

# OAK COMMUNITY CHURCH

England & Wales - Charity number 1174870

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-09-27

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

## Contact

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**Address** Oak Community Church  
345 Chipperfield Road  
Orpington  
BR5 2LJ

**Phone** 07596591714

**Email** [info@oakchurch.co.uk](mailto:info@oakchurch.co.uk)

**Website** <http://www.oakchurch.co.uk>

## Activities

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**Objects:** 3.1. THE PURPOSES OF THE CIO ARE:3.1.1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, PRIMARILY, BUT NOT EXCLUSIVELY, WITHIN ST. MARY CRAY AND ST PAUL'S CRAY, ORPINGTON AND THE SURROUNDING NEIGHBOURHOOD; AND3.1.2. SUCH OTHER CHARITABLE PURPOSES, INCLUDING THE RELIEF OF POVERTY, AS SHALL IN THE OPINION OF THE CHARITY TRUSTEES, FACILITATE THE WORK OF THE FELLOWSHIP, PROVIDED THAT SUCH PURPOSES MUST BE CARRIED OUT IN A MANNER CONSISTENT WITH THE BASIS OF FAITH.

**Activities:** Weekly acts of worship are held on Sunday mornings and a Bible study, prayer or fellowship meeting is held midweek. The church runs a Sunday school for anyone of primary school age or younger every Sunday, a youth group for those of secondary school age once a month, and a Mums and Toddlers group which meets in term time. Bromley Borough Foodbank uses its land and buildings thrice a week free.

## Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- Mozambique
- Bromley
- Kent

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£48,938	£35,936	-	-
2024-04-04	£32,361	£39,047	-	-
2023-04-04	£35,433	£30,964	-	-
2022-04-04	£42,251	£38,586	-	-
2021-04-04	£36,000	£51,000	-	-

## Trustees

Name	Role	Appointed
<b>SAMANTHA MARLOW</b>	Chair	2018-10-15
Christopher James Holloway		2022-01-17
VANESSA STEVEN		2018-10-15
WENDY MAY		2018-10-15

**OAK COMMUNITY CHURCH**

England & Wales - Charity number 1174870

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# Accounts

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# The Oak Community Church

## Annual Report: April 2024 - March 2025

The Oak Community Church continues to serve both its congregation and the wider community with dedication and purpose. This report highlights the activities and financial standing of the church over the past year, as part of our submission to the Charity Commission. We remain steadfast in our mission to share God's love to our community through acts of service, spiritual nourishment, and outreach.

### Our Ministry and Community Engagement

#### Sunday Services and Livestreaming

Our Sunday services remain a cornerstone of our ministry. Livestreaming these services has enabled us to reach individuals who are unable to attend in person due to ill health, work commitments, or travel. This initiative ensures that everyone can stay connected to the church, no matter their circumstances. This year, we have also begun sharing short video clips from our services on YouTube, providing regular reminders of sermon content for both our congregation and those beyond our church family. This new approach has extended our reach and impact in meaningful ways. For those attending in person, the junior church led by Ros Tate continues to provide a place where children can flourish, remaining flexible and dedicated to providing something for our younger ones no matter their age or how many we have each week.

#### Midweek Prayer Meetings

Our midweek prayer meetings on Zoom have continued to provide a flexible and accessible way for members to gather in prayer and fellowship without the need to leave their homes. While attendance remains small, a faithful group gathers regularly to pray and celebrate what God is doing. This platform has been especially beneficial for those with mobility challenges or tight schedules, fostering a sense of unity and shared purpose. We continue to see many answers to prayer. Additionally, an in-home prayer meeting on Fridays has provided another opportunity for members to gather in intercession.

#### Two Days of Prayer

This year, we held two dedicated days of prayer, which have become an essential part of the life of the church. These focused times of collective prayer allowed the congregation to seek God's guidance, intercede for the community, and deepen their spiritual connection. These times provided spiritual refreshment and prophetic guidance for those who participated.

#### Celebrating 25 Years

A highlight of the year was celebrating the 25th Anniversary of The Oak Community Church. We held a special service filled with memories and testimonies from church members and previous church leaders. This joyful occasion allowed us to reflect on God's faithfulness over the years and to look forward with hope and expectation for the future.

## Collaboration with Local Churches

The Oak Community Church remains an active participant in the "Churches Together in the Crays" initiative. Our relationship with other local churches remains strong, demonstrated through our annual open-air Good Friday service and a joint prayer and worship celebration. These events bring together believers from various congregations in a shared expression of faith, reinforcing our commitment to unity within the broader Christian community and providing an opportunity to demonstrate our shared values to the wider public.

## Community Support Initiatives

### Warm Space Initiative

We continued to provide a "warm space" for the local community once a week. This initiative offered a welcoming environment with tea, coffee, and, on occasion, a cooked hot meal. Our dedicated volunteers ensured that everyone who came felt valued and cared for. The warm space is well attended and has become a vital refuge for many, offering not just physical warmth but also a place of warm welcome and community to those who attend.

### The Oak's Come n Chat Thursday Club

A new and flourishing community initiative was launched this year: The Oak's Come n Chat Thursday club for seniors. This club reaches out into the community, building on the foundations of a similar club that was previously run within our church building by another organisation who lost their funding. We are pleased to continue this important work and to see this ministry flourish as it serves our senior community members.

### Partnership with Bromley Borough Foodbank

We have continued our strong partnership with Bromley Borough Foodbank, offering our building as one of their community access points. This partnership has enabled individuals and families in need to access essential food supplies and support in a convenient and welcoming environment. By working together, we have been able to extend our reach and impact in addressing food insecurity in our community.

### Santa's Grotto Event

In December, we hosted our annual Santa's grotto event, offering free access for children to visit Santa and experience a festive atmosphere without the financial burden such events often carry. This year, the event helped 40 families, reaching around 80 children. The event was a resounding success, bringing joy to many families in our community. We are also delighted that this event raised £100 for the children's charity Demelza. Volunteers worked tirelessly to create a magical and welcoming environment, and the positive feedback from attendees has been overwhelming.

