812	2,012	60,824
Expenditure on:							
Charitable activities	3	63,481	1,354	64,835	58,948	2,254	61,202
Total Expenditure		63,481	1,354	64,835	58,948	2,254	61,202
Net gains/(losses) on investments		4,396	-	4,396	(5,831)	-	(5,831)
Net income		(4,049)	(308)	(4,357)	(5,967)	(242)	(6,209)
Transfers between funds		-	-	-	-	-	-
Other recognised gains/(losses)		-	-	-	-	-	-
Net movement in funds		(4,049)	(308)	(4,357)	(5,967)	(242)	(6,209)
Total funds brought forward		334,129	2,858	336,987	340,096	3,100	343,196
Total funds carried forward		330,080	2,550	332,630	334,129	2,858	336,987

CAMBERWELL EVANGELICAL CHURCH

**Balance Sheet
As at 31 December 2021**

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Fixed Assets					
Tangible Assets	4	3,494	-	3,494	5,746
Investments	5	181,085	2,000	183,085	178,689
		184,579	2,000	186,579	184,435
Current Assets					
Debtors	6	4,348	-	4,348	2,577
Cash Deposits		-	-	-	70,000
Cash At Bank And In Hand		142,468	550	143,018	82,048
		146,816	550	147,366	154,625
Creditors - Amounts Falling Due Within One Year	7	1,315	-	1,315	2,073
Net Current Assets		145,501	550	146,051	152,552
Net Assets		330,080	2,550	332,630	336,987
Represented by:					
Restricted Income Funds	8	-	2,550	2,550	2,858
Unrestricted Income Funds	9	330,080	-	330,080	334,129
Total Funds		330,080	2,550	332,630	336,987

The financial statements were approved by the Managing Trustees on 20 July 2022 and signed on its behalf by:



**Fred Hintze
Pastor**

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (SORP2015) and the Financial Reporting Standard 102 (FRS102). The financial statements are drawn up on the historical cost basis of accounting.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law.

The Church meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the Charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is accrued. Dividends receivable from investments are accounted for when received.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Church is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the Church's principal objects, as outlined in the Report of the Trustees. These governance costs which comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Taxation

As a charity, the church is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the church.

Fixed Asset Investments

Realised and unrealised gains and losses on investments are reflected through the Statement of Financial Activities.

Tangible Fixed Assets

The cost of furniture, fittings and equipment, less any expected residual value, is depreciated on a straight line basis over the effective useful life of the asset, which has been estimated as seven years for the kitchen and four years for the Hymnal Plus music system.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

I. Accounting Policies (continued)

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and discounted to present value at the reporting date.

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Donations and legacies				
Offerings and donations	47,926	761	48,687	52,878
Gift Aid - Income tax reclaimed	1,925	285	2,210	2,555
	<hr/>	<hr/>	<hr/>	<hr/>
	49,851	1,046	50,897	55,433
Investment income				
Dividends	4,228	-	4,228	4,611
Bank Interest	957	-	957	780
	<hr/>	<hr/>	<hr/>	<hr/>
	5,185	1,046	5,185	5,391
	<hr/>	<hr/>	<hr/>	<hr/>
	55,036	2,092	56,082	60,824

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

3. Expenditure On Charitable Activities

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Provision of Pastor				
Gross salary	26,954	-	26,954	26,129
Manse heat, light & water	2,482	-	2,482	2,138
Council Tax	1,350	-	1,350	1,276
National insurance and PII Id rebate to Pastor	197	-	197	184
	30,983	0	30,983	29,727
Church life, meetings & outreach				
Evangelism & young people's work	2,256	-	2,256	563
Visiting Speakers	100	-	100	-
Church functions & outings	173	-	173	654
Licences, memberships & personnel vetting (DBS checks)	1,059	-	1,059	1,092
Sundry	178	-	178	-
	3,766	0	3,766	2,309
Provision of Church building & facilities				
Heat, light & water	2,038	-	2,038	2,520
Insurance	1,562	-	1,562	526
Maintenance & cleaning	13,377	-	13,377	12,867
Depreciation	2,252	-	2,252	2,252
Minibus	316	-	316	565
	19,545	0	19,545	18,730
Office costs				
Printing, stationery & postage	550	-	550	135
Telephone	426	-	426	311
Accountancy	400	-	400	300
Sundry	119	-	119	248
	1,495	0	1,495	994
Gifts to individuals, missionaries & other churches				
Phillip Baptiste (Dominica)	540	80	620	984
Ron & Maria Cunningham (Tanzania)	-	370	370	624
Slav Lands Christian Fellowship (Siberia)	370	624	994	-
Trinitarian Bible Society	90	280	370	624
Other	5,742	-	5,742	6,310
	6,742	1,354	8,096	8,542
Governance Costs				
Legal & professional fees	-	-	-	-
Independent examination	950	-	950	900
	950	0	950	900
	63,481	1,354	64,835	61,202

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

3. Expenditure On Charitable Activities (continued)

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Wages and salaries	32,151	-	32,151	29,959
National Insurance and P11D rebate to Pastor	197	-	197	184
	<u>32,348</u>	<u>0</u>	<u>32,348</u>	<u>30,143</u>
Of which the following gross salaries were paid to Key Management Personnel	<u>26,954</u>	<u>-</u>	<u>26,954</u>	<u>26,129</u>

There were 2 employees during the year (2020: 2). No employee (2020: nil) received emoluments in excess of £60,000 during the year.

