

# MUSTARD SEED CHRISTIAN MINISTRIES

England & Wales - Charity number 1048903

## Details

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Other names	THE MUSTARD SEED
Status	Registered
Legal form	Trust
Registered	1995-08-29
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	1 All Saints Road Sidmouth EX10 8ER
Phone	01395512225
Email	<a href="mailto:mustard.seed@hotmail.co.uk">mustard.seed@hotmail.co.uk</a>
Website	<a href="http://www.mustard-seed.org.uk">www.mustard-seed.org.uk</a>

## Activities

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**Objects:** TO ADVANCE CHRISTIAN RELIGION

**Activities:** Alongside selling Christian books, we run a cafe in which we offer a relaxed welcoming atmosphere where customers can talk together and with our staff and volunteers, some of whom have additional needs. We seek to support the elderly, disabled, vulnerable and homeless. We welcome secondary school pupils for work experience. Profits make grants to children and young peoples' organisations.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- Devon

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£84,723	£95,857	-	-
2024-03-31	£92,540	£102,605	-	-
2023-03-31	£81,328	£93,495	-	-
2022-03-31	£76,737	£66,783	-	-
2021-03-31	£84,044	£32,692	-	-

## Trustees

Name	Role	Appointed
<b>Ruth Louise Ray</b>	Chair	2016-10-20
Gareth John Stephens		2023-07-11
Hannah Kathryn Boyd		2023-07-11
Jayne Norton		2023-09-05
Kieth Robert Sparks		2018-01-28

**MUSTARD SEED CHRISTIAN MINISTRIES**

England & Wales - Charity number 1048903

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Mustard Seed  
Christian Ministries**  
Annual Report and Accounts for  
year ended 31<sup>st</sup> March 2025

*The*  
**Mustard Seed**  
Charity No. 1048903

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# Introduction

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We started 2024/25 in a stronger place than the same time a year previously. Staffing levels were stable and changes made the previous year had been embedded. We had small successes such as hosting a cabaret act by a local Christian singer to mark Sidmouth's International Jazz and Blues festival and we continue to receive gratitude from our many lovely and loyal customers, as well as Gateway, the local homelessness charity, with whom we are proud to partner.

We made some progress towards improving our charity structure by applying to establish a new Charitable Incorporated Organisation to replace the existing Trust. It is hoped that this should make the role of trustee more appealing for new recruits with their individual liability limited, and also ensure that we can be more agile in the way we deal with the ownership of our premises.

Sadly, soon after the start of 2024/25, our key volunteer responsible for the majority of our accounting activities, passed away fairly suddenly. His contribution to the financial management of the charity was invaluable and with his passing, this workload had to be rapidly redistributed among existing trustees, staff and, thankfully, some wonderful new volunteers who stepped forward to assist. This process took several months to operate efficiently and was fairly time-consuming.

We managed to recruit one new trustee. However, the search for more, specifically a replacement Chair and Treasurer, was unfruitful, despite various appeals. Volunteer staffing levels in the café were also challenging. We were unable to recruit enough volunteers to fulfil existing vacancies, let alone new ones created by volunteers retiring. This created pressure upon the existing team, which, combined with several incidences of staff illness, has impacted our consistency of service. Despite generous donations from many of our supporters and the establishment of small but solid second-hand Christian book sales, we are increasingly reliant upon our café for the majority of our income.

The financial burdens, particularly of VAT, Business Rates (due to more than double in 2025/26), and general inflation have meant that balancing the books remained a knife edge act. We started the year hoping to achieve closer to break even than in previous year, but only because of the considerable effort, time and goodwill from existing trustees and unpaid volunteers. This operational workload was one of the reasons the trustee board has struggled to attract more to its number, as well as being the primary reason for our current Chair and Treasurer seeking to retire. Our relatively small size meant we were sadly unable to pay anyone professional to perform some of these functions to relieve trustees of them.

Given these mounting pressures, trustees made the difficult decision to cease trading at the end of March 2025, making all our staff redundant. A general community announcement was made in November 2024, with a public meeting held which was attended by around 50 community members. Trustees are open to alternative uses of the premises, with those most aligned with our charitable objects given priority. Our reserves mean we can remain closed for trading but with possible alternative outreach using the premises for several months while we discern the best way forward.

We feel privileged to have seen God use the Mustard Seed for so many years to bless our local community and beyond. We don't necessarily believe the decision to cease trading means the work of the charity is done. As Jesus cautioned about trying to pour new wine into old wine skins, we are hopeful and prayerful that this decision will open a new way for us to respond to what God may want to do next.

*Ruth Ray*  
*Chair, Mustard Seed Christian Ministries*

*April 2025*

## The Key Facts

- The departure of our accountant meant the reallocation of many of the banking and accounting processes. To avoid the risk of relying too much upon just one individual in the future, at least two individuals were subsequently trained to conduct any one of the accounting processes we rely on.
- We were delighted that through the hard work of our whole team of staff, volunteers and trustees, generosity of our donors and demand from our customers, we started the year with stronger financial projections than in previous years. Were it not for the shop's closure and its associated impact on trading, redundancy costs and stock write down, we may have been close to ending the year cost-neutral. However, our financial performance was highly sensitive to significant one-off costs. Rising wages and business rates were likely to have created further pressures in 2025/26 which would have continued to eat away at our financial reserves.
- Staffing remained stable for the year with the staff team working well together and with our volunteers. The decision to cease trading was not undertaken lightly by trustees and came after several years of trying to maintain operations at some personal cost to individuals involved. Closure of the shop was announced to staff at the end of October with donors, volunteers, churches and customers all being informed within a short time period after then. A general meeting to discuss the decision was held in November and while it was well attended, sadly no individuals came forward who would be suitable for taking on some of the key trustee roles needed or with an alternative viable offering which would have prevented closure. We were, therefore, grateful to have been able to provide our staff with plenty of notice of redundancy to help optimise their ability to find alternative work.
- Our stock of second-hand Christian books continued to meet a small but steady demand. Our stock of new books has been steadily reducing with each sale made with the decision having been taken during the previous financial year to limit any further purchases of new books apart from those we can order in on sale or return for select events such as Keswick in Devon, the Christian conference held in March in the town. We directed anyone looking to purchase new Christian books to [bookshop.org](http://bookshop.org) from which has provided us with an annual commission payment. As we approached the time of the shop's closure, we were able to donate several second-hand Christian books and bibles to a church trip going out to equip Christians in Uganda.
- We began the groundwork to shift the Charity's structure to a Charitable Incorporated Organisation. The CIO itself neared official registration towards the end of 2024/25 with future work now required to transition across the assets of the trust. We hope this should help future-proof the charity, offering it greater agility and attractiveness to potential trustees.
- We continue to be grateful for our partnership with Gateway, enabling our premises to be used to support homeless clients or those facing homelessness with advice, advocacy and practical assistance. In the short term, while future plans for the premises are still being explored, it is proposed that Gateway continue in their use of the premises to meet with their clients.

# Summary Legal and Administrative Details

## 1 Status

Mustard Seed Christian Ministries was constituted by Trust Deed on 2 March 1995, and that Deed was subsequently amended by an Agreement dated 15<sup>th</sup> May 2014. Mustard Seed Christian Ministries is regarded as a charity and is registered with the Charity Commissioners under reference number 1048903. Mustard Seed Christian Ministries operates from its premises under the name of 'The Mustard Seed Café and Christian Bookshop'.

## 2 Trustees

Members of the Board of Trustees serving during the year were as follows:

Mrs Ruth Ray	Chair
Mr Kieth Sparks	Treasurer
Mrs Joanna Davis	Secretary (retired)
Mr Gareth Stephens	
Mrs Jayne Norton	
Mrs Hannah Boyd	Secretary (newly appointed as existing trustee)
Rev Victoria Chester	(newly appointed)

*A note of appointments and resignations can be found on page 10.*

## 3 Registered Office

1 All Saints Road, Sidmouth, Devon, EX10 8ER

## 4 Professional Advisors

Bankers:	Independent Examiner:	Solicitors acting for CIO:
HSBC	Stephen Maycock BA FCA	Anthony Collins LLP
250-251 High St	16 Windsor Mead	134 Edmund St
Exeter	Sidford	Birmingham
Devon	Sidmouth	B3 2ES
EX4 3PZ	EX10 9SJ	

## 5. Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity for that period. In preparing those financial statements, the Trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the appropriate Charity Commission guidelines for Receipts and Payments Accounts, subject to any material departures disclosed and explained in the financial statements; and
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# Trustees' Annual Report

*Period:* 1st April 2024 to 31<sup>st</sup> March 2025

*Charity name:* Mustard Seed Christian Ministries

*Charity registration number:* 1048903

## *Objectives and Activities:*

### The Purposes of the Charity

To advance the Christian religion by

- Selling Christian books and gifts
- Running a community café

### Our Main Activities

We ran a Christian bookshop serving the residents of East Devon and visitors to it, selling books, cards and gifts.

We promote and sell Christian books to churches, schools and other organisations.

Our café aimed to provide locals and visitors alike with a hospitable welcome, a listening ear and relevant support and signposting as desired as an outworking of our Christian ethos and values.

### Public Benefit

We have consulted the Commission's guidance on public benefit and believe that we satisfy it by virtue of the fact that our bookshop and café are open to the public and that we market our services across East Devon. We seek to be inclusive of all regardless of ethnicity, age, gender, faith, sexual orientation, social background or situation, or ability, both in relation to our recruitment of staff and volunteers and in relation to our clientele. While our shop has since closed for trading and some of the charities activities have reduced, we will continue to be active in delivering upon our charitable objects and hope to identify additional and alternative ways in which to continue this work over the coming year.

## *Additional information*

### Community development, supporting those in need and preventing poverty

We ran a café which seeks to build and support community within Sidmouth and beyond.

