

# Vine United Reformed Church, Ilford

Report and Accounts

Year ended 31 December 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**Vine United Reformed Church**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

ADDRESS FOR CORRESPONDENCE	2-4 Riches Road Ilford Essex IG1 1JH
GOVERNING DOCUMENT	Part of the United Reformed Church. Local church constitution dated July 2017 and amendment dated December 2017
CHARITY REGISTRATION NUMBER	1176437
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Sheila Baldwin Remi Ferguson (appointed 20/02/2022) Ruth Musgrave Augustina Pushkin Dulcie Thomson
MINISTER	Rev Sujeeth Kumar
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**Vine United Reformed Church**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2021.

**Objects of the charity**

The charity, which is a church, is governed by a constitution and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith in the UK and elsewhere
- b) providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers
- c) promoting Christian values and service by members of the congregation to the community for the benefit of individuals and society as a whole and working with other Faith groups to promote unity and peace in our multi-cultural community.

**Vine United Reformed Church Mission Statement**

Vine is a Christian Church and is part of the United Reformed Church. It is based in Ilford, Essex.

Our Statement:

- i) We are called by God to become a loving, caring, welcoming community united by the love of God in Christ.
- ii) We gather for worship, Bible study and prayer, to learn about God, to deepen our faith and to discover where God is leading us.
- iii) We express the love of God by serving one another in Vine Church, the local ecumenical community, in the neighbourhood and in the wider world.
- iv) We are enthusiastic about our faith and trust in God's continuing guidance through the power of the Holy Spirit and pray for the ability to discover the activity of Christ in the world.
- v) We are an inclusive, multicultural church who are active in working with people of all faiths.

## **Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

This year our Sunday services and other activities have been very limited due to the outbreak of the Coronavirus pandemic and subsequent lockdowns. We were in lockdown from the beginning of January until the end of April and then resumed limited activities in May owing to local restrictions and public safety guidelines. When we were allowed to reopen there were certain restrictions and we had to provide Risk Assessments to satisfy the London Borough of Redbridge. These were but not limited to wearing face coverings, sanitising, and washing hands regularly and maintaining at least 1-2 meters distance between each other. Many of our members were still vulnerable and remained at home, so the average attendance was 19 adults and 3 children once services and activities had resumed. We were able to encourage our members to listen in to the excellent radio and television services that were broadcast. We also conducted a limited number of Zoom worship services and held online prayer groups throughout the restricted period. Although we were unable to worship together, we maintained our close relationship with the Ilford Methodist Church and St Lukes' Anglican Church.

**Children and Youth Work:** 2021, the second year of the covid pandemic, began with the challenge of reduced numbers (when the church was open) of children and young people attending services and planned activities. Activities including Pilots and a weekly Education workshop could not be held in the buildings for much of the year but where possible these were undertaken remotely or when permitted in the buildings. These were led by the Youth Worker, elder for Children's and Youth work (C&Y) and several volunteers/helpers. In May 2021 a new minister and his wife came to Ilford and began participating in the C&Y work.

We started the year with 4 children aged under 5, and about three children aged between 5 and 16. The youth worker maintained regular remote contact with a group of undergraduates and postgraduates by zoom or WhatsApp.

As an integral part of our mission, we ran activities for children and young people including a residential programme with the East London Group (ELG) of churches from July 25th and a three-day holiday club which was open to children of all faiths or none – this was very well attended.

As the pandemic continued the children's and youth leader worker maintained regular contact and dialogue with all the children, young people and their parents with messages, ideas for projects by using some of the faith and family's material and reminding them when the church was open and what activities were occurring.

An Advent youth service was led by the junior church leaders in December with the help of some under 5's!

The Vine Church team and volunteers supported the work during 2021. We are particularly grateful to volunteers from other faiths who readily and enthusiastically work with the Vine team.

**Pastoral Care and Church Social Life:** All members and adherents are included in Pastoral Groups each headed by Elders. At the beginning of the year, we were unable to visit and to arrange activities during but able to keep in touch with our church community and with those who use our buildings. This was done through telephone conversations, e-mails and other modern ways of communicating such as video calls and online prayer groups.

**Service to the Community:** As part of its work to serve the community of Redbridge, Vine Church offers its premises for use by 12 non-governmental organisations, charities, and church-related organisations. However, the Covid-19 pandemic and the lockdown restrictions led to the suspension of activities of most of these organisations. Aanchal Women's Aid, AWAAZ, organisations working with women, families and schools were able to continue their work in a limited way as did the Oakfield Play Group. The three churches which use our premises – Kimbanquist Church, Lamb's Gate Church and the Harul Romanian Church, like us, resumed services in May whilst keeping to the local restrictions. We received regular information and advice from the London Borough of Redbridge which we shared with all those who used our premises.