4. Tangible Fixed Assets

	Freehold land & buildings £	Fixtures & fittings £	Total £
Cost/valuation			
At 1 January 2021	-	14,248	14,248
Additions	-	-	-
Disposals	-	-	-
At 31 December 2021	<u>0</u>	<u>14,248</u>	<u>14,248</u>
Depreciation			
At 1 January 2021	-	8,502	8,502
Charge for Period	-	2,252	2,252
Disposals	-	-	-
At 31 December 2021	<u>0</u>	<u>10,754</u>	<u>10,754</u>
Net Book Value			
At 31 December 2021	<u>0</u>	<u>3,494</u>	<u>3,494</u>
At 31 December 2020	<u>0</u>	<u>5,746</u>	<u>5,746</u>

The Church occupies the church premises (comprising a church building and flat) at 65 Bethwin Road, Camberwell, London SE5 0YR. The premises are owned by the Union of Evangelical Churches which makes them available to the Church rent free. The Church maintains and insures the church premises under separate policies for buildings (in the name of UEC Camberwell) and contents (in the name of the Church).

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

5. Fixed Assets Investments

	2021 £	2020 £
Market Value		
At 1 January	178,689	184,520
Purchases	-	-
Sales	-	-
Net (loss) profit on revaluation	4,396	(5,831)
At 31 December	183,085	178,689
Market value represented by investments in:		
FP CAF Fixed Interest B Income Fund Income Units	44,502	46,672
M&G Charibond Income units	44,314	45,891
BMO CAF Responsible UK income Fund	45,354	37,536
BMO CAF Responsible Sterling Corp Bond Fund	46,914	46,590
National Savings Investment	2,000	2,000
	183,084	178,689
Original Cost		
FP CAF Fixed Interest B Income Fund Income Units	47,500	47,500
M&G Charibond Income units	47,500	47,500
BMO CAF Responsible UK income Fund	44,358	44,358
BMO CAF Responsible Sterling Corp Bond Fund	44,358	44,358
National Savings Investment	2,000	2,000
	185,716	185,716

The investments are held in the name of Camberwell Evangelical Church.

6. Debtors

	2021 £	2020 £
Income tax receivable re Gift Aid	4,030	1,820
Prepayments	318	757
	4,348	2,577

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

7. Creditors - Amounts Falling Due Within One Year

	2021 £	2020 £
Other creditors including taxation and social security	65	822
Accruals	1,250	1,250
	<u>1,639</u>	<u>2,072</u>

8. Restricted Income Funds

8a. Current Year

	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
Missionary Fund	633	1,046	(1,354)	-	325
AL Nutkins' Legacy Fund (Sunday School)	2,000	-	-	-	2,000
Harvest	225	-	-	-	225
	<u>2,858</u>	<u>1,046</u>	<u>(1,354)</u>	<u>0</u>	<u>2,550</u>

8b. Prior Year

	At 1 January 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
Missionary Fund	1,100	1,765	(2,232)	-	633
AL Nutkins' Legacy Fund (Sunday School)	2,000	22	(22)	-	2,000
Harvest	0	225	-	-	225
	<u>3,100</u>	<u>2,012</u>	<u>(2,254)</u>	<u>0</u>	<u>2,858</u>

Descriptions of the restricted funds are as follows:

The Missionary Fund. Every month a collection is taken up for our four supported missionaries / missionary organisations. These funds can either be designated for one or more individually, or if not the general collections for this purpose are divided equally between the four. In addition, one church member sends his missionary offering monthly by designated bank transfer and that particular payment is also Gift Aided - both the monthly amount and the Gift Aid thereon are for the 'general' missionary fund and are thus divided between all four missionaries. Periodically, the accumulated amounts are forwarded by cheque to three of the missionary entities without any deductions therefrom, and in the case of the fourth by Western Union transfer, which is charged with a small WU fee.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

8. Restricted Income Funds (continued)

AL Nutkins' Legacy Fund. During 1989 Miss A L Nutkins, a lifelong friend and supporter of the Lord's work in Camberwell, died and left a legacy of £2,000 to the Sir John Kirk Mission, Toulon Street, Camberwell. The Elder and Deacons of the Church, where Miss Nutkins also attended before she became elderly and infirm, took the view, in consultation with the Shaftesbury Society, who owned the Mission premises, but allowed the church to run all its Sunday School and much of its young people's work there for many years, that as Miss Nutkins would not have been aware of the somewhat complicated legal and financial connection between the Mission and the Church, she would have wished these funds to be used towards the children's work undertaken on those premises, most particularly the Sunday School, where she had herself taught for a number of years. Accordingly, the legacy has been placed in a National Savings Income Bond and the income is used as an offset against the cost of Sunday School work each year. The interest received in 2021 amounted to £23. The capital of £2,000 is available whenever needed for the same purposes. The Mission premises have long since been demolished, and since then the Sunday School work of the Church has been accommodated in its own buildings.