- We offered a safe and secure place of rest and affordable refreshment for those who need it. We had regular customers who live alone who come for company and informal help with problems. We tried to have experienced listeners available.
- We supported five local residents with part-time employment, one of whom is a Ukrainian refugee.
- We supported several volunteers with additional needs.
- We worked with other local organisations in supporting homeless and vulnerable people in the Sid Valley and beyond. We have an ongoing

Volunteers	<p>informal partnership with one local charity, Gateway, which uses our premises as a base several times a week to be available to meet with and support anyone who may need their services. Gateway paid by monthly invoice for any food or drink consumed by them or their clients but their use of the Mustard Seed is not dependent upon a minimum spend, with both charities operating symbiotically to support one another in our collective aim to support those in need.</p> <ul style="list-style-type: none"> <li>We provided our premises as a venue to support other organisations aligned with our values and one-off fundraising events run by like-minded individuals such as 'The Big Brew' coffee morning raising funds and awareness for fair trade in the developing world.</li> </ul> <p>We see all the above as appropriate to our primary purpose of advancing the Christian religion; by living out our faith in the way we ran the cafe as well as by promoting the message through the bookshop.</p> <p>Our five excellent staff were supported by a team of volunteers who served the ethos of the bookshop and café very well. Some, as noted above, have a range of additional needs and were cared for and developed both by staff and other volunteers, as well as by a loyal customer base which increasingly recognises the value of what we are doing.</p> <p>We offered a work placement each year to a hard-to-place student from the local secondary school, both for a full week and at other times when requested.</p> <p>We have a staff handbook which contains a full complement of policies relating to their work. New volunteers are inducted by the Manager or one of her able assistants.</p>
Other	<p>Locals and visitors, of whom there are many because of our town's reputation as a holiday destination, often comment on the 'lovely atmosphere' of the shop and, in the case of the visitors, express regret at the loss of similar provision in their own areas.</p>

*Achievements and Performance*

Main Achievements	<p>Our primary achievement during the year 2024/25 was to keep the doors open! Mounting challenges such as financial pressures, staff illness, declining numbers of volunteers and difficulty recruiting new trustees presented challenges just to maintain our presence.</p> <p>A further achievement was to take the sad but necessary decision to cease trading and to seek alternative ways in which to build upon the activity and legacy of the past 30 or so years of the charity's life. We were grateful to have been able to provide plenty of notice and support to our staff to help enable them to find alternative employment within the valley.</p>
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*Additional information*

Achievements against objectives set	<p>Expenses were reduced from £73,947 in 2023/2024 to £66,420 in 2024/25. However, net income also reduced, in part as a result of winding up trading towards the end of the financial year. Our cash balances took a further hit from 2023/24 when they were £58,079 to stand at £54,242 at the end of</p>
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Fundraising

2024/2025, although this marks a smaller reduction than the previous year (£3,837 reduction in 2024/2025 versus £9,093 in 2023/2024).

During 2024/25 our total donations and legacies fell to £6,549 from £11,590 in 2024/23. Our decision to cease trading was communicated to donors in October 2024 which may explain some – although not all – of this reduction. A lack of volunteers and/or trustees meant that efforts to increase our fundraising activities in 2024/25 stalled so we were largely reliant upon past efforts securing regular giving for our fundraising income.

# Financial Review

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Receipts and Payments Accounting	<p>The Trust operates on a Receipts and Payments basis but accounts with a full balance sheet covering stocks, debtors and creditors along with fixed assets at valuation, but without accruals and prepayments and the application of depreciation. It does so on a consistent basis with recent years.</p> <p>Assets are renewed and replaced, when needed, in order to support the operation of the Cafe and Bookshop. These payments are shown on page 14 in General Expenses-renewals and maintenance.</p>
Financial Outcome for the Year	<p>At 31 March 2025 we had net outgoing resources of £11,134 compared with net outgoing resources of £10,065 for 2023/24. Cash balances fell £3,837 to £54,242 (2023/24 £58,079).</p>
Fixed Asset Values	<p>The property is valued at £187,500 as per a professional valuation carried out in March 2022. There were no additions to fixed assets during the year (2023/24 £nil). The value of other fixed assets was reviewed during the year resulting in a write down of £6,278. It is considered that their book value of £3,000 represents their value in the event of sale.</p>
Reserves Policy	<p>The charity has a policy of reserving three months' Operating Expenditure in order to offset potential financial challenges arising. This designated reserve has been retained pending the outcome of the current business review. Reserve levels are reviewed by the Trustees regularly as and when a change in circumstances dictates. We remain committed to sustaining a reserves account as a matter of priority.</p>
Amount of Reserves held	<p>Total funds at 31 March 2025 of £241,292 were down £17,748 on the previous year (2023/24 £259,040). These funds were backed by fixed assets of £190,500 and net current assets of £50,792.</p>
Details of fund materially in deficit	<p>There are no funds in deficit.</p>
Uncertainties and Risks Going Forward	<p>Uncertainty remains on the future operation of the charity.</p> <p>We anticipate a legal bill of up to £3,000 next financial year towards the cost of transitioning our charitable structure to that of a CIO, which we will cover from reserves. This should then help us to recruit the number of trustees that we need as this remains an ongoing challenge.</p> <p>We are no longer subject to staffing risks but remain vulnerable to maintaining adequate numbers of trustees.</p>

## *Additional information*

Principal sources of funds	<p>Our major source of income has been our café. Most additional income came from the sale of books and gifts plus donations. We ran an appeal for people to partner with us by regular donation of small sums of money but this has been winding down in response to the closure of the café and bookshop.</p>
Investment policy and objectives	<p>Surplus funds are held on bank deposit in order to be readily available when needed.</p>

# Structure, Governance and Management

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Description of charity's trusts	The Trust was constituted as an Unincorporated Association by Trust Deed on 2 <sup>nd</sup> March 1995 and is regarded as a Charity. The Deed was amended by an Agreement dated 15 <sup>th</sup> May 2014.
Trustee Selection	New Trustees are appointed by invitation of the existing Trustees. Officers are elected by the Trustees. The Trustees are all volunteers and do not receive any remuneration, payments or benefits.

## *Additional information*

Induction and Training of Trustees	We refer new Trustees to the Charity Commission documentation for new Trustees, and discuss with them the issues arising from these. We try where possible to incorporate reviews of topics covered by the documentation in Trustees' meetings.
Organisational structure	The Charity is overseen by a small group of Trustees from local churches. During the year it was managed by five paid part-time staff.
Related Parties	We have informal links with the churches of the Sid Valley, and work closely with Gateway, the local organisation supporting the homeless.
Other	<a href="http://www.mustard-seed.org.uk">www.mustard-seed.org.uk</a> 'The Mustard Seed Sidmouth' on facebook Email: mustard.seed@hotmail.co.uk

## *Reference and Administrative details*

Charity name	Mustard Seed Christian Ministries
Other name the charity uses	The Mustard Seed Café and Christian Bookshop
Registered charity number	1048903
Charity's principal address	1 All Saints Road Sidmouth Devon EX10 8ER

# Names of the Trustees who manage the Charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Hannah Boyd	Secretary (new)	Appointed May 2024	
Joanna Davis	Secretary (retired)	Retired May 2024	
Ruth Ray	Chair		
Jayne Norton			
Kieth Sparks	Treasurer		
Gareth Stephens			
Victoria Chester		Appointed Sep 2024	

## *Names of trustees for the time being holding title to property belonging to the charity*

Name	Dates acted if not for whole year
Joanna Davis	Retired May 2024
Ruth Ray	
Kieth Sparks	

## *Funds held as custodian trustees on behalf of others*

There are no funds.

## *Additional information*

### **Names and addresses of advisers**

Type of adviser	Name	Address
Bank	HSBC	251-251 High Street, EXETER Devon EX4 3PZ
Independent Examiner	Stephen Maycock	16 Windsor Mead, Sidford, Sidmouth, EX109SJ

### **Name of senior staff member**


Name	Dates acted if not for whole year
Michelle Bree	(redundant from 31/3/2025)
Chris Halls	(redundant from 31/3/2025)

# Declarations

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The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ruth Ray	Kieth Sparks
Position	Chairperson	Treasurer
Date	18/12/2025	18/12/2025

# Report of the Independent Examiner

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I report to the Trustees on my examination of the accounts of Mustard Seed Christian Ministries for the year ended 31 March 2024, which are set out on pages 14 to 17.

## *Responsibilities as Trustees of the Charity and Basis of Report*

As the charity trustees of the Trust 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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: 16<sup>th</sup> November 2025

Name: Stephen Maycock

BA FCA

Address: 16 Windsor Mead, Sidford, Sidmouth, EX109SJ

# Receipts & Payments Account

Year ended 31 March 2025	Notes	2025			2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Incoming Resources</b>					
Donations		6,049		6,049	11,451
Gift Aid repayments	4				2,066
Legacies		500		500	139
Book shop sales & Commission		7,894		7,894	9,693
Sales of cards and gifts		7,783		7,783	9,135
Sales of refreshments		61,519		61,519	59,126
Interest received		978		978	930
<b>Total Incoming Resources</b>		<b>84,723</b>		<b>84,723</b>	<b>92,540</b>
<b>Direct Charitable Expenditure</b>					
Cost of sales	5	29,437		29,437	28,658
Expenses	6	66,420		66,420	73,947
<b>Total Resources Expended</b>		<b>95,857</b>		<b>95,857</b>	<b>102,605</b>
<b>Net (Outgoing) /Incoming resources</b>		<b>(11,134)</b>		<b>(11,134)</b>	<b>(10,065)</b>
Adjust for non-cash movements:					
Reduction/(increase) in stock value		4,997		4,997	4,638
Reduction/(increase) in debtors		(36)		(36)	427
(Reduction)/increase in creditors		2,336		2,336	(4,093)
<b>Opening cash resources at 1 April</b>		<b>58,079</b>		<b>58,079</b>	<b>67,172</b>
<b>Closing cash resources at 31 March</b>	3	<b>54,242</b>		<b>54,242</b>	<b>58,079</b>

	Notes	2025 Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
<b>Reconciliation of Funds</b>					
Opening Funds at 1 April		259,040		259,040	269,105
Net outgoing resources		(11,134)		(11,134)	(10,065)
Transfers between funds		(6,278)		(6,278)	-
<b>Closing funds at 31 March</b>		<b>241,628</b>		<b>241,628</b>	<b>259,040</b>

# Statement of Assets and Liabilities

Year ended 31 March 2025

	Notes	2025			2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Fixed assets</b>					
Freehold property (at valuation 2022)		187,500		187,500	187,500
Fixtures and fittings (WDV)		3,000		3,000	9,133
Computer equipment (WDV)		-		-	145
		<u>190,500</u>		<u>190,500</u>	<u>196,778</u>
<b>Current assets</b>					
Stocks		1,830		1,830	6,827
Debtors		36		36	-
Bank and cash balances	3	54,242		54,242	58,079
		<u>56,108</u>		<u>56,108</u>	<u>64,906</u>
<b>Less: Current liabilities</b>					
Creditors		4,980		4,980	2,644
<b>Net current assets</b>		51,128		51,128	62,262
<b>Net assets</b>		<u>241,628</u>		<u>241,628</u>	<u>259,040</u>
Designated Funds:					
- Renovations & Equipment		3,482		3,482	2,921
- Three months' Operating Expenditure		25,000		25,000	25,000
General Purposes Fund		213,146		213,146	231,119
<b>Total Funds</b>		<u>241,628</u>		<u>241,628</u>	<u>259,040</u>

Signed on behalf of the Trustees:

Chairperson 

Treasurer 

Date: 18/12/2025

# Notes and Accounting Policies

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Year ended 31 March 2025

## 1. Accounting policies

The financial statements have been prepared in accordance with the Charity Commission guidance for Receipts and Payments Accounts.

a) **Income**

All income is recognised on a received basis.

b) **Fund accounting**

The Charity's Unrestricted Funds consists of funds which the Charity may use for its charitable purposes. Designated Funds have been created for management purposes. These are unrestricted.

c) **Expenditure**

All expenses are accounted for on a receipts and payments basis with the exception of staff costs and VAT payable which are recorded as incurred.