### Bi-Annual Church Holiday

The church enjoyed its bi-annual holiday to Sizewell Hall Christian Conference Centre during this period. The trip was well attended and proved to be a blessing to many. This self-catering retreat provided an opportunity for fellowship, teaching, and relaxation, allowing us to work together, have fun, and deepen bonds as a church family.

## Governance and Financial Update

### Safeguarding Measures

The Oak Community Church continues to prioritize safeguarding measures to ensure a safe environment for all. In February 2025, safeguarding training was provided to the church and all volunteers in church roles, reinforcing our commitment to best practices and responsibilities. These steps demonstrate our proactive approach to creating a secure and welcoming space for everyone involved in church activities.

### First Aid Training

During the year, two members received first aid training, enhancing our ability to respond to emergencies and care for our congregation and visitors.

### Change in Trustee Leadership

This year saw a significant change in our trustee leadership. Vivienne Curtis, who had served as a trustee for over 15 years and as chair of trustees for 5 years, stepped down from this role. We express our deep gratitude for Vivienne's faithful service and dedication to the church over many years. Sam Marlow, who was already serving as a trustee, took on the role of chair, bringing with her valuable experience from the schools and safeguarding charity sector. We are thankful for Sam's willingness to serve in this capacity.

### Annual Family Meeting

Our Annual General Meeting, known as the Annual Family Meeting, provided an opportunity to update the congregation on key decisions and the church's financial status. Transparency and open communication remain a priority for the leadership. We used this meeting as a forum to celebrate our achievements, share our challenges, and outline plans for the future, ensuring that every member feels involved in our journey.

## Financial Overview

The trustees continue to manage regular income and expenditure with prudence, recognizing that financial sustainability requires careful stewardship. This year, however, we were blessed with two large one-off gifts along with gift aid returns, which have placed the church in a much stronger financial position. As a result, our overall bank balance increased by approximately £13,177 over the year.

These generous gifts have enabled us to establish healthy reserves to provide security in case of tougher seasons ahead. The trustees remain committed to wise financial management, balancing our current ministry needs with the responsibility to build reserves for future challenges and opportunities. We are deeply grateful for the faithfulness and generosity of our congregation, and we trust in God's continued provision.

## Conclusion

The Oak Community Church remains committed to serving its members and the community with faith and determination. We extend our heartfelt gratitude to everyone who has supported the church this year through their time, talents, and financial contributions. We celebrate God's faithfulness and the hard work of all those who have given so generously to see His kingdom advanced in our community. Together, we look forward to continuing our ministry in the year ahead, remaining dedicated to adapting and growing in response to the needs of our congregation and community.

This report represents an account of the activities for the Oak Community Church CIO 1174870.

Trustees met regularly throughout the year, along with the Pastor, to ensure effective and efficient coordination between the legal and practical administration of the charity and the strategic and spiritual leadership of the Church.

This report has been seen and approved as a record of the Church CIO by the current trustees.

**Current Trustees:**

- Sam Marlow (Chair)
- Chris Holloway
- Wendy May
- Vanessa Steven

**Date:** 27<sup>th</sup> January 2026

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*Oak Community Church CIO 1174870*

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2024 TO MARCH 2025**

Bank Account View\*

	<b>Community Account (General Account) 70856258</b>	<b>Building Fund Account (Savings Account) 50094870</b>
<b>Opening Balance</b>	<b>£2,675.34</b>	<b>£12,212.64</b>
<b>Income</b>		
Gifts to the church	£41,392.18	
Tax Return	£5,725.01	
Hall Hire Income	£1,821.00	
Interest and Refunds		£246.13
Transfer between accounts		£10,800.00
<b>Expenditure</b>		
Employment Costs	£22,674.60	
Running Costs	£9,289.95	
Building Upkeep	£3,046.01	
Charitable Giving	£319.00	
Church Ministries	£606.55	
Hall Hire Purchases	£70.80	
Transfer between accounts	£10,800.00	
<b>Closing Balance</b>	<b>£4,806.62</b>	<b>£23,258.77</b>

\* The Oak Community Church operates separate bank accounts. These have previously been used to separate budgets for different purposes. With accounting systems in place these are no longer used for this purpose. The Virtual Fund view provides a breakdown of the different budget funds operated within the charity.

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2024 TO MARCH 2025**

Bank Account Balances

The Oak Community Church Trustees Community Account 70856258

Balance as at 1 <sup>st</sup> April 2024	£2,675.34
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Balance as at 31 <sup>st</sup> March 2025	£4,806.62
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The Oak Community Church (Building Fund) Business Reserve Account 50094870

Balance as at 1 <sup>st</sup> April 2024	£12,212.64
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Balance as at 31 <sup>st</sup> March 2025	£23,258.77
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**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2024 TO MARCH 2025**  
Virtual Fund View\*

	General Fund	Building Project	John 3:16	Fellowship Fund	Reserves
<b>Opening Balance</b>	<b>£2,190.57</b>	<b>£7,484.14</b>	<b>£1,080.27</b>	<b>£133.00</b>	<b>£4,000.00</b>
<b>Income</b>					
Gifts to the church	£41,112.18			£280.00	
Tax Return	£5,725.01				
Hall Hire Income	£1,821.00				
Interest and Refunds	£246.13				
Transfer between accounts					£11,000.00
<b>Expenditure</b>					
Employment Costs	£22,674.60				
Running Costs	£9,289.95				
Charitable Giving	£100.00		£219.00		
Building Upkeep	£3,046.01				
Church Ministries	£606.55				
Hall Hire Purchases	£70.80				
Transfer between accounts	£11,000.00				
<b>Closing Balance</b>	<b>£4,306.98</b>	<b>£7,484.14</b>	<b>£861.27</b>	<b>£413.00</b>	<b>£15,000.00</b>

\* The Oak Community Church operates a number of virtual funds to separate budgets for different purposes. With accounting systems in place these can be tracked across whichever bank account the finances are physically held within.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE OAK COMMUNITY CHURCH**

I report on the accounts of the Oak Community Church for the year ended 31<sup>st</sup> March 2025.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43 (2) of the Charities Act (the 1993 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts (under section 43 (3) (a) of the 1993 Act);
- To follow procedure laid down in the General Directions given by the Charity Commission (under section 43 (7) (b) of the 1993 Act); and
- To state whether particular matters have come to my attention.

