Trustee's Report

1st January – 31st December 2023

We continued to be served by our Minister, Rev Dr Tessa Henry-Robinson who leads our worship twice a month including Communion Services on alternate months.

We continued to welcome visitors to our services especially at Easter, Harvest and Christmas Services.

With several Elders retiring in September, Jenny Wallis was elected as a serving Elder and Treasurer.

We have undertaken essential repairs during the year and maintained the church premises in good order. Our Elders have once again worked diligently and have done their best to maintain the work of the church and serve the church and local community in many ways.

Helen Barham,
Secretary
1st February 2024

WANSTEAD UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
RECEIPTS						
Offerings		13,378			13,378	19,049
Fund raising and donations		6,012			6,012	1,171
Monies raised for outside causes	3			1,161	1,161	1,412
Gift Aid tax repayments					0	0
Legacies		44,344			44,344	0
Other Income Loss of income payment (COVID)		15,951			15,951	0
Property - church/hall users + Manse Letting	4	56,909			56,909	55,396
Bank interest & investment income	12	4,059			4,059	895
Total receipts		140,653	0	1,161	141,814	75,923
PAYMENTS						
Ministry & Mission Fund		35,916			35,916	34,228
Church running costs	5	38,947			38,947	42,477
Ministers Expenses	6	24			24	2,927
Support of outside causes	7			120	120	899
Maintenance of church buildings and grounds	8	9,233			9,233	4,357
Maintenance of manse	9	4,771			4,771	1,727
Manse and Church Move					0	6,697
Development Fund					0	
Church activities (inc Publicity)		2,683			2,683	134
Other (inc Traidcraft)					0	
Total payments		91,574	0	120	91,694	93,446
NET RECEIPTS / (PAYMENTS)		49,079	0	1,041	50,120	-17,523
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January					119,293	136,816
CASH FUNDS c/fwd 31 December					**169,413**	**119,293**

STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Bank current account					72,739	26,678
Deposit accounts COIF					96,674	92,615
Total monetary assets	10				**169,413**	**119,293**
Other assets						
Gift Aid recoverable						
Other monies due to church						
Investments at market value	12				191,869	174,448
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding					0	0
Significant creditors					0	0

APPROVED by the Trustees on 23.10.2024 and signed on their behalf

by HELEN BARHAM (name) H Barham (signature)

The notes on pages 2 and 3 form part of this financial statement

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Development Fund	0	0	0	0	0
Manse and Church Move	0	0		0	0
Garden Bed Fund	12	0	12	0	12
Roof Fund	1,747	0	0	0	1,747
Flower Fund	108	0	108	0	0
150	30	0	0	0	30
Organ Fund	17	0	0	0	17
Publicity	-1,470	0	0	0	-1,470
Totals for designated funds	444	0	120	0	336

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Communion Funds	2,769	1,060	120	0	3,709
Christian Aid	250		0	0	250
Commitment for Life (incl Gift Aid)	25		0	0	25
Other Charitable Giving	1,366		120	0	1,246
Totals for restricted funds	4,410	1,060	120	0	5,230

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Communion offerings			1,160	1,160	899
Commitment for Life				0	25
Christian Aid				0	174
Harvest Offerings				0	0
Others				0	314
Totals raised for outside causes	0	0	1,160	1,160	1,412
4 PROPERTY INCOME					
Hall Lettings	39,495			39,495	41,458
Manse Letting	17,414			17,414	13,938
Total property income	56,909			56,909	55,396
5 CHURCH RUNNING COSTS					
Church Utilities and Insurance				23,773	17,025
Stationery and photocopying				87	2,128
Other admin expenses				0	9,274
Music and Lay Preachers				1,459	1,975
Cleaning/caretaking				12,902	12,075
Total church running costs	0	0	0	38,221	42,477

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 202217025 Total £
6 MINISTERS EXPENSES					
Minister's expenses				24	0
Total programme activity costs	0	0	0	24	0
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life				0	1,655
Christian Aid				0	0
Communion Fund				0	718
Other Charitable Giving				0	0
Total support of outside causes	0	0	0	0	2,373
8 MAINTENANCE OF CHURCH BUILDINGS					
Church Repairs and Maintenance					6,668
Total maintenance of church buildings	0	0	0	0	6,668
9 MAINTENANCE OF MANSE					
Manse renovation, repairs and letting costs	4,770			4,770	1,009
Mans Utilities and Insurance				0	718
Total maintenance of manse	4,770	0	0	4,770	1,727

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse at 2 Dangan Road, Wanstead, London are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Wanstead United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings (including the Cromwell Hall) are insured by the church for £ 7,954,905 and the manse for £491,866 The church contents are insured by the church for £185,220 and the Manse contents for £5,000 .

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The URC Thames North Synod Trust company as trustee holds on behalf of Wanstead United Reformed Church investments from the disposal of property under the URC property trusts. Use the income is a at the discretion of the Church Meeting. Any moneys paid to the church are shown in these accounts.

The Synod Trust company holds on behalf of the church investments representing money received as legacies or other gifts. The relea: of income from this is decided by the Church Meeting Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of the income is as follows:

	Market value 31.12.2023	31 31.12.2022	Application of income
May Harrison Legacy	£183,501.00	£ 174,448.00	Retained by URC Thames North Synod

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2023 from the accounting records of the church.

GRACE SMITH
(name)

(signature)

(date) 23/10/2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WANSTEAD UNITED REFORMED CHURCH

I report on the accounts of the church for the year ended 31 December 2023, which are set out on pages 1-3.

Respective responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Name Anne McCormack
Date 16/10/2026

Address c/o 34 Wyke Road, Fish Island, London E3 2XB

WANSTEAD UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

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by HELEN BARHAM (name) H Barham (signature)

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Name Anne McCormack
Date 16/10/2026

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