## 2. Trustees' remuneration and expenses

No remuneration or expenses were paid by the Charity to any of the Trustees for their services during the year.

## 3. Bank and cash balances

	2025 £	2024 £
EPOS Till Account	814	1,569
Current account	2,207	5,311
Deposit account	47,439	47,678
Building account	3,482	2,921
Petty cash account	300	600
	<b>54,242</b>	<b>58,079</b>

## 4. Gift Aid

Gift Aid is claimed on gifts in accordance with HMRC guidance. No claim was submitted for gift aid due during the year.

## Notes and Accounting Policies (continued)

Year ended 31 March 2025

	2025			2024
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
<b>5. Cost of Sales</b>				
Book shop purchases	10,844		10,844	11,912
Catering purchases	17,971		17,971	16,129
Credit/Debit card charges	622		622	617
	<b>29,437</b>		<b>29,437</b>	<b>28,658</b>
<b>6. General expenses</b>				
Staff Costs	52,487		52,487	48,114
Rates	1,643		1,643	1,998
Utilities	5,425		5,425	6,204
Premises - renewals & maintenance	713		713	9,611
Equipment - renewals & maintenance	99		99	217
Cleaning & hygiene costs	211		211	995
Disposal of waste	1,181		1,181	1,116
Telephone & internet charges	643		643	603
IT & Till Costs	803		803	812
Advertising	-		-	21
Stationery	179		179	181
General insurances	1,656		1,656	1,223
Legal & Professional Fees	1,135		1,135	300
Bank charges	245		245	238
Sundry	-		-	324
	<b>66,420</b>		<b>66,420</b>	<b>71,957</b>
Purchase of new cooker	-		-	1,990
	<b>66,420</b>		<b>66,420</b>	<b>73,947</b>

**MUSTARD SEED CHRISTIAN MINISTRIES**

England & Wales - Charity number 1048903

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

# Mustard Seed Christian Ministries

Annual Report and Accounts for  
year ended 31<sup>st</sup> March 2024



*The*  
**Mustard Seed**  
Charity No. 1048903

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# Introduction

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Commencing the year 2023/24, the Charity faced some significant challenges. Firstly, our previous long-standing shop manager had retired at the end of December 2022, with no obvious replacement found. Secondly, our Chair of Trustees, David Lewis, stepped down from the board, having generously given five years to the role. Added to this, the retirement of another trustee the previous year and personal challenges faced by another trustee meant the board of trustees was looking thin.

To combat some of our operational management challenges from the end of 2022/23, an additional staff member was taken on in a management capacity for a temporary contract of a few months, which ended up being extended several more months while our shop manager position remained unfilled. While this helped solve many of the operational issues, it did contribute to an unsustainably high staff budget. Additionally, high inflation on food and energy, the need for a replacement oven and repainting works to the exterior of the building, meant our finances were under pressure.

Thankfully, over the year we have managed to overcome a number of challenges, although the financial benefits are only just being felt. Three new trustees joined the board, while I took on the Chair role on an interim basis. The recruitment of a dedicated bookshop manager, working on a part-voluntary basis, has secured the survival of our bookshop. Our bookshop manager's work to promote the bookshop and our general offering through social media and the local churches, as well as building up our stock of second-hand books has helped to maximise footfall to the shop while minimise our costs. His appointment meant that we were able to release our temporary manager, although of course, it was a sadness to say goodbye to a valued member of the team. Thankfully he was still around to campaign for and see us win the Sidmouth Herald's 'Café of the Year'!

Having faced various challenges with our café staffing mix, we are now grateful to have a team that works well together, with our long-standing assistant manager given the position of Café Manager from December 2023. In line with inflation, our menu prices were increased for a second time during the year to maintain a gross profit that makes us commercially viable. We continue to ensure that we to pay all our staff the real Living Wage rather than the statutory minimum. On the back of external refurbishment works, we were able to complete the internal refurbishment of the shop during Christmas week while we were already closed for trading. This revived the look of the café and provides greater separation between the café and our offering of cards and gifts. A new separate bookshop area better displays our stock and means customers are more able to access it.

Significant challenges still persist and the long-term future of the charity remains under review. While we are much better placed to avoid making a loss in 2024/25, careful management of all aspects of the Trust is still necessary to ensure this is achieved. With our trading activities more self-supporting, our hope is that our charitable donations can be used to expand our charitable activities further. Our board of trustees needs increasing to better share the load, particularly given the impending retirement of at least two more of our long-standing trustees. That said, we are thankful to God for the continued existence of the Mustard Seed, along with our dedicated staff, volunteers, trustees and supporters in helping us to serve our community with love.

*Ruth Ray*  
*Chair, Mustard Seed Christian Ministries*

*April 2024*

## The Key Facts

- The shop manager role has been split into two positions; a Bookshop Manager and Café Manager which have now both been filled. Alongside our café staff team, our budgeted staff hours are now more in line with those we had prior to the pandemic when we were operationally more efficient.
- While we continue to stock a small selection of new Christian books and Bibles, new stock purchases have been reduced, with a shift in focus to reselling the donations of second-hand Christian books; an area in which we are much better positioned to compete against online retailers than the new books market and offer our local community a service they can't otherwise access.
- We have begun the groundwork to shift the Charity's structure to a Charitable Incorporated Organisation. We hope that the majority of this work may be achieved during 2024/25, providing the charity with greater agility and attractiveness to potential trustees.
- We have now completed our refurbishment works to both the exterior and interior of the building, providing separate areas for our sale of cards and gifts, books, and the café itself. We now have a dedicated community noticeboard for the display of local notices that align with our Christian ethos.
- An overhaul of our policies was conducted in 2023/24 to ensure these were up to date and provided necessary coverage for all important areas of the Charity's operation. A Fire Risk Assessment was compiled in line with legal requirements, and a more general Risk Assessment made up-to-date.
- An overhaul of our volunteer processes and procedures was conducted along with an update to our staff handbook. A volunteers' noticeboard and improvement of our management structure have both helped with the improved communication to our volunteers.
- We have increased our presence on social media and updated our website to help promote and extend the reach of our message.
- We continue to partner with other organisations which align with our charitable objects. Namely, Gateway which seeks to alleviate homelessness in Sidmouth and Oasis Café which aims to reduce social isolation and promote mental well-being but also local church organisations that wish to use the café. In March we also welcomed a volunteer from a local church who used the Mustard Seed to offer free Easter craft activities, aiming to share the Easter story with local children.



# Summary Legal and Administrative Details

## 1 Status

Mustard Seed Christian Ministries was constituted by Trust Deed on 2 March 1995, and that Deed was subsequently amended by an Agreement dated 15<sup>th</sup> May 2014. Mustard Seed Christian Ministries is regarded as a charity and is registered with the Charity Commissioners under reference number 1048903. Mustard Seed Christian Ministries operates from its premises under the name of 'The Mustard Seed Café and Christian Bookshop'.

## 2 Trustees

Members of the Board of Trustees serving during the year were as follows:

Mrs Ruth Ray	Chair
Mr Kieth Sparks	Treasurer
Mrs Joanna Davis	Secretary
Mr Gareth Stephens	
Mrs Jayne Norton	
Mrs Hannah Boyd	

*A note of appointments and resignations can be found on page 10.*

## 3 Registered Office

1 All Saints Road  
Sidmouth  
Devon  
EX10 8ER

## 4 Professional Advisors

Bankers:	Independent Examiner:	Solicitors acting for CIO:
HSBC	Stephen Maycock BA FCA	Anthony Collins LLP
250-251 High St	16 Windsor Mead	134 Edmund St
Exeter	Sidford	Birmingham
Devon	Sidmouth	B3 2ES
EX4 3PZ	EX10 9SJ	

## 5. Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity for that period. In preparing those financial statements, the Trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the appropriate Charity Commission guidelines for Receipts and Payments Accounts, subject to any material departures disclosed and explained in the financial statements; and
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# Trustees' Annual Report

*Period:* 1st April 2023 to 31<sup>st</sup> March 2024

*Charity name:* Mustard Seed Christian Ministries

*Charity registration number:* 1048903

## *Objectives and Activities:*

### The Purposes of the Charity

To advance the Christian religion by

- Selling Christian books and gifts
- Running a community café

### Our Main Activities

We run a Christian bookshop serving the residents of East Devon and visitors to it, selling books, cards and gifts.

We promote and sell Christian books to churches, schools and other organisations.

Our café aims to provide locals and visitors alike with a hospitable welcome, a listening ear and relevant support and signposting as desired as an outworking of our Christian ethos and values.

### Public Benefit

We have consulted the Commission's guidance on public benefit and believe that we satisfy it by virtue of the fact that our bookshop and café are open to the public and that we market our services across East Devon. We seek to be inclusive of all regardless of ethnicity, age, gender, faith, sexual orientation, social background or situation, or ability, both in relation to our recruitment of staff and volunteers and in relation to our clientele.

## *Additional information*

### Community development, supporting those in need and preventing poverty

We run a café which seeks to build and support community within Sidmouth and beyond.