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that any material respect the requirements
  - to keep accounting records in accordance with section 41 of the 1993 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: .....  
Name: Catherine Emma Gower Melia  
(Non serving) Elder, The Temple United Reformed Church,  
High Street, St Mary Cray,  
Kent, BR5 4AX

Address: 34 Lee Church Street  
Lewisham  
London SE13 5SF

Date: 10<sup>th</sup> December 2025.

**OAK COMMUNITY CHURCH**

England & Wales - Charity number 1174870

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# Accounts

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# **The Oak Community Church**

## **Annual Report: April 2023 - March 2024**

The Oak Community Church continues to serve both its congregation and the wider community with dedication and purpose. This report highlights the activities and financial standing of the church over the past year, as part of our submission to the Charity Commission. We remain steadfast in our mission to share God's love to our community through acts of service, spiritual nourishment, and outreach.

### **Our Ministry and Community Engagement**

#### **Sunday Services and Livestreaming**

Our Sunday services remain a cornerstone of our ministry. Livestreaming these services has enabled us to reach individuals who are unable to attend in person due to ill health, work commitments, or travel. This initiative ensures that everyone can stay connected to the church, no matter their circumstances. The feedback we have received highlights how meaningful this connection has been for many, particularly during challenging times. For those attending in person, the junior church has remained flexible and dedicated to providing something for our younger ones no matter their age or how many we have each week.

#### **Midweek Prayer Meetings**

Our midweek prayer meetings on Zoom have continued to provide a flexible and accessible way for members to gather in prayer and fellowship without the need to leave their homes. This platform has been especially beneficial for those with mobility challenges or tight schedules. The virtual format has also allowed us to engage with members who might otherwise struggle to attend in-person meetings, fostering a sense of unity and shared purpose. We continue to see many answers to prayer.

#### **Small Group Gatherings**

In addition to our larger gatherings, we held some small meetings in homes for Bible study, prayer, and discipleship. These intimate settings have fostered deeper relationships and spiritual growth among participants. These gatherings have also provided a space for members to share their personal faith journeys, encouraging mutual support and understanding within our church family.

#### **Three Days of Prayer**

This year, we held three dedicated days of prayer, which have become an essential part of the life of the church. These focused times of collective prayer allowed the congregation to seek God's guidance, intercede for the community, and deepen their spiritual connection. While attendance was relatively low for these times, they still provided spiritual refreshment and prophetic guidance for those who participated.

## **Collaboration with Local Churches**

The Oak Community Church remains an active participant in the "Churches Together in the Crays" initiative. A highlight of this collaboration was the open-air Good Friday service, which brought together believers from various congregations in a shared expression of faith. Events like these reinforce our commitment to unity within the broader Christian community and provide an opportunity to demonstrate our shared values to the wider public.

## **Community Support Initiatives**

### **Warm Space Initiative**

Building on the success of last year, we continued to provide a "warm space" for the local community once a week. This initiative offered a welcoming environment with tea, coffee, and, on occasion, a cooked hot meal. Our dedicated volunteers ensured that everyone who came felt valued and cared for. The warm space has become a vital refuge for many, offering not just physical warmth but also a sense of belonging and support.

### **Partnership with Bromley Borough Foodbank**

We have also continued our partnership with Bromley Borough Foodbank, offering our building as one of their community access points. This partnership has enabled individuals and families in need to access essential food supplies and support in a convenient and welcoming environment. By working together, we have been able to extend our reach and impact in addressing food insecurity in our community.

### **Santa's Grotto Event**

In December, we hosted a Santa's grotto event, offering free access for children to visit Santa and experience a festive atmosphere without the financial burden such events often carry. The event was a resounding success, bringing joy to many families in our community. Volunteers worked tirelessly to create a magical and welcoming environment, and the positive feedback from attendees has been overwhelming.

### **Planning for the Bi-Annual Church Holiday**

Looking ahead, the church has begun preparations for its bi-annual church holiday, scheduled to take place in August 2024. This much-anticipated event offers a time of fellowship, teaching, and relaxation for our congregation. Based on current projections, we anticipate sufficient participation to break even financially, and we are excited about the opportunity it provides to strengthen our church community.

## **Governance and Financial Update**

### **Safeguarding Measures**

The Oak Community Church has increased its focus on safeguarding measures this year to ensure a safe environment for all. Training has been provided to all members and volunteers, emphasizing best practices and responsibilities. In addition, volunteer job descriptions and codes of conduct have been developed and distributed for key roles, reinforcing our commitment to accountability and safety. These steps demonstrate our proactive approach to creating a secure and welcoming space for everyone involved in church activities.

### **Annual Family Meeting**

Our Annual General Meeting, known as the Annual Family Meeting, provided an opportunity to update the congregation on key decisions and the church's financial status. Transparency and open communication remain a priority for the leadership. We used this meeting as a forum to celebrate our achievements, share our challenges, and outline plans for the future, ensuring that every member feels involved in our journey.

### **Financial Overview**

This year presented financial challenges, with a reduction of approximately £6,700 in our overall bank balance. Contributing factors included increased costs, a decline in regular giving, higher expenditure on community ministries, and delays in claiming gift aid returns.

The trustees are taking proactive measures to address these challenges, including tightening expenditure and developing strategies to stabilize the church's financial position. In addition, we are exploring new ways to encourage giving and maximize the impact of our resources. Despite these difficulties, we remain confident in God's provision and are committed to prudent stewardship of the resources entrusted to us.

### **Conclusion**

Despite the financial difficulties faced this year, The Oak Community Church remains committed to serving its members and the community with faith and determination.