**Charitable Works:** Despite the lockdown restrictions, we were able to continue our fundraising for other Charities. We were able to support Christian Aid, the Salvation Army, Water Aid, and special appeals such as the St Vincent and Grenadine Volcano Disaster Appeal Fund.

### **Refurbishment of Church Buildings**

Since the last year's report, the world is still emerging from Covid-19 pandemic which has restricted many of our capabilities in maintaining the building. However, we have been able to finish the refurbishment of our church Manse in time for the new minister who arrived in May. This included new windows and furniture in addition to the works completed in 2020. Vine was awarded a Bronze Eco Church Award and is still working towards improving our premises with a focus on gaining the Silver Award and becoming more eco-friendly. We have now installed environmentally friendly LED lighting and have insulated the sky lights in both the church office and halls. We are actively encouraging our other 12 different community users and the local community to educate their members on becoming more eco aware, primarily with the use and disposal of plastic and other items as well as being aware of energy usage. This is an ongoing priority for the church.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Financial review**

During the year income decreased by £38,066, to £41,802. This was due to the fact that in 2020 the charity received a legacy of £20,000 and a grant of £19,000 towards the cost of a youth worker and no similar amounts were received in 2021. Expenditure decreased by £6,859 to £77,601. As a result the cash held by the charity decreased by £35,799, to £38,250, of which £34,947 is unrestricted and can be used for any charitable purpose.

### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £5,000 (which equates to about 1 month of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £34,947 and the charity is complying with its reserves policy.

### **Governance**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. The activities of Vine Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Vine Church. The governing document is a statement adopted by the Church Meeting on 30th July 2017.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (when there is a quorum) gives general guidance and approval on the life and work of the Church.

The members of the Elders' Meeting are the minister in pastoral charge and up to six members of Vine Church nominated and elected by the Church Meeting. The Elders together with the congregation were pleased to welcome a new minister and his wife in May 2021. Elders serve for four years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The elected Elders are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met eleven times during the year. It is assisted in the administration of the Church, its property and general business and finance matters by members of the congregation with the appropriate experience and skills.

### **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### **Approval**

This report was approved by the trustees and signed on their behalf by:

*Dulcie Thomson*

Mrs Dulcie Thomson, Church Secretary and Elder (Trustee)

Date: 27 October 2022

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF

#### Vine United Reformed Church

I report to the trustees on my examination of the accounts of Vine United Reformed Church ('the charity') for the year ended 31 December 2021 on pages 7 to 10 following.

#### **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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

*Sarah Crispin*

Sarah Crispin ACA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 27 October 2022

Vine United Reformed Church

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

Notes	Unrestricted Funds		Restricted Funds	2021	2020
	General Funds	Designated Funds			
	£	£	£	£	£
<b>Income receipts</b>					
Donations	6,898	-	2,896	9,794	7,817
Gift aid receipts	-	-	-	-	1,126
Legacies	-	-	-	-	20,000
Other grants	-	-	3,300	3,300	19,000
Income from letting of facilities	28,628	-	-	28,628	31,239
Other	81	-	-	81	686
	<u>35,606</u>	<u>-</u>	<u>6,196</u>	<u>41,802</u>	<u>79,868</u>
<b>Total receipts</b>	<u>35,606</u>	<u>-</u>	<u>6,196</u>	<u>41,802</u>	<u>79,868</u>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2				
	55,371	-	22,230	77,601	84,460
	<u>55,371</u>	<u>-</u>	<u>22,230</u>	<u>77,601</u>	<u>84,460</u>
<b>Total payments</b>	<u>55,371</u>	<u>-</u>	<u>22,230</u>	<u>77,601</u>	<u>84,460</u>
Net of receipts / (payments) before	(19,765)	-	(16,034)	(35,799)	(4,592)
Transfers between funds	4	(46,421)	3,102	-	-
<b>Net movement in funds</b>	<u>23,555</u>	<u>(46,421)</u>	<u>(12,932)</u>	<u>(35,799)</u>	<u>(4,592)</u>
Cash funds as at last year end	11,392	46,421	16,236	74,049	78,641
<b>Cash funds at this year end</b>	<u>A</u> <u>34,947</u>	<u>-</u>	<u>3,304</u>	<u>38,250</u>	<u>74,049</u>

The notes on pages 9-10 form part of these accounts.