- We offer a safe and secure place of rest and affordable refreshment for those who need it. We have regular customers who live alone and who come for company and informal help with problems. We try to have experienced listeners available.
- We support five local residents with part-time employment, one of whom is a Ukrainian refugee who is also being supported with her English language by one the trustees.
- We support several volunteers with additional needs.
- We work with other local organisations in supporting homeless and vulnerable people in the Sid Valley and beyond. We have an ongoing informal partnership with one local charity, Gateway, which uses our café as a base several times a week to be available to meet with and support anyone who may need their services. Refreshments for

Gateway volunteers and clients was previously paid for by a designated fund held by Mustard Seed Christian Ministries but since forming and registering their own charity, this fund has been run down with refreshment now paid for directly by Gateway. Gateway's use of the Mustard Seed is not dependent upon a minimum spend, with both charities operating symbiotically to support one another in our collective aim to support those in need.

- We were able to support Oasis Café, a small local organisation which promotes mental health and well-being through reducing loneliness and isolation, in running a drop-in event at the shop on Christmas Day.
- Supported by the local CofE church, we ran a craft workshop at the end of March to help teach children about the meaning of Easter. We provide cooked meals and hot drinks to homeless people and others coping with poverty, originally through our Street Scene fund and latterly paid direct via Gateway from which, in 23/24 we provided cooked meals and hot drinks to the value of £3,348 (£3,664 in 22/23).

We see all the above as appropriate to our primary purpose of advancing the Christian religion, by living out our faith in the way we run the cafe as well as by promoting the message through the bookshop.

#### Volunteers

Our five excellent staff are ably supported by a team of volunteers who serve the ethos of the bookshop and café very well. Some, as noted above, have a range of additional needs and are cared for and developed both by staff and other volunteers, as well as by a loyal customer base which increasingly recognises the value of what we are doing.

We offer a work placement each year to a hard-to-place student from the local secondary school, both for a full week and at other times when requested.

We have a staff handbook which contains a full complement of policies relating to their work. New volunteers are inducted by the Manager or one of her able assistants.

#### Other

Locals and visitors, of whom there are many because of our town's reputation as a holiday destination, often comment on the 'lovely atmosphere' of the shop and, in the case of the visitors, express regret at the loss of similar provision in their own areas.

### *Achievements and Performance*

#### Main Achievements

In 2023/24 we sold £18,004 (2022/23 £20,009) worth of Christian books, cards and gifts to residents, churches, other organisations and visitors to the town. The development of our second-hand book offering has enabled us to distribute more Christian literature at a lower price to our customers as well as provide a valuable home for many used Christian books that may otherwise be disposed of. Although our financial turnover of books has decreased our profit margin on book sales has improved and with a pivot towards fewer new book sales and more second hand, we anticipate that this will secure the financial future of the bookshop. Although the cost of sales for books increased in 2023/2024 (£11,847 versus £10035) this was largely due to a conservative write-down of stock value of our new books, many of which are now several years old.

We are still developing our role as a community café, supporting our volunteers as well as homeless and vulnerable people within the community. We continue to work with other local organisations serving the same constituency. The value of this work is recognised by other organisations within the town and elsewhere which provide us with financial support, as well as by the community itself when the Mustard Seed was named as the local newspaper's 'Café of the Year' as voted for by customers.

The Staff Team continue to grow in effectiveness and in their ability to support the strong team of volunteers, some of whom have additional needs. The latter grow in confidence and skills, some progressing from kitchen work to contact with customers. A focus on pricing and customer experience in the café have helped to increase our café sales by £7,723 (£59,126 in 2023/204 versus £51,403 in 2022/2023) with minimal increase in the cost of sales (£16,129 in 2023/2024 versus £15720 in 2022/2023).

We are pleased to have moved significantly towards a more sustainable financial situation, with early indicators showing that we should be achieving or much closer to break-even for 2024/25

### *Additional information*

Achievements against objectives set

While the tide of losses was eventually stemmed during 2023/24 our cash balances have reduced by £9,093 (£58,079 in 2023/24 versus £67,172 in 2022/23). This is not expected to reduce further due to action taken during the year and despite the drop, during 2023/24 we were still able to maintain robust cash balances. We have been able to redecorate the exterior, purchase a replacement oven and refurbish the interior which have helped to contribute to our rising café sales income.

Fundraising

During 2023/24 our 'One In A Thousand' Appeal for regular donations raised £4,205 (2022/23 £5,459) and we are working to maintain and build this figure, under the new banner of 'Friends of the Mustard Seed'. We are also researching grant funding that may be available to support some of the community building and vulnerable volunteer training we are doing.

# Financial Review

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Receipts and Payments Accounting	<p>The Trust operates on a Receipts and Payments basis but accounts with a full balance sheet covering stocks, debtors and creditors along with fixed assets at valuation, but without accruals and prepayments and the application of depreciation. It does so on a consistent basis with recent years.</p> <p>Assets are renewed and replaced, when needed, in order to support the operation of the Cafe and Bookshop. These payments are shown on page 14 in General Expenses-renewals and maintenance.</p>
Closing Financial Position	<p>In the year ended 31 March 2024 we had net outgoing resources of (10,065 compared with outgoing resources of £12,167 for 2022/23. Cash balances were £58,079 (£67,172 in 2022/3).</p>
Fixed Asset Values	<p>The property is valued at £187,500 as per professional valuation carried out March 2022. Other assets are renewed and replaced and the Trustees review their value annually. It is considered that their value is fair given their continued use, renewal and replacement..</p>
Reserves Policy	<p>The charity has a policy of reserving three months' Operating Expenditure in order to offset potential financial challenges arising. This has meant that, so far, we have been able to weather these uncertain times with some confidence surrounding our future. We remain committed to sustaining a reserves account as a matter of priority.</p>
Amount of Reserves held	<p>Included in our cash and bank balances are £25,000 cash reserves (2022/23: £30,000) approximating to three months operating expenditure. Reserve levels are reviewed by the Trustees regularly as and when a change in circumstances dictates.</p>
Reasons for holding zero reserves	<p>Reserves are held and monitored as noted.</p>
Details of fund materially in deficit	<p>There are no funds in deficit.</p>
Uncertainties Going Forward	<p>Uncertainty remains on a general level around the continued Cost of Living and the current rate of inflation, as well as how Business Rates will be charged each year. Combined with the proposed increase at the end of 2023/24 by almost 10% of our staff hourly wage, our finances will remain under pressure.</p> <p>We anticipate a legal bill of up to £4,000 this financial year towards the cost of transitioning our charitable structure towards that of a CIO, which we hope to cover through charitable donations. This should then help us to recruit the number of trustees that we need as this remains an ongoing challenge.</p> <p>Our staff team are now well-placed to deliver our services, demand for which is anticipated to increase if not remain the same. That said, as a small organisation, we are still vulnerable to the same sort of unforeseen shocks of any similar operation such as staffing issues, another pandemic, maintaining adequate numbers of volunteers and trustees, etc.</p>

## Additional information

### Principal sources of funds

Our major source of income is our café. Most of our additional income is from the sale of books and gifts and donations. We run an Appeal ('One In A Thousand', now 'Friends of the Mustard Seed') for people to partner with us by regular donation of small sums of money.

### Investment policy and objectives

Surplus funds are held on bank deposit in order to be readily available when needed.

### Principal Risks facing the charity

We are working hard to minimise costs and maximise income, major elements of which have been monitored and addressed this financial year with focus placed in those areas where we can be more competitive.

We recognise that the charitable donations we receive can help us broaden our charitable reach and therefore the risks facing us in this would be a reduction in donations.



# Structure, Governance and Management

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Description of charity's trusts	The Trust was constituted as an Unincorporated Association by Trust Deed on 2 <sup>nd</sup> March 1995 and is regarded as a Charity. The Deed was amended by an Agreement dated 15 <sup>th</sup> May 2014.
Trustee Selection	New Trustees are appointed by invitation of the existing Trustees. Officers are elected by the Trustees. The Trustees are all volunteers and do not receive any remuneration, payments or benefits.

## *Additional information*

Induction and Training of Trustees	We refer new Trustees to the Charity Commission documentation for new Trustees, and discuss with them the issues arising from these. We try where possible to incorporate reviews of topics covered by the documentation in Trustees' meetings.
Organisational structure	The Charity is overseen by a small group of Trustees from local churches, and managed by five paid Staff. All five are part-time.
Related Parties	We have informal links with the churches of the Sid Valley, and work closely with Gateway, the local organisation supporting the homeless. We also have links with the Sid Valley Food Bank and with Sid Valley HELP, a local networking organisation working particularly to support the lonely and isolated as well as Oasis café which addresses the same.
Other	<a href="http://www.mustard-seed.org.uk">www.mustard-seed.org.uk</a> 'The Mustard Seed Sidmouth' on facebook Email: mustard.seed@hotmail.co.uk

## *Reference and Administrative details*

Charity name	Mustard Seed Christian Ministries
Other name the charity uses	The Mustard Seed Café and Christian Bookshop
Registered charity number	1048903
Charity's principal address	1 All Saints Road Sidmouth Devon EX10 8ER

# Names of the Trustees who manage the Charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Mrs Hannah Boyd		Appointed 11 July 2023	
Mrs Joanna Davis	Secretary		
Mrs Ruth Ray	Chair (incoming)		
Mrs Jayne Norton		Appointed 5 September 2023	
Mr Kieth Sparks	Treasurer		
Mr Gareth Stephens		Appointed 11 July 2023	
Rev David Lewis	Chair (outgoing)	Resigned a7 July 2023	

## *Names of trustees for the time being holding title to property belonging to the charity*

Name	Dates acted if not for whole year
Joanna Davis	
Ruth Ray	
Kieth Sparks	

*Funds held as custodian trustees on behalf of others*      There are no funds.

## *Additional information*

### Names and addresses of advisers

Type of adviser	Name	Address
Bank	HSBC	251-251 High Street, EXETER Devon EX4 3PZ
Independent Examiner	Stephen Maycock	16 Windsor Mead, Sidford, Sidmouth, EX109SJ

### Name of senior staff member

Name	Dates acted if not for whole year
Nick Townsend	Until 17 <sup>th</sup> October 2023
Michelle Bree	1 <sup>st</sup> December 2023 and ongoing
Chris Halls	28 <sup>th</sup> September 2023 and ongoing

### Exemptions from disclosure


Reason for non-disclosure of key personnel details

### Intra-staff confidentiality

# Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ruth Ray	Kieth Sparks
Position	Chairperson	Treasurer
Date	12/11/2024	12/11/2024



# Report of the Independent Examiner

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I report to the Trustees on my examination of the accounts of Mustard Seed Christian Ministries for the year ended 31 March 2024, which are set out on pages 14 to 17.