We extend our heartfelt gratitude to everyone who has supported the church this year through their time, talents, and financial contributions. Together, we look forward to continuing our ministry in the year ahead. As we move forward, we remain dedicated to adapting and growing in response to the needs of our congregation and community.

**THE OAK COMMUNITY CHURCH  
SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2023 TO MARCH 2024**

Bank Account View\*

	Community Account (General Account) 70856258	Building Fund Account (Savings Account) 50094870
<b>Opening Balance</b>	<b>£6,540.45</b>	<b>£15,033.66</b>
<b>Income</b>		
Gifts to the church	£29,428.85	
Hall Hire Income	£2,753.00	
Interest and Refunds		£178.98
Transer between accounts	£3,000.00	
<b>Expenditure</b>		
Employment Costs	£22,280.62	
Running Costs	£9,160.02	
Building Upkeep	£2,983.08	
Charitable Giving	£3,145.00	
Church Ministries	£1,039.04	
Hall Hire Purchases	£439.20	
Transer between accounts		£3,000.00
<b>Closing Balance</b>	<b>£2,675.34</b>	<b>£12,212.64</b>

\* The Oak Community Church operates separate bank accounts. These have previously been used to separate budgets for different purposes. With accounting systems in place these are no longer used for this purpose. The Virtual Fund view provides a breakdown of the different budget funds operated within the charity.

Note: An incorrect credit of £435.77 was shown in the General Account for 2022/23. This has been corrected and reflected in the opening balance of this years accounts.

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2023 TO MARCH 2024**

Bank Account Balances

The Oak Community Church Trustees Community Account 70856258

Balance as at 1 <sup>st</sup> April 2023	£6,540.45
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Balance as at 31 <sup>st</sup> March 2024	£2,675.34
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**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2023 TO MARCH 2024**  
 Virtual Fund View\*

	General Fund	Building Project	John 3:16	Fellowship Fund	Reserves
<b>Opening Balance</b>	<b>£8,631.70</b>	<b>£7,484.14</b>	<b>£1,040.27</b>	<b>£418.00</b>	<b>£4,000.00</b>
<b>Income</b>					
Gifts to the church	£29,258.85		£40.00	£130.00	
Hall Hire Income	£2,753.00				
Interest and Refunds	£178.98				
<b>Expenditure</b>					
Employment Costs	£22,280.62				
Running Costs	£9,160.02				
Charitable Giving	£2,730.00			£415.00	
Building Upkeep	£2,983.08				
Church Ministries	£1,039.04				
Hall Hire Purchases	£439.20				
<b>Closing Balance</b>	<b>£2,190.57</b>	<b>£7,484.14</b>	<b>£1,080.27</b>	<b>£133.00</b>	<b>£4,000.00</b>

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THE OAK COMMUNITY CHURCH**

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**INDEPENDENT EXAMINER'S STATEMENT**

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Signed:   
Name: Catherine Emma Gower Melia  
(Non serving) Elder, The Temple United Reformed Church,  
High Street, St Mary Cray,  
Kent, BR5 4AX

Address: 34 Lee Church Street  
Lewisham  
London SE13 5SF

Date: 9<sup>th</sup> August 2024

**OAK COMMUNITY CHURCH**

England & Wales - Charity number 1174870

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# Accounts

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# Annual Trustees Report 2022-2023

The Oak Community Church continued to embrace change and deepen connections throughout this past year, navigating the ongoing effects of the pandemic and finding new ways to serve our community and care for one another.

## **Staying Connected Through Technology:**

- **Live streaming Sunday Services:** Recognizing the ongoing needs of those unable to attend in person, we continued to live stream our Sunday morning services, reaching viewers beyond our local community and providing vital spiritual connection for those facing illness, shift work, or travel limitations.
- **Zoom Prayer Meetings:** Our midweek prayer meeting remained on Zoom, offering a more accessible platform for those with evening commitments. Many have expressed gratitude for the opportunity to gather in prayer regardless of physical limitations, and we've witnessed countless answered prayers for individuals and situations.

## **Responding to Community Needs:**

- **The Cost-of-Living Crisis:** Recognizing the growing concern about heating costs, we opened our doors as a "warm space" once a week, providing a haven for local residents. This initiative offered cooked meals, warm drinks, friendly conversation, and a comfortable space to escape the cold. On Pancake Day, we were honoured to welcome the Mayor of Bromley, who witnessed firsthand the positive impact of this program.
- **Good Friday Open-Air Service:** After a three-year pandemic hiatus, we were happy to once again be able to join other local churches for our Churches Together in the Crays Good Friday Open-Air Service. This public gathering is a powerful witness to our community and also reaffirms the importance of Christian unity and fellowship.

## **Strengthening Our Church Family:**

- **Annual Family Meeting:** As a CIO holding an Annual General Meeting during our Sunday Morning Service, we updated our church family on key decisions and financial details. This transparent approach fosters deeper connections and shared responsibility within our community.
- **Bi-annual Church Holiday:** Our August trip to Sizewell Hall Christian Conference Centre served as a great opportunity for fellowship and rejuvenation. This self-catering retreat allows us to work together, have fun, and deepen bonds as a church family.
- **Testimony Sundays:** once every few weeks we have had a Testimony Sunday when individuals can share their news of God at work in their lives. These times of listening and sharing have been a real source of encouragement for the whole church family.
- **Children's Work:** our small but dedicated team of workers have tirelessly provided weekly Junior Church lessons and activities to welcome all children and young people. Creche facilities are also available to parents of pre-school aged children. All children and young people are a vital part of our church family and we work to welcome, encourage and stand with them in prayer as they grow

## **Finance update**

Despite cost pressures, our church's finances remained remarkably stable in 2023, thanks to the dedication and giving of our members. We're thrilled to report a balanced budget this year, fuelled by consistent giving, wise spending, and innovative energy management. Gifts to the church increased by 5% compared to last year, providing a strong foundation for our finances. Hall rentals generated £2,750 in additional income, enabling us to invest in crucial reserves and support vital charities. Our trustees agreed on a budget that enabled a fine balance of cost control and investment in key ministries. A number of steps including the use of a new smart thermostat enabled the trustees to reduce running costs by 30% despite rising fuel costs.

