Trustee's Report

1st January – 31st December 2024

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 thank our regular visiting preachers who have served us so well during the year

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

September saw the launch of Open Table Wanstead, offering a safe, inclusive and non-judgemental worship space and Communion each month on the second Sunday evening. This has attracted people from as far as West London and the Essex coast.

Our Elders continued to serve in various ways to ensure a smooth and effective delivery of worship and community service with Helen carrying out the secretarial tasks and Gil assisting with banking and other financial tasks.

We have undertaken essential repairs during the year and maintained the church premises in good order.

Helen Barham,
Secretary/Trustee
1st February 2025

WANSTEAD UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
RECEIPTS						
Offerings		12,656			12,656	13,378
Fund raising and donations				6,486	6,486	6,012
Monies raised for outside causes				2,100	2,100	1,161
Gift Aid tax repayments					0	0
Legacies					0	44,345
Other Income					0	15,951
Property - church/hall users + Manse Letting		70,261			70,261	56,909
Bank interest & investment income		4,953			4,953	4,059
Total receipts		87,870	0	8,586	96,456	141,815
PAYMENTS						
Ministry & Mission Fund		40,931			40,931	37,860
Church running costs		42,457			42,457	38,947
Ministers Expenses					0	0
Support of outside causes				1,972	1,972	120
Maintenance of church buildings and grounds		10,580			10,580	9,234
Maintenance of manse		1,030			1,030	4,770
Manse and Church Move					0	0
Development Fund					0	0
Church activities (inc Publicity)					0	764
Other / Accountant		1,520			1,520	0
Total payments		96,518	0	1,972	98,490	91,695
NET RECEIPTS / (PAYMENTS)		-8,648	0	6,614	-2,034	50,120
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January					169,412	119,293
CASH FUNDS c/fwd 31 December					**167,379**	**169,413**

STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Bank current account					65,752	72,739
Deposit accounts					101,627	96,674
Total monetary assets					**167,379**	**169,413**
Other assets						
Gift Aid recoverable						
Other monies due to church						
Investments at market value						
Assets used for church purposes						
Buildings under statutory trusts		Church buildings and manse				
Church contents		Church furnishings, organ and equipment				
Liabilities						
Loans outstanding						
Significant creditors						

APPROVED by the Trustees on 30.10.2024 and signed on their behalf

by HELEN BARHAM (name) HBarham (signature)

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

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
6 MINISTERS EXPENSES					
Minister's expenses				0	0
Total programme activity costs	0	0	0	0	0
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life				0	
Christian Aid				137	
Communion Fund				1,475	
Other Charitable Giving				0	120
Total support of outside causes	0	0	0	1,613	120
8 MAINTENANCE OF CHURCH BUILDINGS					
Church Repairs and Maintenance				10,580	11,029
Total maintenance of church buildings	0	0	0	10,580	11,029
9 MAINTENANCE OF MANSE					
Manse renovation, repairs and letting costs				132	4,596
Mans Utilities and Insurance				898	174
Total maintenance of manse	0	0	0	1,030	4,770

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 £ 8,909,763 and the manse for £550,890
The church contents are insured by the church for £207,447 and the Manse contents for £ 6272 .

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 of the capital and income is subject to the approval of Thames North Trust Synod of the United Reformed Church. 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 release of this to the church is decided by the church alone. 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 31.12.24	Market value 31.12.23	Application of income
May Harrison Legacy	£183,501.00	£ 191,869.00	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 2024 from the accounting records of the church.

GRACE SMITH.
(name)

(signature)

(date) 30/10/26.

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 2022, 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 CLARE M'CAMMONT
Date 29-OCT-2026

Address FLAT 1, 9 SYLVAN ROAD, WANSTEAD. E11 1QL

WANSTEAD UNITED REFORMED CHURCH

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