9. Unrestricted Income Funds

9a. Current Year

	At 1 January 2021 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2021 £
General Fund	329,378	55,036	(62,481)	4,396	(1,000)	325,329
Designated fund – needy Christians	4,751	-	(1,000)	-	1,000	4,751
	<u>334,129</u>	<u>55,036</u>	<u>(63,481)</u>	<u>4,396</u>	<u>0</u>	<u>330,080</u>

9b. Prior Year

	At 1 January 2020 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2020 £
General Fund	336,345	58,812	(58,948)	(5,831)	(1,000)	329,378
Designated fund – needy Christians	3,751	-	-	-	1,000	4,751
	<u>340,096</u>	<u>58,812</u>	<u>(58,948)</u>	<u>(5,831)</u>	<u>0</u>	<u>334,129</u>

The designated fund records a decision of the Members some years ago to commit £1,000 per annum to the support of needy Christians worldwide. In 2018 there was a further decision by the Trustees to commit £6,000 to that fund.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2021

10. Related Party Transactions

Pastor Fred Hintze, a Managing Trustee, received gross remuneration of £26,954 (2020: £26,129) during the year in his employed capacity of Minister. Pastor Fred Hintze also occupied the Church flat, rent free, as part of his contract of employment for the better performance of his duties. His heating and lighting bills are paid by the Church as part of the same arrangement, together with two thirds of his telephone bills.

Pastor Fred Hintze is also a Director of the Union of Evangelical Churches ("UEC") (Charity No 1126849). During the year the Church made payments of £700 (2020: £700) to UEC by way of membership fees per church member, plus £1,121 (2020: £526) for reimbursement of insurance of the church premises. The UEC owns the Church premises and flat and makes them available to the Church rent free. The Church maintains the Church premises and reimburses UEC re buildings insurance.

The Trustees give anonymously to the work of the Church and therefore the amount of aggregate donations is not known.

CAMBERWELL EVANGELICAL CHURCH

England & Wales - Charity number 1166885

Accounts

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements

31 December 2020

Charity Commission Registration: 1166885

CAMBERWELL EVANGELICAL CHURCH

Report and Financial Statements 2020 Contents

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CAMBERWELL EVANGELICAL CHURCH

Legal and administrative information For the year ended 31 December 2020

Charity Name	Camberwell Evangelical Church												
Principal Address	65 Bethwin Road, Camberwell, London SE5 0YR												
Charity Registration	1166885. The church was registered with the Charity Commission on 3 May 2016												
Governing Document	Church Constitution dated 28 October 2015.												
Objectives	<p>The Objects of the Church are those set out at clause 3.1 of the Constitution which states: "the Objects of the Church are, for the public benefit, to advance the Christian faith in accordance with the Statement of Beliefs and Practices in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit." Clause 3.2 is a statement as to the application of both the income and capital in promoting the Objects set out in clause 3.1. Clause 3.3 is a statement that in pursuit of its Objects, the Church will continue its association with its umbrella body, the Union of Evangelical Churches.</p> <p>The Church is committed to maintaining a Gospel witness in the Camberwell area of South London.</p>												
Affiliations	Union of Evangelical Churches.												
Managing Trustees	<p>The Trustees who served during the year or who were serving at the date of this report were:</p> <table><tr><td>Barrie Gillam</td><td>Resigned 20 September 2021</td></tr><tr><td>David Larlham</td><td>Deceased 14 July 2020</td></tr><tr><td>John Gardner</td><td></td></tr><tr><td>Fred Hintze (Pastor)</td><td></td></tr><tr><td>Stephen Whitton</td><td></td></tr><tr><td>John Larlham</td><td>Appointed 4 November 2021</td></tr></table>	Barrie Gillam	Resigned 20 September 2021	David Larlham	Deceased 14 July 2020	John Gardner		Fred Hintze (Pastor)		Stephen Whitton		John Larlham	Appointed 4 November 2021
Barrie Gillam	Resigned 20 September 2021												
David Larlham	Deceased 14 July 2020												
John Gardner													
Fred Hintze (Pastor)													
Stephen Whitton													
John Larlham	Appointed 4 November 2021												
Key Management Personnel	Those in charge of directing, controlling, running and operating the Charity on a day to day basis are the Managing Trustees.												
Bankers	HSBC 47 Rye Lane Peckham London SE15 5ET												
Independent Examiner	John Helm ACA Simply Churches Limited 17 Heathville Road London N19 3AL												

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2020

The Trustees submit their report and the financial statements of the Church for the year ended 31 December 2020. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015) and the Financial Reporting Standard 102 (FRS 102). The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

1.1 The Trustees

The Managing Trustees are responsible for the day to day running of the affairs of the Church. The Managing Trustees are the Pastor and the Deacons. The spiritual leadership of the church is vested in the Pastor as the only elder.

