

Vine United Reformed Church, Ilford

Report and Accounts

Year ended 31 December 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

Vine United Reformed Church
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

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) Augustina Pushkin Dulcie Thomson Patience Asante (appointed 20 March 2023)
MINISTER	Rev Sujeeth Kumar
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

Vine United Reformed Church
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2022.

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

Our Mission is to share the good news of God's love for all, especially in Ilford, through churches coming together.

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, multi-cultural church serving the needs of children, young people and adults, encouraging the use of talents and skills of different ages.
- vi) We are active in working with adults, young people and children of different Faiths in the community.

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:

The Church looked forward to the end of the COVID restrictions and to have our weekly services. COVID was a stressful time for many people and many of our older members became housebound for health reasons, but our pastoral care was still very important to us and those who were housebound were always contacted with regular telephone calls and visits and were offered communion at home.

Many of our members were still vulnerable and remained at home, so the average attendance was 19 adults and 3 children.

We were able to restart our ecumenical partnership with the Ilford Lane Methodist Church and St Lukes' Anglican Church in the form of joint worship and bible study.

Children and Youth Work: Although our Youth Worker was on maternity leave, the Elders and members of the congregation were able to keep the youth work going. We continue to run the multi-faith children group on the second Saturday of each month, and we were able to have a very successful holiday club in the month of August.

Many parents find it difficult to attend worship and other church related activities with their children. They have difficulties getting to the services on time and travelling with a number of children on public transport can be difficult but we made certain that regular communication was made with parents and children and we were happy to welcome back our Youth Worker at the end of the year.

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 2022. We are particularly grateful to volunteers from other faiths who readily and enthusiastically work with the Vine team.

Pastoral Care and Church Social Life: The Elders oversee the pastoral care of all members and adherents. Throughout the year we continued our pastoral visits, supporting vulnerable members of the community. After service fellowship was well attended.

Service to the Community: As part of its work to serve the community of Redbridge, Vine Church still offers its premises for use by 12 non-governmental organisations, charities, and church-related organisations. Aanchal Women's Aid, AWAAZ, organisations working with women, families and schools were able to continue their work in full 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 at the beginning of the year. Vine Church services are open to all and all are welcome in this place. In winter the Church was able to offer a warm space to vulnerable members of the local community and we successfully ran several Eco Energy Cafés which demonstrated ways in which households could save money on their bills, save energy and live sustainably.

Charitable Works: We were able to continue our support for Christian Aid, the Salvation Army, Water Aid, and more recently the work of MercyShips. We also support special appeals such as the Royal British Legion Poppy Appeal, the Ukraine Appeal.

Refurbishment of Church Buildings: Since the last year's report, we have had the quinquennial survey (5 Yearly Building Inspection) which has highlighted some urgent repair works needed in the church suite of buildings.

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 applied for grants to support the development of Eco-initiatives

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 and premises.

A number of repairs were made to the church manse. This includes windows, guttering and other minor repairs. The Church commenced an energy audit and solar feasibility study to better understand our energy usage, wastage and if renewable energy was possible. The results of which have assisted the Church in apply for funding to insulate our suite of buildings.

A gift was given to the church for the renewal and regeneration of our outdoor spaces with an eco-friendly approach in mind. This was welcome by the church and work have already started in the Holstock Road Garden.

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

Financial review

During the year income increased by £39,765, to £81,567.

Expenditure decreased by £9,087 to £68,514.

As a result the cash held by the charity increased by £13,053, to £51,303 of which £31,955 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 £7,500 (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 £31,955 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 (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister in pastoral charge (if any) and up to six members of Vine Church nominated and elected by the members of the Church Meeting. 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 and its property by skilled members of the congregations with the appropriate experience for the maintenance of buildings, finance, and general administration. The Church Meeting met seven times during the year.

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 M Thomson

Mrs Dulcie Thomson, Church Secretary and Elder (Trustee)

Date: 25 October 2023

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 2022 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: 25 October 2023

