

Ealing Christadelphian Ecclesia

Trustees' report and Receipts and
Payments accounts

Charity number 1171556

For the year ended 31 December 2021

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Trustees' Report

The trustees' present their Trustees' Report and the Receipts and Payments accounts for the year ended 31 December 2021. The accounts comply with the Charities Act 2011 and the Charity's Constitution.

Objectives and activities

The Ealing Christadelphian Ecclesia ("ECE") is an ecclesiastical church based in West London, endeavouring to help its members and the local community live lives based on Biblical teachings. We believe Jesus is the son of God and will return to Earth to set up his Kingdom. The trustees' aim to provide practical and financial support for teaching the Gospel nationally and internationally through various Christadelphian organisations.

ECE is a family friendly community church consisting of members from a wide range of ages and backgrounds.

ECE's objectives are:

- To advance the spiritual welfare of our members and the local community by teaching the Gospel of Christ.
- To provide for the physical and emotional welfare of our church members by means of regular religious and fellowship meetings, and practical support for members in difficulties.
- To provide support for the poor and disadvantaged outside our church, both locally and internationally, by means of fundraising events, charitable donations and active participation in charitable work, including the work of the Christadelphian Meal-a-Day Fund, and others.

The trustees' are committed to enabling as many members of ECE and people in the local community to worship at our services or use our facilities for the benefit of the local community. A great deal of thought and planning is undertaken to include and involve as many local community groups as possible.

When planning our activities for the year, the trustees' have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable local people to live out their faith in our community through:

- Worship and prayer;
- Learning about the gospel;
- Provision of pastoral care;
- Fellowship; and
- Missionary and outreach work.

The trustees' expect the quantum and nature of ECE's activities to remain generally constant from year to year.

Achievements and Performance

As part of achieving our objectives, ECE has continued to broaden and enhance its services to involve and appeal to as many members and the local community as practicable, whilst maintaining our core values and beliefs. ECE is keen to offer a range of services which our community find both beneficial and spiritually uplifting. 2021 has been especially challenging in the aftermath of the Pandemic but this has left us with a significant number of Iranian refugees who need continued support.

Helping those in need is a demonstration of our faith. We've been blessed with the means to be able to continue our financial support for a wide variety of Christadelphian and non Christadelphian organisations both locally, nationally and internationally. The organisations which benefitted from our financial support during the year were as follows:

- | | |
|---|------------------------------|
| • Kings and Kingston Maternity Units | • Emmaus |
| • Christadelphian Bible Mission (With Specific donations to work in Kenya, and Romania) | • Christadelphian Care Homes |
| • Christadelphian Support Network | • Mungos |
| • Christadelphian Meal-a-Day Fund | • Refuge |
| • Iranian Support | • Mind |
| | • The Log Cabin |

Trustees' Report continued

Our membership has continued to grow, both in terms of numbers and visitors, with many of the visitors visiting regularly. Membership has grown further with the arrival of many more Iranians seeking refuge from persecution, all of whom have been welcomed and will continue to be supported for the foreseeable future. Many of our now friends and Members have been granted Leave to remain and now look to aid the Church in its work supporting others in the same position.

The trustees' would like to thank all of the volunteers who diligently served and work so hard to make our church the vibrant community it is. The trustees' would particularly like to thank the team leaders who work tirelessly to keep the church running.

Financial review

Financially, ECE had a successful year with revenues of £55,509 (2020: £54,953), generating an increase of £6,885 (2020: deficit £11,418). Consequently funds increased to £135,538 (2020: £128,653). The trustees' have determined these are the key financial performance indicators for ECE.

It's the trustee's policy to maintain a balance in reserve in unrestricted funds which equates to roughly two year's total expenditure, of around £80,000, to help provide coverage in an emergency situation, should one arise. Current reserves of £135,538 are in excess of policy, however this amount was boosted by an overdue gift aid rebate being submitted. With continued support of refugees who number over 100, at the close of 2021, ongoing support will be the driving factor in resource allocation for the coming year.

The trustees' consider the financial outlook for ECE to be strong.

Structure, governance and management

The trustees' have been appointed from amongst the members of ECE to efficiently manage the activities of ECE as set out in the Governing Document. The trustees' are volunteers and nominated and appointed by way of a vote of the members at the annual general meeting. Trustee meetings are held periodically throughout the year. Disabled members, whether registered disabled or not, shall be considered for nomination having regard to their aptitude and abilities.

The trustees' are ultimately responsible for the decisions and running of ECE, including how funds are spent. The trustees' have delegated the day to day running of ECE to various teams, each led by a team leader to focus on a particular area of ECE. The current teams are; pastoral, worship, secretary, finance, hall, preaching and program. The teams report to their team leader who reports directly into the trustees'.

No remuneration or payments are made to any trustee except for the reimbursement of preapproved expenses directly incurred in undertaking their duties as trustees. No trustee has any direct or indirect interest or contractual relationship with ECE (apart from being a trustee), nor in any interest in any of ECE's assets or liabilities.