## *Responsibilities as Trustees of the Charity and Basis of Report*

As the charity trustees of the Trust 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.

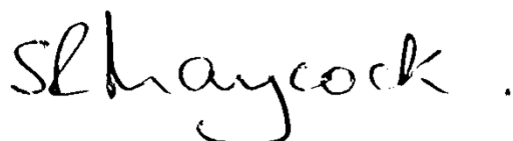
## *Independent Examiner's Statement*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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: 11<sup>th</sup> November 2024

Name: Stephen Maycock

BA FCA

Address: 16 Windsor Mead, Sidford, Sidmouth, EX109SJ

# Receipts & Payments Account

Year ended 31 March 2024	Notes	2024			2023
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Incoming Resources</b>					
Donations		11,451		11,451	9,629
Gift Aid repayments	4	2,066			
Legacies		139		139	-
Book shop sales & Commission		9,693		9,693	9,070
Sales of cards and gifts		9,135		9,135	10,939
Sales of refreshments		59,126		59,126	51,403
Interest received		930		930	287
<b>Total Incoming Resources</b>		<b>92,540</b>		<b>92,540</b>	<b>81,041</b>
<b>Direct Charitable Expenditure</b>					
Cost of sales	5	28,658		28,658	26,439
Expenses	6	73,947		73,947	67,056
<b>Total Resources Expended</b>		<b>102,605</b>		<b>102,605</b>	<b>93,208</b>
<b>Net (Outgoing) /Incoming resources</b>		<b>(10,065)</b>	<b>-</b>	<b>(10,065)</b>	<b>(12,167)</b>
Adjust for non-cash movements:					
Reduction/(increase) in stock value		4,638		4,638	(819)
Reduction/(increase) in debtors		427		427	(427)
(Reduction)/increase in creditors		(4,093)		(4,093)	3,596
Cash transfers between funds	1	1,887	(1,887)	-	-
Opening cash resources at 1 April		65,285	1,887	67,172	73,127
Closing cash resources at 31 March	3	58,079	-	58,079	65,285

	Notes	Unrestricted funds	2024 Restricted funds	Total funds	2023 Total funds
<b>Reconciliation of Funds</b>					
Opening Funds at 1 April		267,218	1,887	269,105	281,272
Net outgoing resources		(10,065)		(10,065)	(12,167)
Transfers between funds		1,887	(1,887)	-	
<b>Closing funds at 31 March</b>		<b>259,040</b>	<b>-</b>	<b>259,040</b>	<b>269,105</b>

# Statement of Assets and Liabilities

Year ended 31 March 2024

	Notes	2024			2023
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Fixed assets</b>					
Freehold property (at valuation 2022)		187,500		187,500	187,500
Fixtures and fittings (WDV)		9,133		9,133	9,133
Computer equipment (WDV)		145		145	145
		<u>196,778</u>		<u>196,778</u>	<u>196,778</u>
<b>Current assets</b>					
Stocks		6,827		6,827	11,465
Debtors		-		-	427
Bank and cash balances	3	58,079		58,079	67,172
		<u>64,906</u>		<u>64,906</u>	<u>79,064</u>
<b>Less: Current liabilities</b>					
Creditors		2,644		2,644	6,737
<b>Net current assets</b>		<u>62,262</u>		<u>62,262</u>	<u>72,327</u>
<b>Net assets</b>		<u><b>259,040</b></u>		<u><b>259,040</b></u>	<u><b>269,105</b></u>
Restricted Fund (Street Scene)		-		-	1,887
Designated Funds:					
- Renovations & Equipment		2,921		2,921	3,164
- Three months' Operating Expenditure		25,000		25,000	30,000
General Purposes Fund		231,119		231,119	234,054
<b>Total Funds</b>		<u><b>259,040</b></u>		<u><b>259,040</b></u>	<u><b>269,105</b></u>

Signed on behalf of the Trustees:

Chairperson



Treasurer



Date: 13/11/2024

# Notes and Accounting Policies

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Year ended 31 March 2024

## 1. Accounting policies

The financial statements have been prepared in accordance with the Charity Commission guidance for Receipts and Payments Accounts.

a) **Income**

All income is recognised on a received basis.

b) **Fund accounting**

The Charity's Unrestricted Funds consists of funds which the Charity may use for its charitable purposes. Designated Funds have been created for management purposes. These are unrestricted.

Our Street Scene arrangement finished during the year. The balance of the restricted fund was released to our General Purpose Fund to further our work in support of homeless clients.

c) **Expenditure**

All expenses are accounted for on a receipts and payments basis with the exception of staff costs and VAT payable which are recorded as incurred.

## 2. Trustees' remuneration and expenses

No remuneration or expenses were paid by the Charity to any of the Trustees for their services during the year.

## 3. Bank and cash balances

	2024 £	2023 £
EPOS Till Account	1,569	866
Current account	5,311	2,759
Deposit account	47,678	58,338
Building account	2,921	2,822
Street Scene Account (Restricted)	-	1,887
Petty cash account	600	500
	<b>58,079</b>	<b>67,172</b>

## 4. Gift Aid

Gift Aid is claimed on gifts in accordance with HMRC guidance.

# Notes and Accounting Policies (continued)

Year ended 31 March 2024

	2024			2023
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
<b>5. Cost of Sales</b>				
Book shop purchases	11,847		11,847	10,035
Postage on sales orders	64		64	120
Catering purchases	16,129		16,129	15,720
Credit/Debit card charges	617		617	564
	<b>28,658</b>		<b>28,658</b>	<b>26,439</b>
<b>6. General expenses</b>				
Staff Costs	48,114		48,114	45,053
Rates	1,998		1,998	3,805
Utilities	6,204		6,204	4,133
Premises - renewals & maintenance	9,611		9,611	7,712
Equipment - renewals & maintenance	217		217	703
Cleaning & hygiene costs	995		995	1,077
Disposal of waste	1,116		1,116	908
Telephone & internet charges	603		603	487
IT & Till Costs	812		812	761
Advertising	21		21	-
Stationery	181		181	305
General insurances	1,223		1,223	1,613
Legal & Professional Fees	300		300	-
Bank charges	238		238	238
Sundry	324		324	261
	<b>71,957</b>		<b>71,957</b>	<b>67,056</b>
Purchase of new cooker	1,990		1,990	
	<b>73,947</b>		<b>73,947</b>	<b>67,056</b>



**MUSTARD SEED CHRISTIAN MINISTRIES**

England & Wales - Charity number 1048903

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

# Mustard Seed Christian Ministries

Annual Report and Accounts  
For year ended 31<sup>st</sup> March 2023



Charity Number: 1048903

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# Introduction

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We were expecting 2022/3, the year after lockdown ended, to be quite difficult. It was in some ways, although not always in the ways nor to the extent we expected!

Financially we did reasonably well, although still ending up with a net loss of £12,167 after allowing for some extraordinary expenditure on the building of £6,740. While not disastrous, we obviously could not sustain that level of loss for a sustained period, so are beginning to explore ways of addressing the situation. During the year a root and branch review of the Charity and its operations was carried out, which furnished us with a range of ideas about how to improve our performance financially and in other ways, and we are working on the gradual implementation of those over time.

One of the issues which has been difficult throughout lockdown and beyond has been that of making progress with desirable improvements in the fabric and appearance of the building. We finally managed to have new double glazing installed at the beginning of the year, after a long wait, and then there was a lengthy delay before a carpenter could undertake the next stage of the improvements. The works were finalised in the first quarter of 2023-24. It seems we were not alone in having difficulties getting work done.

However, by far the biggest issue during 2022 was the impending retirement and replacement of our splendid Manager of eight years' standing, Sally Wilshaw. Only since her departure have we really appreciated how much the job had grown with her and her with the job. Her ability to carry out so many tasks has been highlighted by the difficulty we've had since her departure in keeping on top of everything. Our current staff team are doing all they can, but we continue to discover areas Sally had quietly covered which need attention. There remain challenges to matching the skills of the current team to the required tasks, which are being addressed..

As always, we are grateful for your continuing prayers and support, and as ever to God, our faithful customers and visitors, and to all the Trustees, Staff and Volunteers, who remain our greatest asset.

God bless you,

*Ruth Ray*  
*Chair, Mustard Seed Christian Ministries*

*November 2023*

# The Key Facts

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It's been another challenging year!

- Our Manager retired after eight years of devoted service. We are working hard to replace her, and finding it challenging to do so.
- We have almost completed our current range of improvements to the fabric and appearance of the building.
- We have continued to work hard to market our Charity effectively, working hard at building connections with local churches and making better use of local and digital means of communication.
- We continue to maintain sufficient reserves for three months' core costs (i.e. Operating Expenditure.)
- We have continued to find the management of the bookshop challenging in the face of aggressive competition from internet-based competitors, but know that we are more fortunate than many others who have been unable to continue trading.
- Our Staff and Volunteers have remained positive, cheerful and welcoming despite all the challenges.

# Summary Legal and Administrative Details

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## 1 Status

Mustard Seed Christian Ministries was constituted by Trust Deed on 2 March 1995, and that Deed was subsequently amended by an Agreement dated 15<sup>th</sup> May 2014. Mustard Seed Christian Ministries is regarded as a charity and is registered with the Charity Commissioners under reference number 1048903.

## 2 Trustees

Members of the Board of Trustees during the year were as follows:

Mr M Brown	
Mrs R Ray	
Rev D Lewis	Chair
Mr K Sparks	Treasurer
Mrs J Davis	Secretary

## 3 Registered Office

1 All Saints Road  
Sidmouth  
Devon  
EX10 8ER

## 4 Professional Advisors

Bankers:	Independent Examiner:
HSBC	Robin Johnson FCCA
Fore Street	York Cottage
Sidmouth	10 Sidlands
Devon	Sidmouth
EX10 8AA	EX10 8UE

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Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity for that period. In preparing those financial statements, the Trustees are required to:

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# Trustees' Annual Report

*Period:* 1st April 2022 to 31<sup>st</sup> March 2023

*Charity name:* Mustard Seed Christian Ministries

*Charity registration number:* 1048903

## *Objectives and Activities:*

The Purposes of the Charity

To advance the Christian religion by

- Selling Christian books and gifts
- Running a Social Enterprise café

Our Main Activities

We run a Christian bookshop serving the residents of East Devon and visitors to it, selling books, cards and gifts  
We promote and sell Christian books to churches and other organisations  
We continue to develop a Social Enterprise Café/Community Hub

Public Benefit

We have consulted the Commission's guidance on public benefit and believe that we satisfy it by virtue of the fact that our bookshop and café are open to the public and that we market our services across East Devon. We seek to be inclusive of all regardless of ethnicity, age, gender, faith, sexual orientation, social background or situation, or ability, both in relation to our recruitment of staff and volunteers and in relation to our clientele.