Maintaining a balanced budget allows us to sustain our support for our community and continued support for important charities aligned with our beliefs. Building reserve funds ensures we can respond swiftly to emergencies and remain ready to respond to our community in times of need.

## **Looking Ahead:**

The Oak Community Church remains committed to embracing change, deepening connections, and serving our community with compassion and love. We look forward to a future filled with continued growth, impactful initiatives, and unwavering dedication to sharing the message of Jesus Christ.

We express our heartfelt gratitude to:

- Our dedicated volunteers who give their time and talents to support our church and community.
- Our generous donors who make it possible for us to continue our mission.
- Each and every member of our church family for their unwavering support and commitment.

We look forward to building a stronger, more vibrant community, centred on faith, connection and service.

## **Operating the Charity**

This report represents an account of the activities for the Oak Community Church CIO 1174870.

Trustees met regularly throughout the year (sometimes on Zoom) along with the Pastor to ensure effective and efficient coordination between the legal and practical administration of the charity and the strategic and spiritual leadership of the Church.

This report has been seen and approved as a record of the Church CIO by the current members and the trustees namely: Vivienne Curtis, Chris Holloway, Samantha Marlow, Wendy May, Ian Porteous and Vanessa Steven

Oak Community Church CIO 1174870

**THE OAK COMMUNITY CHURCH  
SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2022 TO MARCH 2023**

Bank Account View\*

	<b>Community Account (General Account) 70856258</b>	<b>Building Fund Account (Savings Account) 50094870</b>
<b>Opening Balance</b>	<b>£2,945.79</b>	<b>£15,000.90</b>
<b>Income</b>		
Gifts to the church	£30,695.88	
Tax Return	£1,551.40	
Hall Hire Income	£2,750.00	
Church Ministries	£435.77	
Interest and Refunds		£32.76
<b>Expenditure</b>		
Employment Costs	£21,307.96	
Running Costs	£5,627.81	
Building Upkeep	£1,202.47	
Charitable Giving	£1,917.70	
Church Ministries	£908.68	
Hall Hire Purchases	£438.00	
<b>Closing Balance</b>	<b>£6,976.22</b>	<b>£15,033.66</b>

\* The Oak Community Church operates separate bank accounts. These have previously been used to separate budgets for different purposes. With accounting systems in place these are no longer used for this purpose. The Virtual Fund view provides a breakdown of the different budget funds operated within the charity.

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2022 TO MARCH 2023**

Bank Account Balances

The Oak Community Church Trustees Community Account 70856258

Balance as at 1 <sup>st</sup> April 2021	£2,945.79
Balance as at 31 <sup>st</sup> March 2022	£6,976.22

The Oak Community Church (Building Fund) Business Reserve Account 50094870

Balance as at 1 <sup>st</sup> April 2021	£15,000.90
Balance as at 31 <sup>st</sup> March 2022	£15,033.66

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2022 TO MARCH 2023**  
Virtual Fund View\*

	General Fund	Building Project	John 3:16	Fellowship Fund	Reserves
<b>Opening Balance</b>	<b>£8,766.58</b>	<b>£7,484.14</b>	<b>£997.97</b>	<b>£698.00</b>	<b>£0.00</b>
<b>Income</b>					
Gifts to the church	£30,485.88		£90.00	£120.00	
Tax Return	£1,551.40				
Hall Hire Income	£2,750.00				
Interest and Refunds	£32.76				
Transfer between funds					£4,000.00
<b>Expenditure</b>					
Employment Costs	£21,307.96				
Running Costs	£5,627.81				
Charitable Giving	£1,470.00		£47.70	£400.00	
Building Upkeep	£1,202.47				
Church Ministries	£908.68				
Hall Hire Purchases	£438.00				
Transfer between funds	£4,000.00				
<b>Closing Balance</b>	<b>£8,631.70</b>	<b>£7,484.14</b>	<b>£1,040.27</b>	<b>£418.00</b>	<b>£4,000.00</b>

\* The Oak Community Church operates a number of virtual funds to separate budgets for different purposes. With accounting systems in place these can be tracked across whichever bank account the finances physically held within.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE OAK COMMUNITY CHURCH**

I report on the accounts of the Oak Community Church for the year ended 31<sup>st</sup> March 2023.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43 (2) of the Charities Act (the 1993 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts (under section 43 (3) (a) of the 1993 Act);
- To follow procedure laid down in the General Directions given by the Charity Commission (under section 43 (7) (b) of the 1993 Act); and
- To state whether particular matters have come to my attention.

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that any material respect the requirements
  - to keep accounting records in accordance with section 41 of the 1993 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: .....  
Name: Catherine Emma Gower Melia  
Elder, The Temple United Reformed Church,  
High Street, St Mary Cray,  
Kent, BR5 4AX

Address: 34 Lee Church Street  
Lewisham  
London SE13 5SF

Date: 23<sup>rd</sup> September 2023  
for the financial year 2022 - 2023

**OAK COMMUNITY CHURCH**

England & Wales - Charity number 1174870

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# Accounts

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## **Annual Trustees Report 2021-2022 For The Oak Community Church**

This year has been another year of recovery following the global pandemic of Covid-19 and of new ways of meeting and continuing our mission to “Impact our community with God’s love”. We have been able to re-start some of our “in person” events while continuing some online events that have become a successful way of getting together. The church has stabilized following some fiscal challenges last year and thanks to cost cutting and increased giving is now in a better position to serve and support our local community.

### **Online Church**

We have carried on with Online Church this year and this has been well used by those who have not been able to attend Church for various reasons, Covid 19 is still around and we are still having to take precautions in the church building.