Trustees have to be existing Members of the Church and to be proposed and seconded at a Members' Annual General Meeting and elected by secret ballot with a majority of 75% of Members present required. Deacons stand for re-election every three years. None of the Church's officers receive remuneration, apart from the Pastor who is a salaried employee.

The Trustees meet at least 4 times per annum to discuss a full range of matters relating to the spiritual progress, direction and oversight of the Church and its Members, finance, fabric, and general administration,

1.2 Members

Requirements for Church Membership are:

- repentance toward God and faith in the Lord Jesus Christ as Lord and the only Saviour of sinners
- acceptance of and conformity to the Constitution and Statement of Beliefs and Practices of the Church; and
- being willing to submit to the discipline and spiritual oversight of the Elder.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church Members meet twice per annum for an Annual General and an Extraordinary General Meeting and receive reports from the Trustees.

The induction process for anyone applying for Church Membership comprises an initial meeting with the Elder and receipt of copies of the Church Constitution and accompanying Statement of Beliefs and Practices. An interview is then arranged with two of the Deacons, who report back to the Elder as to the candidate's suitability; the Pastor (the sole Elder) then makes the final decision and any newly approved Church Member is formally welcomed into fellowship at the next Lord's Supper.

2. Activities & Strategies

The Church is a vibrant, urban, multi-ethnic, evangelical congregation with a membership of around 35. On a wider front the Church is a member of the Union of Evangelical Churches (registered charity 1126849),

The Trustees have given due regard to the Charity Commission's guidance on public benefit. During the year the Church continued to maintain the following activities in order to promote the Gospel in the local neighbourhood and beyond:

Covid has impacted activities throughout 2020.

Activities run physically from and local to the Church premises for the months of January – March 2020.

- Sunday morning and evening worship services
- Sunday afternoon Sunday School and Adult Bible Class
- Sunday evening Open Air meeting in two locations within close proximity to the Church
- Wednesday evening Bible Study and Prayer Meeting
- Weeknight evangelistic clubs for boys and girls of all ages from 4 upwards on Monday, Tuesday and Thursday
- Friday evening Bible Study
- Saturday morning football for teenagers every other week

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2020

-
- Annual Holiday Special Bible Club held at Easter for four or five days, for children aged between 4 and 18
 - Annual Christmas Carol Service

The following were maintained via digital platforms from March to August and December 2020.

- Sunday morning and evening worship services
- Tuesday evening teenage discussion group
- Tue/Thu/Fri informal Bible study, prayer & fellowship meetings
- Wednesday evening Bible Study
- Annual Holiday Special Bible Club held at Easter for four or five days, for children aged between 4 and 18

The following were restarted at the Church after lockdown ended between September – November 2020.

- Sunday morning and evening worship services
- Sunday morning Sunday School
- Wednesday evening Bible Study and Prayer Meeting

Some activities were not restarted due to ongoing COVID concerns after March 2020.

- Weeknight evangelistic clubs for boys and girls of all ages from 4 upwards on Monday, Tuesday and Thursday

The Lord's Day worship and outreach services are the core activities of the Church. Meeting twice on a Sunday, they provide for Christian public worship, prayer, preaching the Word of God and fellowship. Those attending on a regular basis, numbering up to 50 of all age groups, mainly live locally, but any other visitors are welcome.

3. Achievements and Performance

As a Church we give thanks to God that He has seen fit to continue to bless our endeavours to serve Him over many years. We pray that God will enable us to be good stewards of the gifts and resources with which He has entrusted us.

COVID interrupted the Church's long history spanning six decades of providing weekly activities for young people in the local communities of Camberwell and Walworth.

Our aim remains, to provide children and young people with a safe and happy environment in which they can meet with friends, make new friendships, play games, participate in sport, learn to cook and make handicrafts. Post March 2020 we could only run events digitally but sought to continue with a teenage discussion group and fun activity sessions for our digital Holiday Special Club at Easter.

In all that we do our priority is to serve the Lord, and thus the gospel of the Lord Jesus Christ is preached at every opportunity at these various meetings.

As a Christian church we share our faith and promote the value of good citizenship. Children and adults of all faiths and cultural backgrounds are welcome to attend our activities.

The need for churches like ours to open their doors weekly to the young and youth of inner city London, became abundantly apparent in 2019, when two young men with whom we had close contact when they were boys (one of them from the age of seven), were stabbed to death in the vicinity of the church, being victims of gang warfare.

At all of our youth activities through the teachings of the Christian faith, young people are regularly reminded of their civic responsibilities to one another, that they are accountable for their actions and the consequences of them, as well as warning them of the dangers that many young people growing up in the city face. We encourage them to embrace the Christian principles of Forgiveness, Reconciliation, Love and Peace and, by the grace of God, we will continue to do so.