## *Additional information*

Social Investment

We run a café which increasingly fits the description of a Social Enterprise, and as such represents an investment in the local community as a whole and in specific sectors within it.

We support three local residents with part-time employment.

We support several volunteers with additional needs.

We work with other local organisations in supporting homeless and vulnerable people in the Sid Valley and beyond. We have an ongoing informal partnership with one local charity, Gateway and we are looking to develop this association in 2023-24.

We offer a safe and secure place of rest and affordable refreshment for those who need it. We have regular customers who live alone and who come for company and informal help with problems. We try to have experienced listeners available.

We provide cooked meals and hot drinks to homeless people and others coping with poverty, through our Street Scene fund, (via Gateway) from which, in 22/23 we provided cooked meals and hot drinks to the value of £3,664.

We see all the above as appropriate to our primary purpose of advancing the Christian religion, by living out our faith in the way we run the cafe as well as by promoting the message through the bookshop.

Volunteers

Our three excellent staff are ably supported by a complement of volunteers, many of whom are extremely capable and serve the ethos of the bookshop and café very well. Some as noted above have a range of additional needs and are cared for and developed both by staff and other volunteers, as well as by a loyal customer base which increasingly recognises the value of what we are doing.

We offer a work placement each year to a hard-to-place student from the local secondary school, both for a full week and at other times when requested.

We have a staff handbook which contains a full complement of policies relating to their work. New volunteers are inducted by the Manager or Assistant Manager.

Other

Locals and visitors, of whom there are many because of our town's reputation as a holiday destination, often comment on the 'lovely atmosphere' of the shop and, in the case of the visitors, express regret at the loss of similar provision in their own areas. We record these comments for evidential purposes.

### *Achievements and Performance*

Main Achievements

In 2022/23 we sold £20,009 (2021/22 £17,639) worth of Christian books, cards and gifts to residents, churches, other organisations and visitors to the town. We continued to serve the Sidmouth community and beyond amid tight financial constraints.

We are continuing to develop our role as a Social Enterprise café, supporting our volunteers and developing our support for homeless and vulnerable people within the community. We continue to work with other organisations in the community serving the same constituency.

The Staff Team continue to grow in effectiveness and in their ability to support the strong team of volunteers, some of whom have additional needs. The latter grow in confidence and skills, some progressing from kitchen work to contact with customers.

### *Additional information*

Achievements against objectives set

During 2022/23 we were successful in maintaining robust cash balances. We have been able to replace the windows and are about to re-decorate the exterior and install new signage.

Fundraising

During 2022/23 our 'One In A Thousand' Appeal raised £5,459 (2021/22 £5,713) but we are working to grow this figure in the near term, to help, alongside other things, towards long-term sustainability.

# Financial Review

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Closing Financial Position	In the year ended 31 March 2023 we had net incoming resources of £12,167 compared with £9,954 for 2021/22. It should be noted however that in 2021/22 Government Grants totalling £16,077 were received.
Property Valuation	£187,500 as per professional valuation carried out March 2022
Reserves Policy	The charity has a policy of reserving three months' Operating Expenditure in order to offset potential financial challenges arising. This has meant that so far we have been able to weather these uncertain times with some confidence surrounding our future. We remain committed to sustaining a reserves account as a matter of priority.
Amount of Reserves held	We carry £30,000 of cash Reserves designated for our Operating Expenditure.
Reasons for holding zero reserves	N/A
Details of fund materially in deficit	N/A
Uncertainties Going Forward	The impact of the COVID 19 pandemic, exacerbated by the more recent cost of living crisis owing to increasing costs and inflation, continues to give us significant challenges, like many other small businesses. As a result of our experience during the past twelve months, we remain confident that we will be able to continue trading. We continuously review options in order to safeguard our future.

## *Additional information*

Principal sources of funds	Our major source of income is our café. Most of our additional income is from donations. We run an Appeal ('One In A Thousand') for people to partner with us by regular donation of small sums of money.
Investment policy and objectives	N/A
Principal Risks facing the charity	Like all small Charities we face the challenges of rising costs, VAT liability, Business Rates and internet shopping. We are working hard to minimise costs and maximise income. The major risks facing us are a reduction in large donations and the financial consequences of the COVID 19 and cost of living crises.

# Structure, Governance and Management

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Description of charity's trusts	The Trust was constituted as an Unincorporated Association by Trust Deed on 2 <sup>nd</sup> March 1995 and is regarded as a Charity. The Deed was amended by an Agreement dated 15 <sup>th</sup> May 2014.
Trustee Selection	New Trustees are appointed by invitation of the existing Trustees. Officers are elected by the Trustees. The Trustees are all volunteers and do not receive any remuneration, payments or benefits.

## *Additional information*

Induction and Training of Trustees	We refer new Trustees to the Charity Commission documentation for new Trustees, and discuss with them the issues arising from these. We try where possible to incorporate reviews of topics covered by the documentation in Trustees' meetings.
Organisational structure	The Charity is overseen by a small group of Trustees from local churches, and managed by three paid Staff. All three are part-time.
Related Parties	We have informal links with the churches of the Sid Valley, and work closely with Gateway, the local organisation supporting the homeless. We also have links with the Sid Valley Food Bank and with Sid Valley HELP, a local networking organisation working particularly to support the lonely and isolated.
Other	During 2022/23 we have been able to resume face-to-face Trustees' Meetings.

## *Reference and Administrative details*

Charity name	Mustard Seed Christian Ministries
Other name the charity uses	N/A
Registered charity number	1048903
Charity's principal address	1 All Saints Road Sidmouth Devon EX10 8ER

# Names of the Trustees who manage the Charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Mr Michael Brown		April to November 2022	
Mrs Jo Davis	Secretary		
Mrs Ruth Ray			
Revd David Lewis	Chair		
Mr K Sparks	Treasurer		

## *Names of trustees for the time being holding title to property belonging to the charity*

Name	Dates acted if not for whole year
Michael Brown	April to November 2022
Jo Davis	
David Lewis	
Ruth Ray	
Kieth Sparks	

*Funds held as custodian trustees on behalf of others*      N/A

## *Additional information*

### Names and addresses of advisers

Type of adviser	Name	Address
Bank	HSBC	251-251 High Street, EXETER Devon EX4 3PZ
Independent Examiner	Robin Johnson	10 Sidlands, Sidmouth, Devon EX10 8UE

### Name of senior staff member

Sally Wilshaw (Manager) April to December 2022.

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

**Intra-staff confidentiality**


# Declarations

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The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ruth Ray	Kieth Sparks
Position	Chairperson	Treasurer
Date	6th December 2023	



# Report of the Independent Examiner

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I report to the Trustees on my examination of the accounts of Mustard Seed Christian Ministries for the year ended 31 March 2023, which are set out on pages 12 to 15.

## *Responsibilities as Trustees of the Charity and Basis of Report*

As the charity trustees of the Trust 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:

6 December 2023

Name: **Robin Johnson**

**FCCA**

Address: **York Cottage  
10 Sidlands  
Sidmouth  
Devon EX10 8UE**

# Receipts & Payments Account

Year ended 31 March 2023	Notes	2023			2022
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Incoming Resources</b>					
Donations		8,279	1,350	9,629	9,994
Legacies		-	-	-	105
Book shop sales & Commission		9,070	-	9,070	8,908
Sales of cards and gifts		10,939	-	10,939	8,731
Sales of refreshments		47,739	3,664	51,403	32,922
Government Grants		-	-	-	16,077
<b>Total Incoming Resources</b>		<b>76,027</b>	<b>5,014</b>	<b>81,041</b>	<b>76,737</b>
<b>Direct Charitable Expenditure</b>					
Cost of sales	4	25,319	1,120	26,439	21,267
Expenses	5	61,187	5,869	67,056	45,581
Interest received		(287)	-	(287)	(65)
<b>Total resources expended</b>		<b>86,219</b>	<b>6,989</b>	<b>93,208</b>	<b>66,783</b>
<b>Net (outgoing) /incoming resources</b>		<b>(10,192)</b>	<b>(1,975)</b>	<b>(12,167)</b>	<b>9,954</b>
Transfers between funds		-	-	-	-
<b>Total funds at 31 March 2022</b>		<b>277,410</b>	<b>3,862</b>	<b>281,272</b>	<b>338,534</b>
<b>Total funds at 31 March 2023</b>		<b>267,218</b>	<b>1,887</b>	<b>269,105</b>	<b>348,488</b>

# Statement of Assets and Liabilities

Year ended 31 March 2023

	Notes	2023			2022
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Fixed assets</b>					
Freehold property (at valuation 2022)		187,500	-	187,500	187,500
Fixtures and fittings (WDV)		9,133	-	9,133	9,133
Computer equipment (WDV)		145	-	145	145
		<u>196,778</u>	<u>-</u>	<u>196,778</u>	<u>196,778</u>
<b>Current assets</b>					
Stocks		11,465	-	11,465	10,646
Debtors		427	-	427	-
Bank and cash balances	3	65,285	1,887	67,172	76,989
		<u>77,177</u>	<u>1,887</u>	<u>79,064</u>	<u>87,635</u>
<b>Less: Current liabilities</b>					
Creditors		6,737	-	6,737	3,141
		<u>6,737</u>	<u>-</u>	<u>6,737</u>	<u>3,141</u>
<b>Net current assets</b>		<b>70,440</b>	<b>1,887</b>	<b>72,327</b>	<b>84,494</b>
<b>Net assets</b>		<b>267,218</b>	<b>1,887</b>	<b>269,105</b>	<b>281,272</b>
Restricted Fund (Street Scene)		-	1,887	1,887	3,862
Designated Funds					
(Renovations & Equipment)		3,164	-	3,164	15,000
(3 months' Operating Expenditure)		30,000	-	30,000	30,000
General Purposes Fund		234,054	-	234,054	232,410
<b>Total Funds</b>		<b>267,218</b>	<b>1,887</b>	<b>269,105</b>	<b>281,272</b>

Signed on behalf of the Trustees:

Chairperson

*R. Ray*

Treasurer

*Keith Spaske*

Date:

*6<sup>th</sup> Dec 23*

# Notes and Accounting Policies

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Year ended 31 March 2023

## 1. Accounting policies

The financial statements have been prepared in accordance with the Charity Commission guidance for Receipts and Payments Accounts.

a) **Income**

All income is recognised on a received basis.

b) **Fund accounting**

The Charity's Unrestricted Fund consists of funds which the Charity may use for its charitable purposes.