Reference and administrative details

The trustees' who held office during the year were as follows:

Mr Charles Sheppard
Mr Joel Ritmeyer
Dr Stephen Dewild

Registered charity number: 1171556

Registered charity address:

Lavender Cottage
Stane Street
Ockley
Dorking
RH5 5TH

Trustees' Report continued

Bankers:

HSBC Bank plc
PO Box 260
46 The Broadway
Ealing
London
W5 5JR

Independent Examiner:

Karen Hanlan, ACA, ACIE
Karen Hanlan Independent Examiner Limited
1 Saracen Close
Ettington
CV37 7SZ

On behalf of the trustees' on 26/05/2022

X

Charles Sheppard

C Sheppard
Trustee

Independent Examiner's Report to the trustees of Ealing Christadelphian Ecclesia

I report to the trustees on my examination of the accounts of Ealing Christadelphian Ecclesia ('the charity') for the year ended 31 December 2021 which are set out on pages 7 to 10.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 Charity as required by section 130 of the 2011 Act; or
- 2) the accounts do not accord with those records.

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.



Karen Hanlan, Institute of Chartered Accountants in England & Wales
Karen Hanlan Independent Examiner Limited
1 Saracen Close, Ettington, CV37 7SZ

Date: 26/5/22

Receipts and Payments accounts for the year ended 31 December 2021

	<i>Note</i>	2021 £	2020 £
Receipts			
Collections		1,010	879
Regular giving (including gift aid reclaim)		52,830	53,980
Interest		9	94
Loan repayments		1,210	-
Total receipts		55,059	54,953
Payments			
Charitable Activities	2	(48,174)	(66,371)
Excess of receipts over payments		6,885	(11,418)
Cash funds at beginning of year		128,653	140,071
Cash funds at end of year		135,538	128,653

All funds are un-restricted

Statement of assets and liabilities as at 31 December 2021

	Note	2021 £	2020 £
Cash funds			
Current account		22,680	35,268
Savings account		112,089	91,515
Soldo Account		769	1,870
		135,538	128,653
Other monetary assets			
Investment assets			
Shares in subsidiary undertaking	3	160,000	160,000
Debtors – due in more than one year			
Amounts owed by subsidiary undertakings	4	290,825	284,325
Loans to beneficiaries	5	13,128	14,338
		599,491	587,316
Total assets		599,491	587,316

The following notes form part of these financial statements. These financial statements were approved by the trustees' on 26/05/2022 and were signed on its behalf by:

X

Charles Sheppard

C Sheppard
Trustee

Notes

(forming part of the financial statements)

1 Accounting policies

These financial statements were prepared in accordance with the Charities Act 2011 on a receipts and payments basis. The presentational currency of these financial statements is sterling.

The accounting policies set out below have, unless otherwise stated, been applied consistently to all periods presented in these financial statements.

Any judgements made by the trustees', in the application of these accounting policies which have significant effect on the financial statements and estimates with a significant risk of material adjustment in the next year are outlined below.

Receipts

Receipts comprises the cash collected from various collections and gift aid donations predominantly from members and visitors attending our services. Receipts are recognised in the month they are received. Corresponding gift aid reclaims are included on receipt.

Payments

Payments are made to settle the expenses incurred in providing the services and undertaking the activities of the church. Expenses are classified into the closest applicable expense classification. Payments are recognised in the month they are paid.

Cash at bank

Cash and cash equivalents comprise cash balances and at call deposits. ECE has no requirement for bank overdrafts or debt facilities.

Finance system and internal control

The trustees' are responsible for the maintenance of a sound system of internal control. ECE maintains a system of internal financial controls, including monitoring procedures, in order to provide reasonable but not absolute assurance of the maintenance of proper accounting records and the reliability of financial information. The system of internal controls includes:

- computerised reporting system with back-up and internal checking procedures
- regular review of financial matters by the trustees'
- quarterly reporting of financial matters to the general meeting
- authorisation controls over bank accounts

Notes (continued)

2 Payments analysis

	2021 £	2020 £
Donations	29,879	48,105
Catering	199	83
Preaching	3,206	2,639
Welfare	8,074	8,192
Insurance	341	308
Legal	723	173
Postage & telephone	164	93
Independent Examiners Fee	450	452
Rent	1,980	2,160
Office supplies, stationery & printing	735	2,780
It Expenses	1,127	663
Repairs	1,008	134
Sunday school	199	285
Travel expenses	83	221
Bank charges	6	83
Total payments	48,174	66,371

3 Investment assets

	2021 £	2020 £
Shares in subsidiary companies	160,000	160,000

ECE owns 100% of the share capital of Ealing Christadelphian Hall Limited ('ECH Ltd'), a company registered in England and Wales. ECH Ltd owns the land and buildings from which ECE, and other tenants rent at arm's length. As at 31 December 2020 ECH Ltd had net assets of £320,797 and made a loss after taxation of £10,280 for the year ended 31 December 2020.

4 Amounts owed by subsidiary undertakings

2021 £	2020 £
290,825	284,325

The amounts owed by subsidiary undertakings is a loan to ECH Ltd. The loan is interest bearing at 5% and is repayable by 2059, loan interest is accrued but not paid. £nil (2020: £nil), was advanced during the year ended 31 December 2021. Trustees C Sheppard & S Dewild are Directors of ECH Ltd.

5 Amounts owed by beneficiaries

3 Loans to Ealing members are currently being serviced. These represent financial aid to help pay for vehicle maintenance, living costs and travel essentials. Loans were set up in place of Granting the funds to the individual who refused the gifted amounts as part of Welfare costs. As such, there are no terms or interest attached, repayments have been agreed at a sustainable level subject to review should they become unmanageable. The Trustee's make a point of noting loans to members are not desired, but the individuals wished will be respected.