**Vine United Reformed Church**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Unrestricted Funds			2021	2020
	General funds	Designated funds	Restricted funds		
Notes	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	29,423	-	3,304	32,727	68,925
Notice deposits	5,000	-	-	5,000	5,000
Petty cash	523	-	-	523	124
	<b>34,947</b>	<b>-</b>	<b>3,304</b>	<b>38,250</b>	<b>74,049</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	1,601	-	-	1,601	-
Premises hire debtors	1,950	-	-	1,950	-
	<b>3,551</b>	<b>-</b>	<b>-</b>	<b>3,551</b>	<b>-</b>
<b>C Liabilities</b>					
<b>Falling due within one year</b>					
Taxes due	847	-	-	847	-
Fee for Independent Examination	660	-	-	660	-
<b>Total</b>	<b>1,507</b>	<b>-</b>	<b>-</b>	<b>1,507</b>	<b>-</b>

**D Assets retained for charity's own use**

	Fund to which asset belongs	Insurance value £
Organ		79,224
Contents of church & hall		239,227
		<b>318,451</b>

The church building and the manse are vested in URC Thames North Trust as trustees and are not church assets. They are held for the benefit of Vine, Ilford United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £4,560,703 and the Manse is insured by the church for £220,794.

The accounts were approved by the trustees and signed on their behalf by:

*Dulcie Thomson*

Mrs Dulcie Thomson, Church Secretary and Elder (Trustee)

Date: 27 October 2022

The notes on pages 9-10 form part of these accounts.

Vine United Reformed Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			
	General funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>				
Ministry & Mission	21,340	-	21,340	28,400
Employment costs (see note 4)	-	17,726	17,726	7,875
Worship & music	250	-	250	891
Youth and children's work	1,610	476	2,086	902
Other ministry costs	383	132	515	291
Support of outside causes	-	1,504	1,504	1,402
Manse costs	5,518	132	5,650	2,836
Maintenance of buildings & equipment	2,611	2,260	4,871	16,829
Cleaning	2,099	-	2,099	2,474
Equipment	1,130	-	1,130	1,191
Utilities	11,904	-	11,904	12,409
Insurance	4,537	-	4,537	3,872
Independent examination	350	-	350	350
Office costs	3,639	-	3,639	4,738
	<u>55,371</u>	<u>22,230</u>	<u>77,601</u>	<u>84,460</u>

**3 Transactions with related parties**

The Minister is employed by the central finance office of the URC and Ministry & Mission costs (in note 2) include contributions to the central fund for this purpose. No staff received salaries at a rate of more than £60,000 per annum.

In addition the charity incurred expenditure totalling £5,650 in respect of the provision of accommodation (which is customary for ministers) for Rev. Sujeeth Kumar so that he could better perform his duties.

Remi Ferguson was given a £100 honorarium in December 2021 as a token of appreciation for his services in the role of treasurer.

Vine United Reformed Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

4 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	11,392	35,606	(55,371)	43,319	34,947
Designated funds					
Legacy fund	46,421	-	-	(46,421)	-
	<u>46,421</u>	<u>-</u>	<u>-</u>	<u>(46,421)</u>	<u>-</u>
Restricted funds					
Flower Fund	283	106	(52)	-	337
Pastoral Fund	855	131	(80)	-	906
URC Thames North Fund - Youth Worker	14,124	500	(17,726)	3,102	-
All Churches Trust Fund	-	2,300	(2,260)	-	40
Manse refurb	-	132	(132)	-	-
Youth & Children's Fund	974	1,561	(476)	-	2,060
Giving Fund	-	1,465	(1,504)	-	(39)
	<u>16,236</u>	<u>6,196</u>	<u>(22,230)</u>	<u>3,102</u>	<u>3,304</u>
Total funds	<u>74,049</u>	<u>41,802</u>	<u>(77,601)</u>	<u>-</u>	<u>38,250</u>

The transfer from Designated to General Funds is due to a change in policy by Trustees.

The transfer from General Funds to the URC Thames North Fund - Youth Worker is to cover the costs of employing a youth worker which were not covered by the restricted fund.

The Flower Fund is money given specifically to fund flowers for the church or to be given for pastoral reasons.

The Pastoral Fund is to support those in temporary need.

The URC Thames North Fund is to pay for the employment costs of a youth worker.

The All Churches Trust Fund is money received for eco-friendly development of the church buildings.

The Manse refurb is donations received to contribute towards the refurbishment of the manse

The Youth & Children's Fund is made up of several small funds restricted to specific areas of ministry with children & young people.

The Giving Fund is made up of donations received for a number of specific appeals to support the work of other charities in the areas of mission and poverty relief.