A Designated Fund has been created relating to Renovations.

c) **Expenditure**

All expenses are accounted for on a receipts and payments basis.

## 2. Trustees' remuneration and expenses

No remuneration or expenses was paid by the Charity to any of the Trustees for their services during the year.

## 3. Bank and cash balances

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
EPOS Till Account	866	1,079
Current account	2,759	5,680
Deposit account	58,338	57,857
Building account	2,822	8,511
Street Scene Account (Restricted)	1,887	3,862
Petty cash account	500	-
	<b>67,172</b>	<b>76,989</b>

## Notes and Accounting Policies (continued)

Year ended 31 March 2023

	2023			2022
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
<b>4. Cost of Sales</b>				
Book shop purchases	10,035	-	10,035	12,581
Postage on sales orders	120	-	120	180
Catering purchases	14,600	1,120	15,720	8,094
Credit/Debit card charges	564	-	564	412
	<b>25,319</b>	<b>1,120</b>	<b>26,439</b>	<b>21,267</b>
<b>5. General expenses</b>				
Staff Costs	41,110	3,943	45,053	32,301
Rates	3,472	333	3,805	1,942
Utilities	3,771	362	4,133	2,321
Premises - renewals & maintenance	7,037	675	7,712	2,276
Equipment - renewals & maintenance	641	62	703	2,299
Cleaning & hygiene costs	983	94	1,077	608
Disposal of waste	829	79	908	631
Telephone & internet charges	444	43	487	433
IT & Till Costs	694	67	761	792
Advertising	-	-	-	175
Stationery	278	27	305	94
General insurances	1,472	141	1,613	862
Legal & Professional Fees	-	-	-	250
Bank charges	217	21	238	321
Sundry	239	22	261	276
	<b>61,187</b>	<b>5,839</b>	<b>67,056</b>	<b>45,581</b>

**MUSTARD SEED CHRISTIAN MINISTRIES**

England & Wales - Charity number 1048903

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

# Mustard Seed Christian Ministries

Annual Report and Accounts  
For year ended 31<sup>st</sup> March 2022



Charity Number: 1048903

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# Introduction

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It's clear that, for obvious reasons, 2021/22 has had its challenges, and, as I begin to draft this report, it seems that 22/23 will be no easier, and perhaps quite a lot worse.

There was a great deal of talk during last year about the possibility that, for small businesses, the most difficult time would be after lockdown finished, Government Grants finished, Business rates were reinstated and energy and other utility and supply costs began to rise. That has indeed proved to be the case. In the period since lockdown ended, an analysis of till reports indicates that footfall has been down, average transaction spend has fallen, and energy and supply costs are rising, with the consequence that we are having to look, reluctantly, at increasing our prices, whilst continuing to keep a tight hold on our costs. The only consolation is that all the local hospitality businesses are faced with the same issues, and needing to respond in similar ways. The national and indeed international picture echoes our local experience.

In the midst of that, we are keeping our heads above water, because of the reasonably healthy state of our reserves. But we are not consistently achieving our daily target, and, while we do have good reserves, we cannot sustain continuing losses indefinitely. So, we are looking carefully at areas where we might increase footfall, cut costs and maintain customer spend.

We value your continuing prayers and support. We remain committed to serving our community for as long as we can, and hope that the national and international factors which are beyond our control will begin to turn around. In the meantime, we remain grateful to God, to all our faithful customers and visitors upon whom we depend for their faithful support, and to all the Trustees, Staff and Volunteers, who have once again worked hard through the year to serve the Charity to the best of their ability.

God bless you in these continuing testing times.



David Lewis  
Chair, Mustard Seed Christian Ministries

9<sup>th</sup> December 2022

# The Key Facts

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It's been a challenging year!

- We re-opened post pandemic on Monday 17<sup>th</sup> May, meaning that for the first month and a half we had remained in lockdown mode.
- We managed to retain all our staff through the lockdown period, thanks to the Job Retention Scheme, for which we are grateful.
- We continue to maintain sufficient reserves for three months' core costs (i.e. Operating Expenditure.)
- We have repaid the last of our outstanding loans.
- We have replaced all the remaining single-glazed windows with double glazing. The signboards and new signage are still outstanding, much to our frustration.
- We have worked hard to market our Charity effectively, developing contacts with local churches and making better use of local and internet means of communication.
- During the year it became clear that, in line with national trends, footfall was down by around 10%, and spend per capita was also down. We have lost some regular customers, and others have been slow to return.
- For part of the year we made the decision to reduce opening hours to protect staff.
- Some volunteers have made the decision not to return, which has presented some challenges in staffing the shop adequately.
- In many ways, this year has been about assessing the impact of the Coronavirus pandemic, and determining the appropriate response. That will no doubt continue into 2022/3.
- So far, we have survived!



# Summary Legal and Administrative Details

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## 1 Status

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- Running a Social Enterprise café

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We provide Christian books to churches and other organisations

We continue to develop a Social Enterprise Café/Community Hub

Public Benefit

We have consulted the Commission's guidance on public benefit and believe that we satisfy it by virtue of the fact that our bookshop and café are open to the public and that we market our services across East Devon. We seek to be inclusive of all regardless of ethnicity, age, gender, faith, sexual orientation, social background or situation, or ability, both in relation to our recruitment of staff and volunteers and in relation to our clientele.

## *Additional information*

Social Investment

We run a café which increasingly fits the description of a Social Enterprise, and as such represents an investment in the local community as a whole and in specific sectors within it.

We support several volunteers with additional needs.

We work with other local organisations in supporting homeless and vulnerable people in the Sid Valley and beyond.

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Other

as by a loyal customer base which increasingly recognises the value of what we are doing.

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We have a staff handbook which contains a full complement of policies relating to their work. New volunteers are inducted by the Manager or Assistant Manager.

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Main Achievements

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We are continuing to develop our role as a Social Enterprise café, supporting our volunteers and developing our support for homeless and vulnerable people within the community. We continue to work with other organisations in the community serving the same constituency.

The Staff Team continue to grow in effectiveness and in their ability to support the strong team of volunteers, some of whom have additional needs. The latter grow in confidence and skills, some progressing from kitchen work to contact with customers.

### *Additional information*

Achievements against objectives set

During 2021/22 we were successful in maintaining robust cash balances. During the year, we have succeeded in repaying the outstanding loan of £11,400 in full. We continue to designate £15,000 for planned renovations, from which we will be paying for new windows in 2022/23.

Fundraising

During 2021/22 our 'One In A Thousand' Appeal raised £5,776. We hope that this figure will continue to grow, to help, alongside other things, towards long-term sustainability.

# Financial Review

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Closing Financial Position	In the year ended 31 March 2022 we had net incoming resources of £9,954, an 81% decrease on 2020/21 (surplus £51,352, principally explained by the end of generous Government support amounting to £41k for the extensive periods during which we had to remain closed, and the periods during which we were having to operate under COVID-19 restrictions.)
Property Valuation	Following advice from our Independent Examiner, we had the property professionally valued during 2021/22, in the sum of £187,500 (book value was £254,716).
Reserves Policy	The charity has a policy of reserving three months' Operating Expenditure in order to offset potential financial challenges arising. This has meant that so far we have been able to weather these uncertain times with some confidence surrounding our future. We remain committed to sustaining a reserves account as a matter of priority.
Amount of Reserves held	We carry £30,000 of cash Reserves designated for our Operating Expenditure, and another £15,000 for Renovations.
Reasons for holding zero reserves	N/A
Details of fund materially in deficit	N/A
Uncertainties Going Forward	The impact of the COVID 19 pandemic continues to challenge our future viability, like that of many other small businesses. As a result of our experience during the past twelve months, we remain confident that we will be able to continue trading with the support of our loyal supporters and customers, recognising that it will nonetheless pose significant challenges. We continuously review options in order to safeguard our future.

## *Additional information*

Principal sources of funds	Our major source of income is our café. Most of our additional income has from donations. We run an Appeal ('One In A Thousand') for people to partner with us by regular donation of small sums of money.
Investment policy and objectives	N/A
Principal Risks facing the charity	Like all small Charities we face the challenges of rising costs, VAT liability, Business Rates and internet shopping. We are working hard to minimise costs and maximise income. The major risks facing us are a reduction in large donations and the financial consequences of the COVID 19 crisis.

# Structure, Governance and Management

---

---

Description of charity's trusts	The Trust was constituted as an Unincorporated Association by Trust Deed on 2 <sup>nd</sup> March 1995 and is regarded as a Charity. The Deed was amended by an Agreement dated 15 <sup>th</sup> May 2014.
Trustee Selection	New Trustees are appointed by invitation of the existing Trustees. Officers are elected by the Trustees. The Trustees are all volunteers and do not receive any remuneration, payments or benefits.

## *Additional information*

Induction and Training of Trustees	We refer new Trustees to the Charity Commission documentation for new Trustees, and discuss with them the issues arising from these. We try where possible to incorporate reviews of topics covered by the documentation in Trustees' meetings.
Organisational structure	The Charity is overseen by a small group of Trustees from local churches, and managed by three paid Staff, a manager, an assistant manager and a baker. All three are part-time.
Related Parties	We have informal links with the churches of the Sid Valley, and work closely with Gateway, the local organisation supporting the homeless, with the Sid Valley Food Bank and with Sid Valley HELP, a local networking organisation working particularly to support the lonely and isolated.
Other	During 2021/22 the early Trustees Meetings were conducted on Zoom.