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2020

Weekly Activities

Sunday School – Jan-Mar and Sep-Nov 2020. This meeting is held weekly for young people aged 4 - 18 years. Attendees participate in communal singing, they go to age appropriate classes where they receive Bible teaching with visual aids, and discuss the many and varied doctrines and principles of the Christian faith. Sunday School is Christ-centred, based upon the Word of God and seeking to bring glory to Him. Those who attend are given prizes and free items of food.

Young Believers' Class. Jan-Mar only This group for young Christians who are still growing in the faith commenced in 2017. The interactive sessions are straight Scriptural teaching starting from the creation in Genesis and focusing on the main events and spiritual lessons encountered as the Bible unfolds.

Sunday Group / Adult Bible Class. Jan-Mar only This is a devotional meeting on Sunday afternoons for ages 18 upwards. All are welcome, and sometimes parents of Sunday School children will attend. Throughout the year, studies have concentrated upon the seven sayings of Christ from the Cross, and His seven 'I am' statements. Up to 8 adults attend each week. In the latter part of 2020, this meeting was brought to an end as the number of those attending regularly dwindled.

Monday club. Jan-Mar only This activity is provided for children of both sexes and of primary school age, typically 4-11 years. It has been running since 1965. The children participate in communal singing they listen to a story from the Bible and then choose either to play games, bake or make crafts. All of this is provided free of charge and, as with all our activities, is supervised by volunteers from the Church. Since 1965, thousands of children have passed through the Monday Club – some are now parents and grandparents.

Girls club (Tuesday). Jan-Mar only This club is for girls aged 7-11 years, where they can meet in a safe and happy environment. The girls participate in communal singing and then discuss topical themes arising from the Bible message they have heard; they then play games, make crafts and cook food which they can take home with them.

Boys club (Thursday). Jan-Mar only This activity is for boys between the ages of 5-11 years. In the Winter the boys participate in indoor games including football, snooker, table tennis and board games. In the Summer the boys are taken to a local park where football matches are organised and officiated over by volunteers from the Church. A gospel talk is always a key feature of this club, and in the summer numbers are regularly 30-40 strong.

Youth clubs. Jan-Mar only Two youth clubs are held on Tuesdays and Thursdays. These are for young people of both sexes of secondary school age and college, typically 11-18 years old. At these clubs young people can meet and talk with friends and play games, such as table tennis, snooker, chess and other board games. They can also cook and bake, the food that they make they can take home, all of these activities are provided free of charge. Once more, the gospel is presented at every meeting. Since the 1960s, we have seen hundreds of youngsters come and go; we have had some ups and downs; appreciated various individuals and groups that have showed interest in Christian things; and enjoyed some great times of fun, fellowship and hard graft. In the closing months of 2020, the Thursday night meeting ceased because of lack of numbers.

Special events. Held digitally at Easter Holiday Special is a week long event held during the Easter holiday period for children aged 4-18. Young people participate in communal singing, reading and listening to a series of Bible talks from one of the four gospels. They are encouraged to ask and answer questions from these talks. The children also have the opportunity to make different handicrafts each day and can take these home at the end of the week. In the evenings organised outdoor and indoor games are provided. The week is staffed by many unpaid volunteers, most of whom take time off work. All the activities are free of charge to the children and young people.

Reaching out to the community. Not during lockdown periods On a weekly basis the Pastor visits people living in the local area around the Church, personally, inviting them to come along to the various Church meetings. Those who do come receive a warm welcome and are shown friendship and hospitality.

Canceled in 2020 due to COVID One Saturday a year the Church hires two coaches to take old and young to the seaside for the day; no charge is made for those who come along.

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees

For the year ended 31 December 2020

Not during lockdown periods Each week on Thursday mornings since 2000, our Pastor has had the privilege of taking the morning assembly Bible lessons at a local Church of England primary school. Although those visits are now reduced to once every two weeks, we pray that the children will continue to enjoy teaching from God's Word as before. Invitations are made to the various children's outreach meetings each week at the Church, and of course to Sunday School.

Open Air Meeting (Sunday evening). Jan-Mar only Virtually every week of the year, for over 50 years, the Church has obeyed the Lord in going out onto the streets of our neighbourhood to preach the Gospel. After a hymn, one or two will proclaim the message of salvation through Jesus Christ our Lord, and over the years, a number have come along to the Church as a result of these meetings, some are still with us many years later. Currently the meetings are held at Camberwell Green during the winter months, and near the Oval in the summer. Simultaneously, a prayer meeting is held for this vital work back at the Church.

Saturday morning football. Jan-Mar only Every two weeks, pick up football matches are organised on the asphalt pitches in Ruskin Park, and well over 20 lads take part on most of these occasions – some are in their 30s or 40s and have been coming for many years. A Gospel talk always takes place at the outset.