Those who live in faraway places have been able to join us. Those at University living away from home have been able to contribute and join us. Those who do shift work, sometime on Sundays, have been able to catch up on YouTube. Those who have moved home but want to stay connected have been able to remain part of our church. Those with chronic health conditions have been able to enjoy church even when they don’t feel 100%. Those who have family or friends they want to invite have been able to share a simple link and invite them to join us.

We have also carried on the midweek prayer meeting on Zoom, and we have those who regularly attend. It is a real blessing to be able to meet over Zoom and for some people who struggle to pray out loud they have been able to type out prayers and still feel included. It’s a safe place where we can share our own needs as well as the needs of those in our Church family, the wider community and world events.

We had a Good Friday Service together with the other Churches in the Crays via Zoom, we even reached capacity on zoom and had to ask some people join via You Tube. We all enjoyed seeing friends from other Churches in the local community and looked forward to when we can meet in person again.

### **Building and Flooring**

We had a serious issue with the floor due to a slow leak from the central heating system last year, thankfully our insurance agreed that it was covered within the existing policy and in September 2021 a local flooring company began the work to take up the damaged floor and to replace it with some commercial grade flooring. We took the opportunity, while the building was empty, to paint internally and now the new flooring and the newly painted walls and windows have made the space look very bright and modern.

### **Working with other churches and missions**

As a small independent church, we value our partnership with other local churches, church networks and ministries. These links with other church communities have continued despite the pandemic challenges. The Oak Community Church remains connected with Churches Together in the Crays, and is a member of the Evangelical Alliance of the UK. We have carried on our support to Pastos Verdes in Mozambique, Churches Together in the Crays and Healing on The Streets.

Bromley Borough Foodbank has continued its work from our Church as the need for help in the community has risen.

### **Covid 19**

We were able to start meeting in person in October 2021 and we took several precautions within the Church to make this happen. We asked everyone to take a lateral flow test for Covid 19 if possible, and only to attend if the test was negative. We also had coloured lanyards available in Red, Yellow and Green that we encouraged everyone to wear. Red lanyards to show "I'm happy to be here but please keep your distance". Yellow lanyards to show "I'm okay with talking but no hugs please". Green lanyards to show "I'm okay with hugs and high fives".

We also made sure the seating was well spaced out and encouraged people to wear masks in line with the government guidelines. We purchased an air flow monitor that showed us quickly if we needed to open the windows or doors to let some fresh air in.

### **Community Work**

In October 2021 until present PotentialME started running a social group for the over 60's at the Oak Community Church each week for the local community. They offer a range of activities which include a quiz most weeks, colouring sheets, knitting, board games and crafts as well as refreshments. The main purpose of the group is for the over 60's to feel less isolated and to meet new friends.

PotentialME is a community business, supporting individuals living in London and the surrounding area, engaging in community activities to help reduce social isolation and loneliness. Their work is funded by community grants and donations.

### **AGM April 2021**

Since becoming a CIO we have committed to holding an Annual General Meeting for members of the church to receive updates and provide input. This year because of Covid 19 we had our meeting via Zoom. The meeting was well attended, and there was an opportunity to vote via WhatsApp on items discussed. The annual accounts for 2020-2021 were presented and also the accounts for last year 2019- 2020 because we were unable to have an AGM that year because of Covid 19.

### **Financial update**

The most recent financial year shows that things are more stable. Once lockdown ended and we could start meeting in person again the need for online services and streaming costs greatly reduced. The hard decisions the Oak Trustees had to make last year have paid off and the decisions to cut back, along with increases in giving, have resulted in our current stable situation. We continue to support Pastos Verdes and Healing on the Streets and look forward to supporting other ministries in the coming year.

### **Operating the Charity**

This report represents an account of activities for the Oak Community Church CIO 1174870.

Trustees met regularly throughout the period (sometimes using Zoom) along with the Pastor to ensure effective and efficient coordination between the legal and practical administration of the charity and the strategic and spiritual leadership of the church. Two new Trustees were welcomed in January 2022, which has added new skills and insight to the team.

This report has been seen and approved as a record of the church CIO by the current members and the trustees namely: Vivienne Curtis, Chris Holloway, Samantha Marlow, Wendy May, Ian Porteous and Vanessa Steven - Oak Community Church CIO 1174870

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2021 TO MARCH 2022**

Bank Account View\*

	Community Account (General Account) 70856258	Building Fund Account (Savings Account) 50094870	Forge Account (Little Acorns Account) 80231401
<b>Opening Balance</b>	<b>£14,129.02</b>	<b>£59.30</b>	<b>£92.95</b>
<b>Income</b>			
Gifts to the church	£29,085.61		
Tax Return	£6,550.72		
Insurance Claim	£5,414.00		
Hall Hire Income	£765.00		
Church Ministries	£435.77		
Transfer between accounts	£92.95	£14,940.70	
Interest and Refunds		£0.90	
<b>Expenditure</b>			
Employment Costs	£20,983.76		
Running Costs	£7,995.17		
Building Upkeep	£7,199.79		
Charitable Giving	£1,938.00		
Church Ministries	£31.86		
Hall Hire Purchases	£438.00		
Transfer between accounts	£14,940.70		£92.95
<b>Closing Balance</b>	<b>£2,945.79</b>	<b>£15,000.90</b>	<b>£0.00</b>

\* The Oak Community Church operates separate bank accounts. These have previously been used to separate budgets for different purposes. With accounting systems in place these are no longer used for this purpose. The Virtual Fund view provides a breakdown of the different budget funds operated within the charity.

