

# Walmer Chapel CIO

Report and Accounts

Year ended...31st December 2023

**WALMER CHAPEL CIO**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

ADDRESS FOR CORRESPONDENCE	30 Station Road Walmer DEAL CT14 7QS
GOVERNING DOCUMENT	CIO Constitution dated October 2019
CHARITY REGISTRATION NUMBER	1185852
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	C. Lambden - Pastor - Secretary P.Rees - Treasurer E.Phyall R.Packman
BANKERS	HSBC Bank PLC
INDEPENDENT EXAMINER	Jane Neame  52 Ham Shades Lane Whistable Kent CT5 1NX

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**WALMER CHAPEL CIO**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2023

**Objects of the charity**

The charity, which is a church, is governed by a constitution and is constituted as a CIO. The charity's principal object is to demonstrate the Christian faith in action by the advancement of the Christian faith. We seek to glorify God by obeying the Bible.

**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:

During the course of this year, we continued to focus on building up the various ministries of the Church: the regular Sunday morning and evening services for worship, midweek Bible study and prayer meeting, home group, Sunday School, mums & tots, women's meeting, youth group, and coffee morning, and these were fairly well attended. Our outreaches in the town centre with a local evangelist continued where possible.

Services continued to be being live-streamed and sermons loaded to the website, as this has been a vital outreach to those at a distance or housebound. There has also been more demand for pastoral visitation, many having long term health challenges.

The monthly e-newsletter continued with internet links, event dates and some thoughtful/biblical content. Paper copies are distributed to addresses without email or which requested post only. The newsletter is delivered to about 300 local homes along with the magazine 'Cheering words,' and extra copies are distributed to contacts; the print run varies according to the likely appeal of the content, with peaks around Easter, the end of the summer term, and Christmas.

There is also a prayer email, sent roughly fortnightly, for an inner group which is now growing as more sign up to its confidentiality and for intercessory prayer.

During the year we saw some new faces, some of whom had first discovered us on the internet. One person was received into membership, one deacon was appointed, and one request was made for baptism which would be performed the following year.

More contacts have been harvested via GDPR rules through the toddler and Sunday school groups which are open to the public, and also from visitors to the services. Regular pastoral telephone, in-person or email contact has been continued.

We give thanks to Almighty God for bringing us thus far in our walk with him; and leave all things in his hands for the future as we seek to be faithful to the calling we have received through the Lord Jesus Christ, to whom be all the glory.

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 £9,217.92, to £52,415.25, and expenditure decreased by £1,113.94, to £45,107.32. As a result the cash held by the charity increased by £7,307.93, to £47,569.06, of which £47,569.06 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 £30,000 (which equates to about 8 months' 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 £47,569.06 and the charity is complying with its reserves policy.

#### **Governance**

The policy and operating decisions of the charity rest with the Trustees, who meet regularly to monitor the activities of the Trust. Day to day management of church affairs is undertaken by the pastor/Elder of the Church, with the consent of the membership. All appointments are confirmed by the membership at the Annual General Meeting of the Church.

#### **Risk statement**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

#### **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:

Mr P Rees (Chair)

Date: 16 October 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Walmer Chapel CIO

On accounts for the year  
ended

31<sup>st</sup> December 2023

Charity no  
(if any)

1185852

Set out on pages

6-9 (six to nine)

Responsibilities and  
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

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

I report in respect of my examination of the Trust'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 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 which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

14 October 2024

Name:

Mrs J C Neame

Relevant professional  
qualification(s) or body  
(if any):

Institute of Chartered Accountants in England and Wales

Address:

52 Ham Shades Lane Whitstable Kent CT5 1NX

WALMER CHAPEL CIO

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted Funds		Restricted Funds	2023	2022
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		44,728	-	-	44,728	36,078
Gift aid receipts		6,933	-	-	6,933	6,826
Gift a one off		-	-	-	-	250
Credit		320	-	-	320	-
Interest		435	-	-	435	43
		<u>52,416</u>	<u>-</u>	<u>-</u>	<u>52,416</u>	<u>43,197</u>
<b>Total receipts</b>						
		<u>52,416</u>	<u>-</u>	<u>-</u>	<u>52,416</u>	<u>43,197</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	42,347	-	-	42,347	43,996
Grants paid in relation to charitable activities undertaken by others	3	2,760	-	-	2,760	2,235
		<u>45,107</u>	<u>-</u>	<u>-</u>	<u>45,107</u>	<u>46,231</u>
Purchase of fixed assets		-	-	-	-	-
Purchase of investments		-	-	-	-	-
Loans made		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total payments</b>						
		<u>45,107</u>	<u>-</u>	<u>-</u>	<u>45,107</u>	<u>46,231</u>
Net of receipts / (payments) before		7,309	-	-	7,309	- 3,034
Transfers between funds	6	-	-	-	-	-
<b>Net movement in funds</b>						
		<u>7,309</u>	<u>-</u>	<u>-</u>	<u>7,309</u>	<u>- 3,034</u>
Cash funds as at last year end		40,260	-	-	40,260	43,294
<b>Cash funds at this year end</b>	A	<u>47,569</u>	<u>-</u>	<u>-</u>	<u>47,569</u>	<u>40,260</u>

The notes on pages 7 - 8 form part of these accounts.

**WALMER CHAPEL CIO**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	<u>Unrestricted Funds</u>		Restricted funds	2023	2022
		General funds	Designated funds			
		£	£	£	£	£
<b>A Cash funds</b>						
Cash at bank with immediate access		47,569	-	-	47,569	40,260
Notice deposits		-	-	-	-	-
Petty cash		-	-	-	-	-
		<u>47,569</u>	<u>ZERO</u>	<u>ZERO</u>	<u>47,569</u>	<u>40,260</u>
<b>B Other monetary assets</b>						
Gift aid due to charity		5,650	-	-	5,650	4,920
Other debtors		-	-	-	-	-
		<u>5,650</u>	<u>-</u>	<u>-</u>	<u>5,650</u>	<u>4,920</u>
<b>C Liabilities</b>						
<b>Falling due within one year</b>						
Fee for Independent Examination		400	-	-	400	400
		<u>400</u>	<u>-</u>	<u>-</u>	<u>400</u>	<u>400</u>
<b>D Assets retained for charity's own use</b>						
				Fund to	(optional)	(optional)
				which asset	(optional)	
				belongs	Current	Cost
					value	£
Land and buildings (give brief details)	One very old tin building and Brick Church				640,578	640,578
Music and PA equipment					4,374	6,000
Computers and IT					972	1,365
Furniture					1,458	2,000
Equipment					340	470
					<u>647,722</u>	<u>650,413</u>

Current values have been estimated by the trustees.

**E Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

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

Mr. P Rees (Chair)

Date: 16 October 2024

The notes on pages 7-8 form part of these accounts.

**WALMER CHAPEL CIO**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**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	Designated funds	Restricted Funds	Total 2023	Total 2022	Total 2021
	£	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>						
Employment costs (see note 4)	34,784	-	-	34,784	33,766	33,763
Ministry expenses	710	-	-	710	340	160
Maintenance of buildings & equipment	331	-	-	331	501	90
Utilities including broadband	2,498	-	-	2,498	3,058	1,888
Insurance	671	-	-	671	603	971
Independent examination (PAID in FEB 2024 £400)	-	-	-	-	380	690
Administration and support	-	-	-	-	1,154	568
Legal and professional fees, including subscriptions	810	-	-	810	404	625
Other costs (Sundries/website/bank charges)	2,543	-	-	2,543	3,790	3,315
	<u>42,347</u>	<u>-</u>	<u>-</u>	<u>42,347</u>	<u>43,996</u>	<u>42,070</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants for:						
Mission Support	2,760		-	2,760	2,235	1,670
	<u>2,760</u>	<u>-</u>	<u>-</u>	<u>2,760</u>	<u>2,235</u>	<u>1,670</u>



**WALMER CHAPEL CIO**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**4 Transactions with related parties**

Clive Lambden served as a church leader and was paid £26,377.12 (net) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

**6 Movement of funds**

	Balance at 31 Dec 2022 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2023 £
General funds	40,260	52,416	- 45,107	-	47,569
Designated funds					
Organ Fund	-	-	-	-	-
Church Repair Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Restricted funds					
Mission Fund - UKRAINE appeal	-	-	-	-	-
Pastoral Care Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds	<u>40,260</u>	<u>52,416</u>	<u>- 45,107</u>	<u>-</u>	<u>47,569</u>