4. Financial Review

4.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 9 and 10 respectively. The Church's reserves decreased by £6,209 (2019 – increased by £2,721) during the year. The Balance Sheet shows total net assets of £336,987 (2019: £343,196). The main assets remain the cash and bank deposits and the bond fund investments.

Included in total funds are amounts totalling £2,858 (2019: £3,100) which are restricted. These balances have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 8 to the accounts together with an analysis of movements in the year.

4.2 Reserves Policy

The Trustees have examined the requirements for free reserves. The Trustees consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 12 months' routine general fund expenditure plus committed future expenditure on other projects, where applicable and where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented.

At 31 December 2020 the Church had net free reserves of £328,383 (2019: £332,098).

	2020 £	2019 £
Total reserves	336,987	343,196
Less: restricted funds	(2,858)	(3,100)
Less: fixed assets	(5,746)	(7,998)
	328,383	332,098
Free reserves		
Free reserves requirement: 12 months' budgeted routine expenditure	63,000	63,000
Balance held to cover future eventualities, under God, and to secure the ongoing work of the church long-term, providing for any unforeseen circumstances	265,383	269,098
	328,383	332,098

CAMBERWELL EVANGELICAL CHURCH

Report of the Trustees For the year ended 31 December 2020

5. Plans for Future Periods

Post relaxing of COVID regulations, the Church in 2021 plans to commence a new youth club, refocusing experience and resources to one evening of youth activity spanning all ages at different time slots. This provides more activity options as more helpers unite on one evening dedicated to one longer period rather than four separate youth activities with less resources stretched over four evenings. This will provide a committed refreshed and enthusiastic atmosphere for the children and support a safe secure and varied experience for all involved.

The Church has through COVID moved forward into a the digital world and will continue with online access to it's services reaching out to community who cannot attend for all kinds of reasons. Facebook and Youtube feeds have proven to be popular and well used.

6. Responsibilities of The Trustees for the Financial Statements

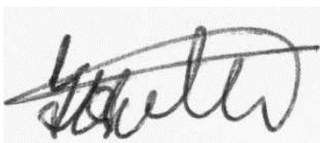
The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church and of its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 11 October 2021 and signed on their behalf by:



**Fred Hintze
Pastor**

CAMBERWELL EVANGELICAL CHURCH

Report of the Independent Examiner to the Trustees of Camberwell Evangelical Church

I report on the financial statements of Camberwell Evangelical Church for the year ended 31 December 2020, set out on pages 9 to 17.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees consider that an audit is not required for this (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



John Helm ACA
11 October 2021

CAMBERWELL EVANGELICAL CHURCH

Statement of Financial Activities
For the year ended 31 December 2020

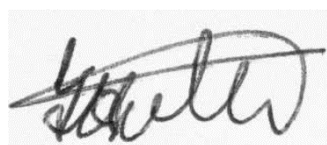
	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total 2019 £
Income from:	2						
Offerings, donations and legacies		53,443	1,990	55,433	50,239	3,397	53,636
Investments		5,369	22	5,391	6,654	23	6,677
Total Income		58,812	2,012	60,824	56,893	3,420	60,313
Expenditure on:							
Charitable activities	3	58,948	2,254	61,202	62,496	2,510	65,006
Total Expenditure		58,948	2,254	61,202	62,496	2,510	65,006
Net gains/(losses) on investments		(5,831)	-	(5,831)	7,414	-	7,414
Net income		(5,967)	(242)	(6,209)	1,811	910	2,721
Transfers between funds		-	-	-	-	-	-
Other recognised gains/(losses)		-	-	-	-	-	-
Net movement in funds		(5,967)	(242)	(6,209)	1,811	910	2,721
Total funds brought forward		340,096	3,100	343,196	338,285	2,190	340,475
Total funds carried forward		334,129	2,858	336,987	340,096	3,100	343,196

CAMBERWELL EVANGELICAL CHURCH

**Balance Sheet
As at 31 December 2020**

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
Fixed Assets					
Tangible Assets	4	5,746	-	5,746	7,998
Investments	5	176,689	2,000	178,689	184,520
		<u>182,435</u>	<u>2,000</u>	<u>184,435</u>	<u>192,518</u>
Current Assets					
Debtors	6	2,577	-	2,577	3,198
Cash Deposits		70,000	-	70,000	135,000
Cash At Bank And In Hand		81,190	858	82,048	14,898
		<u>153,767</u>	<u>858</u>	<u>154,625</u>	<u>153,096</u>
Creditors - Amounts Falling Due Within One Year	7	2,073	-	2,073	2,418
Net Current Assets		<u>151,694</u>	<u>858</u>	<u>152,552</u>	<u>150,678</u>
Net Assets		<u>334,129</u>	<u>2,858</u>	<u>336,987</u>	<u>343,196</u>
Represented by:					
Restricted Income Funds	8	-	2,858	2,858	3,100
Unrestricted Income Funds	9	334,129	-	334,129	340,096
Total Funds		<u>334,129</u>	<u>2,858</u>	<u>336,987</u>	<u>343,196</u>

The financial statements were approved by the Managing Trustees on 11 October 2021 and signed on its behalf by:



**Fred Hintze
Pastor**

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2020

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (SORP2015) and the Financial Reporting Standard 102 (FRS102). The financial statements are drawn up on the historical cost basis of accounting.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law.