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2021 TO MARCH 2022**  
Bank Account Balances

The Oak Community Church Trustees Community Account 70856258

Balance as at 1 <sup>st</sup> April 2021	£14,129.02
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Balance as at 31 <sup>st</sup> March 2022	£2,945.79
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The Oak Community Church (Building Fund) Business Reserve Account 50094870

Balance as at 1 <sup>st</sup> April 2021	£59.30
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Balance as at 31 <sup>st</sup> March 2022	£15,000.90
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The Oak Community Church Trustees (The Forge) Account 80231401

Balance as at 1 <sup>st</sup> April 2021	£92.95
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Balance as at 31 <sup>st</sup> March 2022	£0.00
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**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2021 TO MARCH 2022**  
 Virtual Fund View\*

	General Fund	Building Project	John 3:16	Little Acorns	Fellowship Fund
<b>Opening Balance</b>	<b>£5,236.60</b>	<b>£7,484.14</b>	<b>£1,030.97</b>	<b>£106.56</b>	<b>£423.00</b>
<b>Income</b>					
Gifts to the church	£28,370.61		£440.00		£275.00
Tax Return	£6,550.72				
insurance Claim	£5,414.00				
Hall Hire Income	£765.00				
Church Ministries				£435.77	
Interest and Refunds	£0.90				
Transfer between funds	£542.33				
<b>Expenditure</b>					
Employment Costs	£20,983.76				
Running Costs	£7,995.17				
Charitable Giving	£1,465.00		£473.00		
Building Upkeep	£7,199.79				
Church Ministries	£31.86				
Hall Hire Purchases	£438.00				
Transfer between funds				£542.33	
<b>Closing Balance</b>	<b>£8,766.58</b>	<b>£7,484.14</b>	<b>£997.97</b>	<b>£0.00</b>	<b>£698.00</b>

\* The Oak Community Church operates a number of virtual funds to separate budgets for different purposes. With accounting systems in place these are can be tracked across whichever bank account the finances physically held within.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE OAK COMMUNITY CHURCH**

I report on the accounts of the Oak Community Church for the year ended 31<sup>st</sup> March 2022.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43 (2) of the Charities Act (the 1993 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts (under section 43 (3) (a) of the 1993 Act);
- To follow procedure laid down in the General Directions given by the Charity Commission (under section 43 (7) (b) of the 1993 Act); and
- To state whether particular matters have come to my attention.

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that any material respect the requirements
  - to keep accounting records in accordance with section 41 of the 1993 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: .....  
Name: Catherine Emma Gower Melia  
Elder, The Temple United Reformed Church,  
High Street, St Mary Cray,  
Kent, BR5 4AX

Address: 34 Lee Church Street  
Lewisham  
London SE13 5SF

Date: 5<sup>th</sup> December 2022  
for the financial year 2020 - 2021

**OAK COMMUNITY CHURCH**

England & Wales - Charity number 1174870

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# Accounts

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# Oak Community Church annual report to the Charity Commission 2020-21

This year has been an exceptional year with unique challenges and opportunities due to the global pandemic of Covid-19. Despite severe interruptions and significant changes, The Oak Community Church has continued steadily to pursue our mission to “Impact our community with God’s love” albeit in new and innovative ways. This has seen our regular week-to-week activities rapidly shift from “in person” events, to online events. How we have supported our community, both those who regularly attend the church and those who live nearby to our building, has changed also. The church has faced challenges this year with supporting the spiritual life and growth of its regular attenders remotely. Additional costs incurred due to these changes have impacted the fiscal position of the church which will require budget cuts and/or increased income in future years.

## Online church

In February 2020 we started using Facebook live so that those who were ill at home or in hospital would not have to miss out on church. By March, due to the Covid lockdown, we fully switched to taking The Oak online. We are all keen to gather and worship together again. But this season accelerated something that was already being birthed in our church: The Oak Church Online.

We have also seen our children’s ministry move online. Junior Church teachers prepare talks, stories, prayers and activities for children and their parents to watch and engage in. These are shared via a growing WhatsApp group. Activity packs were produced and distributed for summer, Christmas, and Lent. We had an amazing nativity service produced entirely remotely and online. We have also seen contributions from outside of our normal congregation as helpers in Scotland have been involved.

There are various bits of technology that have helped us move online during this season. There are many videos being shared freely among the global church which we have made use of at times. The service that hosts our online service where we can chat, and request prayer is generously provided for free by life.church in the USA. YouTube is a free service that we use.

However, not everything is free. Additional licensing was required to stream our worship songs. Zoom and Linktr.ee charge for their usage. But the major impact of running online church is the significant effort it takes to edit, compile and produce the video service each week. As we record worship songs many of these require hours of musical production to sync all the tracks and produce the recording. At the start of online church, we did not feel it was honorable, or sustainable, to ask those with the skills to do these tasks to spend several days per week on this effort without supporting them financially. Across the last year the cost of online church production has been significant.

We have seen hidden blessings through Church Online that we never envisaged. Those who live in faraway places have been able to join us. Those at University living away from home have been able to contribute and join us. Those who do shift work, sometime on Sundays have been able to catch up on YouTube. Those who have moved home but want to stay connected have been able to remain part of our church. Those with chronic health conditions have been able to enjoy church even when they don't feel 100%. Those who have family or friends they want to invite have been able to share a simple link and invite them to join us. We miss gathering but there also are great benefits to Church Online.

Our prayer meeting has been transformed through meeting on Zoom. Those who could never have made it out on a Tuesday evening have been able to join and pray with us. Those who struggle to pray out loud have been able to type out prayers. We've seen more join via Zoom than we've seen in a physical prayer meeting for years.

## Building update

Our building isn't just for us. God has given us the building to bless others. Bromley Borough Foodbank were able to use our building 7 days a week at a critical time during the pandemic. The kids club that was operating every afternoon during term time had to stop due to the first lockdown. They have since decided to close.

The church has not met in our building for services for the entire year. However, Foodbank were able to make extensive use of the building for the first half of this year. They have not been in the building since the 2<sup>nd</sup> Covid peak near the end of 2020 but are hoping to return soon.

While the building was unused, we wanted to take advantage of this time to make some improvements to the look and feel in our building. Through a survey that was taken during the summer of 2020 a number of people were supportive of the proposal to paint the interior of the church. The windows of the church needed some repairs and repainting also. In addition, some of the guttering and felting needed replacing.