Vine United Reformed Church
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2022	2021
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		11,626	-	17,838	29,464	9,794
Gift aid receipts		734	-	-	734	-
Other grants		-	-	8,951	8,951	3,300
Income from letting of facilities		42,314	-	-	42,314	28,628
Other		103	-	-	103	81
		<u>54,778</u>	<u>-</u>	<u>26,789</u>	<u>81,567</u>	<u>41,802</u>
<i>Total receipts</i>		<u>54,778</u>	<u>-</u>	<u>26,789</u>	<u>81,567</u>	<u>41,802</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	57,720	-	10,794	68,514	77,601
		<u>57,720</u>	<u>-</u>	<u>10,794</u>	<u>68,514</u>	<u>77,601</u>
<i>Total payments</i>		<u>57,720</u>	<u>-</u>	<u>10,794</u>	<u>68,514</u>	<u>77,601</u>
Net of receipts / (payments) before		(2,942)	-	15,995	13,053	(35,799)
Transfers between funds	4	(50)	-	50	-	-
Net movement in funds		<u>(2,992)</u>	<u>-</u>	<u>16,045</u>	<u>13,053</u>	<u>(35,799)</u>
Cash funds as at last year end		34,947	-	3,304	38,250	74,049
Cash funds at this year end	A	<u>31,955</u>	<u>-</u>	<u>19,349</u>	<u>51,303</u>	<u>38,250</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 2022

	Notes	Unrestricted Funds		Restricted funds	2022	2021
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		24,455	-	19,349	43,803	32,727
Notice deposits		7,500	-	-	7,500	5,000
Petty cash		-	-	-	-	523
		<u>31,955</u>	<u>-</u>	<u>19,349</u>	<u>51,303</u>	<u>38,250</u>
B Other monetary assets						
Gift aid due to charity		1,893	-	-	1,893	1,601
Premises hire debtors		1,282	-	-	1,282	1,950
HMRC amounts owed		5,173	-	-	5,173	-
		<u>8,348</u>	<u>-</u>	<u>-</u>	<u>8,348</u>	<u>3,551</u>
C Liabilities						
Falling due within one year						
Taxes due		-	-	-	-	847
Fee for Independent Examination		900	-	-	900	660
Total		<u>900</u>	<u>-</u>	<u>-</u>	<u>900</u>	<u>1,507</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Insurance value
		£
Organ		83,186
Contents of church & hall		251,189
		<u>334,375</u>

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 £4,834,346 and the Manse is insured by the church for £229,472.

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

Dulcie M Thomson

Mrs Dulcie Thomson, Church Secretary and Elder (Trustee)

Date: 25 October 2023

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 2022

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>		Total	Total
	General funds	Restricted Funds	2022	2021
	£	£	£	£
2 Payments in relation to charitable activities undertaken directly				
Ministry & Mission	10,417	-	10,417	21,340
Employment costs (see note 4)	9,298	-	9,298	17,726
Worship & music	2,678	-	2,678	250
Youth and children's work	-	548	548	2,086
Other ministry costs	-	373	373	515
Support of outside causes	270	1,288	1,558	1,504
Manse costs	5,997	-	5,997	5,650
Maintenance of buildings & equipment	6,290	40	6,330	6,970
LCEF project	-	7,894	7,894	-
Green spaces renewal project	-	651	651	-
Equipment	649	-	649	1,130
Utilities	10,768	-	10,768	11,904
Insurance	4,770	-	4,770	4,537
Independent examination	660	-	660	350
Office costs	5,923	-	5,923	3,639
	<u>57,720</u>	<u>10,794</u>	<u>68,514</u>	<u>77,601</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 £5,997 (2021: £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 2022 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 2022

4 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	34,947	54,778	(57,720)	(50)	31,955
Restricted funds					
Flower Fund	337	163	(112)	-	388
Pastoral Fund	906	616	(261)	-	1,261
GLA London Community Energy Fund	-	8,294	(7,894)	-	400
Outdoor Green Spaces Renewal Fund	-	15,000	(651)	-	14,349
All Churches Trust Fund	40	-	(40)	-	-
Building and Maintenance Fund	-	500	-	-	500
Youth & Children's Fund	2,060	930	(548)	-	2,441
Giving Fund	(39)	1,287	(1,288)	50	10
	<u>3,304</u>	<u>26,789</u>	<u>(10,794)</u>	<u>50</u>	<u>19,349</u>
Total funds	<u>38,250</u>	<u>81,567</u>	<u>(68,514)</u>	<u>-</u>	<u>51,303</u>

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 GLA London Community Energy Fund provides much-needed support to get community energy projects up and running and deployed faster to reboot the economy and benefit hard-hit communities. This was used to run a number of resourcing sessions aimed at the local community.

The Outdoor Green Spaces Renewal Fund is to support the renewal work of the outdoor spaces in the church suite of buildings including the manse. The fund was used during 2023 to install an eco driveway at the manse, and a new green community garden in front of the community house.

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

The Building and Maintenance Fund is building maintenance.

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.