The Church meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the Charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is accrued. Dividends receivable from investments are accounted for when received.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Church is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the Church's principal objects, as outlined in the Report of the Trustees. These governance costs which comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Taxation

As a charity, the church is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the church.

Fixed Asset Investments

Realised and unrealised gains and losses on investments are reflected through the Statement of Financial Activities.

Tangible Fixed Assets

The cost of furniture, fittings and equipment, less any expected residual value, is depreciated on a straight line basis over the effective useful life of the asset, which has been estimated as seven years for the kitchen and four years for the Hymnal Plus music system.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2020

I. Accounting Policies (continued)

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and discounted to present value at the reporting date.

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
Donations and legacies				
Offerings and donations	51,173	1,705	52,878	50,906
Gift Aid - Income tax reclaimed	2,270	285	2,555	2,730
	<hr/>	<hr/>	<hr/>	<hr/>
	53,443	1,990	55,433	53,636
Investment income				
Dividends	4,611	-	4,611	5,006
Bank Interest	758	22	780	1,671
	<hr/>	<hr/>	<hr/>	<hr/>
	5,369	22	5,391	6,677
	<hr/>	<hr/>	<hr/>	<hr/>
	58,812	2,012	60,824	60,313

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2020

3. Expenditure On Charitable Activities

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
Provision of Pastor				
Gross salary	26,129	-	26,129	25,688
Manse heat, light & water	2,138	-	2,138	1,953
Council Tax	1,276	-	1,276	1,228
National insurance and PII Id rebate to Pastor	184	-	184	446
	29,727	0	29,727	29,315
Church life, meetings & outreach				
Evangelism & young people's work	541	22	563	4,234
Visiting Speakers	-	-	-	160
Church functions & outings	654	-	654	3,257
Literature	-	-	-	838
Licences, memberships & personnel vetting (DBS checks)	1,092	-	1,092	895
	2,287	22	2,309	9,384
Provision of Church building & facilities				
Heat, light & water	2,520	-	2,520	2,825
Insurance	526	-	526	1,570
Maintenance & cleaning	12,867	-	12,867	9,071
Depreciation	2,252	-	2,252	2,251
Minibus	565	-	565	1,888
	18,730	0	18,730	17,605
Office costs				
Printing, stationery & postage	135	-	135	165
Telephone	311	-	311	269
Accountancy	300	-	300	-
Sundry	248	-	248	42
	994	0	994	42
Gifts to individuals, missionaries & other churches				
Phillip Baptiste (Dominica)	-	984	984	810
Ron & Maria Cunningham (Tanzania)	-	624	624	639
Slav Lands Christian Fellowship (Siberia)	-	0	0	539
Trinitarian Bible Society	-	624	624	499
Other	6,310	-	6,310	4,859
	6,310	2,232	8,542	7,346
Governance Costs				
Legal & professional fees	-	-	-	-
Independent examination	900	-	900	880
	900	0	900	880
	58,948	2,254	61,202	64,572

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2020

3. Expenditure On Charitable Activities (continued)

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
Wages and salaries	29,959	-	29,959	30,308
National Insurance and P11D rebate to Pastor	184	-	184	446
	<u>30,143</u>	<u>0</u>	<u>30,143</u>	<u>30,754</u>
Of which the following gross salaries were paid to Key Management Personnel	<u>26,129</u>	<u>-</u>	<u>26,129</u>	<u>25,688</u>

There were 3 employees during the year (2019: 2). No employee (2019: nil) received emoluments in excess of £60,000 during the year.

4. Tangible Fixed Assets

	Freehold land & buildings £	Fixtures & fittings £	Total £
Cost/valuation			
At 1 January 2020	-	14,248	14,248
Additions	-	-	-
Disposals	-	-	-
At 31 December 2020	<u>0</u>	<u>14,248</u>	<u>14,248</u>
Depreciation			
At 1 January 2020	-	6,250	6,250
Charge for Period	-	2,252	2,252
Disposals	-	-	-
At 31 December 2020	<u>0</u>	<u>8,502</u>	<u>8,502</u>
Net Book Value			
At 31 December 2020	<u>0</u>	<u>5,746</u>	<u>5,746</u>
At 31 December 2019	<u>0</u>	<u>7,998</u>	<u>7,998</u>

The Church occupies the church premises (comprising a church building and flat) at 65 Bethwin Road, Camberwell, London SE5 0YR. The premises are owned by the Union of Evangelical Churches which makes them available to the Church rent free. The Church maintains and insures the church premises under separate policies for buildings (in the name of UEC Camberwell) and contents (in the name of the Church).