All the wall surfaces throughout the church building have been painted white along with all the doors. While the building looks clean and bright, we still need to do some work to put up display boards, pictures and other decorations to make the church look our own again.

Plans are still in place for additional storage to be added to the room at the rear of the church, however finances have not allowed this work to start yet. We will also be seeking input of Junior Church teachers before this is finalized to make sure any storage solution fits their needs.

## Flooring issue

We have a serious issue with our floor in our building following a slow leak that was occurring in the central heating system. With the building not being used this was not noticed for some time and has caused considerable damage. Much of the floor has lifted as the adhesive that glues the wooden blocks to the concrete floor has broken down. The opinion of companies consulted is that the flooring is beyond economic repair. The current condition of the floor makes the building unusable. It is a trip hazard and further walking on

the floor is causing additional damage. We need to replace the floor throughout both the main hall and the back room. Our insurance company has agreed that this is covered within the existing policy and as such repairs will be taking place in the coming months.

## Working with other churches and missions

As a small independent church, we value our partnership with other local churches, church networks and para-church ministries. These links with other church communities have continued despite the pandemic challenges.

The Oak Community Church remains connected with Churches Together in the Crays, and a member of the Evangelical Alliance of the UK. There are informal but invaluable connections with the Pioneer Network.

During August the church online services focused on a “month on mission”. This month highlighted the work of four organisations and their mission work in various areas: Open Doors UK (<https://www.opendoorsuk.org/>), Fusion movement (<https://www.fusionmovement.org/>), Pastos Verdes (<https://pastosverdes.co.uk/home>) and Bromley Borough Foodbank (<https://bromleyborough.foodbank.org.uk/>). Financial gifts were also provided to support their ongoing work.

## Financial update

The most recent financial year has been an exceptional year due to Covid-19. We have seen giving maintained at similar levels to the previous year for which we are tremendously thankful. In addition, the church has shown its generous spirit in supporting the John 3:16 fund and Fellowship fund to help support those in financial hardship both inside and outside of the church. The church has given generously to charitable causes, especially through the ‘month on mission’ campaign in August 2020. However, running costs have been significantly greater due to church online related expenditure and costs. This year has seen the large reserves built up in previous years significantly depleted.

If the income and outgoings of last year were the same for the next financial year the church would have insufficient funds to cover its commitments by August 2021. Budget changes and cut backs are planned to prevent this occurring. The Oak trustees have agreed a budget for the coming year to prevent the charity using all its funds. This has involved some difficult decisions for the year, including: reduce online church production costs, pay freeze for those employed by the church, no further building maintenance related costs, focus internal spending on a small budget for the Children’s ministry, only supporting Pastos Verdes and Healing on the Streets ministries, no new equipment purchases, no gifts for external speakers and stop using a paid cleaner for the church.

These steps reduce our annual loss significantly. However, we are also asking regular givers to consider increasing their giving. By cutting costs and increasing income we can balance the budget for the next year.

## Operating the Charity

This report represents an account of activities for the Oak Community Church whether referred to by Oak Community Church Charity 1086478 or the Oak Community Church CIO 1174870. The Oak Charity 1086478 has since been wound up.

Trustees for the CIO met regularly throughout the period (primarily using Zoom) along with the Pastor for the Oak Community Church to ensure effective and efficient coordination between the legal and practical administration of the charity and the strategic and spiritual leadership of the church.

This report has been seen and approved as a record of the church CIO by the current members and the trustees as of July 2021 namely: Vivienne Curtis, Samantha Marlow, Wendy May, Vanessa Steven - Oak Community Church CIO 1174870

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2020 TO MARCH 2021**  
 Bank Account View\*

	<b>Community Account (General Account) 70856258</b>	<b>Building Fund Account (Savings Account) 50094870</b>	<b>Forge Account (Little Acorns Account) 80231401</b>
<b>Opening Balance</b>	<b>£29,928.49</b>	<b>£59.27</b>	<b>£92.92</b>
<b>Income</b>			
Gifts to the church	£31,565.45		
Tax Return	£4,469.40		
Hall Hire Income	£4.00		
Church Ministries			
Transfer between accounts			
Interest and Refunds		£0.03	£0.03
<b>Expenditure</b>			
Employment Costs	£21,000.88		
Running Costs	£16,522.65		
Building Upkeep	£4,818.40		
Charitable Giving	£8,887.44		
Church Ministries	£146.95		
Hall Hire Purchases	£462.00		
Transfer between accounts			
<b>Closing Balance</b>	<b>£14,129.02</b>	<b>£59.30</b>	<b>£92.95</b>

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2020 TO MARCH 2021**  
Bank Account Balances

The Oak Community Church Trustees Community Account 70856258	
Balance as at 1 <sup>st</sup> April 2020	£29,928.49
Balance as at 31 <sup>st</sup> March 2021	£14,129.02
The Oak Community Church (Building Fund) Business Reserve Account 50094870	
Balance as at 1 <sup>st</sup> April 2020	£59.27
Balance as at 31 <sup>st</sup> March 2021	£59.30
The Oak Community Church Trustees (The Forge) Account 80231401	
Balance as at 1 <sup>st</sup> April 2020	£92.92
Balance as at 31 <sup>st</sup> March 2021	£92.95

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE OAK COMMUNITY CHURCH**

I report on the accounts of the Oak Community Church for the year ended 31<sup>st</sup> March 2021.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43 (2) of the Charities Act (the 1993 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts (under section 43 (3) (a) of the 1993 Act);
- To follow procedure laid down in the General Directions given by the Charity Commission (under section 43 (7) (b) of the 1993 Act); and
- To state whether particular matters have come to my attention.

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that any material respect the requirements
  - to keep accounting records in accordance with section 41 of the 1993 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: .....

Name: Catherine Emma Gower Melia  
Elder, The Temple United Reformed Church,  
High Street, St Mary Cray,  
Kent, BR5 4AX

Address: 34 Lee Church Street  
Lewisham  
London SE13 5SF

Date: 2<sup>nd</sup> June 2021  
for the financial year 2020 - 2021