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2020

5. Fixed Assets Investments

	2020 £	2019 £
Market Value		
At 1 January	184,520	177,106
Purchases	-	88,715
Sales	-	(88,715)
Net (loss) profit on revaluation	(5,831)	7,414
At 31 December	178,689	184,520
Market value represented by investments in:		
FP CAF Fixed Interest B Income Fund Income Units	46,672	45,538
M&G Charibond Income units	45,891	45,368
BMO CAF Responsible UK income Fund	37,536	46,416
BMO CAF Responsible Sterling Corp Bond Fund	46,590	45,198
National Savings Investment	2,000	2,000
	178,689	184,520
Original Cost		
FP CAF Fixed Interest B Income Fund Income Units	47,500	47,500
M&G Charibond Income units	47,500	47,500
BMO CAF Responsible UK income Fund	44,358	44,358
BMO CAF Responsible Sterling Corp Bond Fund	44,358	44,358
National Savings Investment	2,000	2,000
	185,716	185,716

The investments are held in the name of Camberwell Evangelical Church.

6. Debtors

	2020 £	2019 £
Income tax receivable re Gift Aid	1,820	1,733
Prepayments	757	547
Accrued income	-	918
	2,577	3,198

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2020

7. Creditors - Amounts Falling Due Within One Year

	2020 £	2019 £
Other creditors including taxation and social security	822	-
Accruals	1,250	2,418
	<u>2,072</u>	<u>2,418</u>

8. Restricted Income Funds

	At 1 January 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
Missionary Fund	1,100	1,765	(2,232)	-	633
AL Nutkins' Legacy Fund (Sunday School)	2,000	22	(22)	-	2,000
Harvest	0	225	-	-	225
	<u>3,100</u>	<u>2,012</u>	<u>(2,254)</u>	<u>0</u>	<u>2,858</u>

Descriptions of the restricted funds are as follows:

The Missionary Fund. Every month a collection is taken up for our four supported missionaries / missionary organisations. These funds can either be designated for one or more individually, or if not the general collections for this purpose are divided equally between the four. In addition, one church member sends his missionary offering monthly by designated bank transfer and that particular payment is also Gift Aided - both the monthly amount and the Gift Aid thereon are for the 'general' missionary fund and are thus divided between all four missionaries. Periodically, the accumulated amounts are forwarded by cheque to three of the missionary entities without any deductions therefrom, and in the case of the fourth by Western Union transfer, which is charged with a small WU fee.

AL Nutkins' Legacy Fund. During 1989 Miss A L Nutkins, a lifelong friend and supporter of the Lord's work in Camberwell, died and left a legacy of £2,000 to the Sir John Kirk Mission, Toulon Street, Camberwell. The Elder and Deacons of the Church, where Miss Nutkins also attended before she became elderly and infirm, took the view, in consultation with the Shaftesbury Society, who owned the Mission premises, but allowed the church to run all its Sunday School and much of its young people's work there for many years, that as Miss Nutkins would not have been aware of the somewhat complicated legal and financial connection between the Mission and the Church, she would have wished these funds to be used towards the children's work undertaken on those premises, most particularly the Sunday School, where she had herself taught for a number of years. Accordingly, the legacy has been placed in a National Savings Income Bond and the income is used as an offset against the cost of Sunday School work each year. The interest received in 2020 amounted to £23. The capital of £2,000 is available whenever needed for the same purposes. The Mission premises have long since been demolished, and since then the Sunday School work of the Church has been accommodated in its own buildings.

CAMBERWELL EVANGELICAL CHURCH

Notes to the Financial Statements For the year ended 31 December 2020

9. Unrestricted Income Funds

	At 1 January 2020 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2020 £
General Fund	336,345	58,812	(58,948)	(5,831)	(1,000)	329,378
Designated fund – needy Christians	3,751	-	-	-	1,000	4,751
	<u>340,096</u>	<u>58,812</u>	<u>(58,948)</u>	<u>(5,831)</u>	<u>0</u>	<u>334,129</u>

The designated fund records a decision of the Members some years ago to commit £1,000 per annum to the support of needy Christians worldwide. In 2018 there was a further decision by the Trustees to commit £6,000 to that fund.

10. Related Party Transactions

Pastor Fred Hintze, a Managing Trustee, received gross remuneration of £26,129 (2019: £25,688) during the year in his employed capacity of Minister. Pastor Fred Hintze also occupied the Church flat, rent free, as part of his contract of employment for the better performance of his duties. His heating and lighting bills are paid by the Church as part of the same arrangement, together with two thirds of his telephone bills.

Pastor Fred Hintze is also a Director of the Union of Evangelical Churches (“UEC”) (Charity No 1126849). During the year the Church made payments of £700 (2019: £700) to UEC by way of membership fees per church member, plus £526 (2019: £1,267) for reimbursement of insurance of the church premises. The UEC owns the Church premises and flat and makes them available to the Church rent free. The Church maintains the Church premises and reimburses UEC re buildings insurance.

The Trustees give anonymously to the work of the Church and therefore the amount of aggregate donations is not known.