## *Reference and Administrative details*

Charity name	Mustard Seed Christian Ministries
Other name the charity uses	N/A
Registered charity number	1048903
Charity's principal address	1 All Saints Road Sidmouth Devon EX10 8ER

# Names of the Trustees who manage the Charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Mr Michael Brown			
Mrs Jo Davis	Secretary		
Mrs Ruth Ray			
Revd David Lewis	Chair		
Mr K Sparks	Treasurer		

## *Names of trustees for the time being holding title to property belonging to the charity*

Name	Dates acted if not for whole year
Michael Brown	
Jo Davis	
David Lewis	
Ruth Ray	
Kieth Sparks	

*Funds held as custodian trustees on behalf of others*      N/A

## *Additional information*

### Names and addresses of advisers

Type of adviser	Name	Address
Bank	HSBC	Fore Street, Sidmouth, Devon EX10 8AA
Independent Examiner	Robin Johnson	10 Sidlands, Sidmouth, Devon EX10 8UE

### Name of senior staff member

Sally Wilshaw (Manager)

### Exemptions from disclosure

Reason for non-disclosure of key personnel details


**Intra-staff confidentiality**

# Declarations

---

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	David Antony Lewis	Kieth Sparks
Position	Chairperson	Treasurer
Date	17th December 2022	



# Report of the Independent Examiner

---

---

I report to the Trustees on my examination of the accounts of Mustard Seed Christian Ministries for the year ended 31 March 2022, which are set out on pages 12 to 15.

## *Responsibilities as Trustees of the Charity and Basis of Report*

As the charity trustees of the Trust 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.

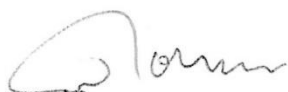
## *Independent Examiner's Statement*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:

17 December 2022

Name: **Robin Johnson**

**FCCA**

Address: **York Cottage  
10 Sidlands  
Sidmouth  
Devon EX10 8UE**

# Receipts & Payments Account

Year ended 31 March 2022	Notes	2022			2021
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Incoming Resources</b>					
Donations		7,989	2,005	9,994	18,454
Legacies		105	-	105	5,000
Book shop sales & Commission		8,908	-	8,908	4,835
Sales of cards and gifts		8,731	-	8,731	4,539
Sales of refreshments		31,447	1,475	32,922	10,265
Government Grants		16,077	-	16,077	40,951
<b>Total Incoming Resources</b>		<b>73,257</b>	<b>3,480</b>	<b>76,737</b>	<b>84,044</b>
<b>Direct Charitable Expenditure</b>					
Cost of sales	4	20,261	1,006	21,267	8,442
Expenses	5	43,425	2,156	45,581	24,264
Interest received		(65)	-	(65)	(14)
<b>Total resources expended</b>		<b>63,621</b>	<b>3,162</b>	<b>66,783</b>	<b>32,692</b>
<b>Net incoming resources</b>		<b>9,636</b>	<b>318</b>	<b>9,954</b>	<b>51,352</b>
Transfers between funds		-	-	-	-
<b>Total funds at 31 March 2021</b>		<b>334,990</b>	<b>3,544</b>	<b>338,534</b>	<b>287,182</b>
<b>Total funds at 31 March 2021</b>		<b>344,626</b>	<b>3,862</b>	<b>348,488</b>	<b>338,534</b>

# Statement of Assets and Liabilities

Year ended 31 March 2021

	Notes	2022			2021
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Fixed assets</b>					
Freehold property (at valuation)		187,500	-	187,500	161,887
Property extension (at cost)		-	-	-	92,829
Fixtures and fittings (WDV)		9,133	-	9,133	9133
Computer equipment (WDV)		145	-	145	145
		<u>196,778</u>	<u>-</u>	<u>196,778</u>	<u>263,994</u>
<b>Current assets</b>					
Stocks		10,646	-	10,646	16,155
VAT		-	-	-	1,202
Bank and cash balances	3	73,127	3,862	76,989	69,021
		<u>83,773</u>	<u>3,862</u>	<u>87,635</u>	<u>86,378</u>
<b>Less: Current liabilities</b>					
Creditors		3,141	-	3,141	438
Interest free loans		-	-	-	11,400
		<u>3,141</u>	<u>-</u>	<u>3,141</u>	<u>11,838</u>
<b>Net current assets</b>		<b>80,632</b>	<b>3,862</b>	<b>84,494</b>	<b>74,540</b>
<b>Net assets</b>		<b>277,410</b>	<b>3,862</b>	<b>281,272</b>	<b>338,534</b>
Restricted Fund (Street Scene)		-	3,862	3,862	3,544
Designated Funds (Renovations)		15,000	-	15,000	15,000
(3 month's Operating Expenditure)		30,000	-	30,000	30,000
General Purposes Fund		232,410	-	232,410	289,990
<b>Total Funds</b>		<b>277,410</b>	<b>3,862</b>	<b>281,272</b>	<b>338,534</b>

Signed on behalf of the Trustees:

*David Lewis*

Chairperson

*Keith Sparks*

Treasurer

Date: 14<sup>th</sup> December 2021

# Notes and Accounting Policies

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Year ended 31 March 2021

## 1. Accounting policies

The financial statements have been prepared in accordance with the Charity Commission guidance for Receipts and Payments Accounts.

a) **Income**

All income is recognised on a received basis.

b) **Fund accounting**

The Charity's Unrestricted Fund consists of funds which the Charity may use for its charitable purposes.

A Designated Fund has been created relating to Renovations.

c) **Expenditure**

All expenses are accounted for on a receipts and payments basis.

## 2. Trustees' remuneration and expenses

No remuneration or expenses was paid by the Charity to any of the Trustees for their services during the year.

## 3. Bank and cash balances

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Epos Till Account	1,079	-
Current account	5,680	10,746
Deposit account	57,857	47,438
Building account	8,511	7,172
Street Scene Account (Restricted)	3,862	3,544
Petty cash account	-	121
	<b>76,989</b>	<b>69,021</b>

# Notes and Accounting Policies (continued)

Year ended 31 March 2021

	2022			2021
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
<b>4. Cost of Sales</b>				
Book shop purchases	12,581	-	12,581	5,390
Postage on sales orders	180	-	180	124
Catering purchases	7,088	1,006	8,094	2,425
Credit/Debit card charges	412	-	412	503
	<b>20,261</b>	<b>1,006</b>	<b>21,267</b>	<b>8,442</b>
<b>5. General expenses</b>				
Staff Costs	30,773	1,528	32,301	15,070
Rates	1,850	92	1,942	-
Utilities	2,211	110	2,321	3,440
Premises - renewals & maintenance	2,168	108	2,276	1,415
Equipment - renewals & maintenance	2,190	109	2,299	88
Cleaning & hygiene costs	579	29	608	432
Disposal of waste	601	30	631	561
Telephone & internet charges	413	20	433	417
IT & Till Costs	755	37	792	654
Advertising	167	8	175	440
Stationery	90	4	94	75
General insurances	821	41	862	1,210
Legal & Professional Fees	238	12	250	-
Bank charges	306	15	321	383
Sundry	263	13	276	79
	<b>43,425</b>	<b>2,156</b>	<b>45,581</b>	<b>24,264</b>

**MUSTARD SEED CHRISTIAN MINISTRIES**

England & Wales - Charity number 1048903

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

# Mustard Seed Christian Ministries

Annual Report and Accounts  
For year ended 31<sup>st</sup> March 2021



Charity Number: 1048903

## Contents

## Page

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# Introduction

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For obvious reasons, 2020/21 has been a difficult and different year.

The impact of the coronavirus pandemic has been global and local, and, like other businesses and charities across the world and in East Devon, we have been significantly impacted by it. Long periods of lockdown, Trustees' meetings on Zoom, getting to grips with changing legislation and resultant administrative demands, furloughing of staff with all its implications for the continuing management of the premises, concern for the vulnerable section of our clientele and how they are coping during these enforced periods of isolation and lack of support, and myriad other issues have stretched and challenged us.

And yet, the generous support of the Government through small business grants, relief from business rates and payments through the Job Retention Scheme has meant that we have been able not only to maintain a secure financial position but also to contemplate, and begin to prepare for, modest improvements to the outside of the building. Because of the pressure on tradesmen locally, we have struggled to obtain quotations and faced long delays before work can be done, but we have managed to get long overdue external decoration of the building completed, and are now looking forward to having our remaining single-glazed windows upgraded to double glazing, and to having our shop signage renewed.

And so, despite it all, we remain in a sound financial position and confident that we have a future, at least for the time being. We have managed and survived one of the most difficult years in the history of the charity, and remain in a position to serve our constituency into the future. We are grateful to God, and to all those who have, through practical action, generous financial support and committed praying, seen us through. I am particularly grateful to the Trustees and Staff, who have worked hard through the year to ensure that we remain focused on our responsibilities and committed to our vision. Long may it last.

God bless you in these testing times.



David Lewis  
Chair, The Mustard Seed Christian Ministries

December 2021

# The Key Facts

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Like thousands of other small businesses and charities, we have experienced the need to draw in our horns and suffered some loss of impetus.

Nevertheless...

- We've weathered a pandemic and discovered Zoom!
- We have managed to retain all our staff, furloughed as necessary.
- We have benefited greatly from significant Government support in the shape of the Job Retention Scheme, Small Business Grants and Business Rate Relief, for all of which we are very grateful..
- We have taken advantage of 'lockdown time' to plan for the future by reviewing our financial procedures, and seeking to recruit new volunteers and trustees.
- We have developed a Risk register.
- We have reviewed some of our policies and timetabled regular review of them all.
- We have amassed sufficient reserves for three months' core costs (i.e. Operating Expenditure.)
- We have repaid all our outstanding loans since 31 March 2021.
- We have made some important decisions in relation to the ways we seek to serve our local community.
- We have begun the process of external re-decoration and signage improvement.
- We have developed and are now rolling out a marketing strategy.
- We have adjusted our hours as necessary.
- We have kept our customers safe.
- We have affiliated to Bookshop.org and are finding that supportive.
- None of the Trustees have had a heart attack - yet!



# Summary Legal and Administrative Details

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## 1 Status

The Trust was constituted by Trust Deed on 2 March 1995, and that Deed was subsequently amended by an Agreement dated 15<sup>th</sup> May 2014. The Trust is regarded as a charity and is registered with the Charity Commissioners under reference number 1048903.

## 2 Trustees

Members of the Board of Trustees during the year were as follows:

Mr M Brown	
Mrs R Ray	
Rev D Lewis	Chair
Mr K Sparks	Treasurer
Mrs J Davis	Secretary

## 3 Registered Office

1 All Saints Road  
Sidmouth  
Devon  
EX10 8ER

## 4 Professional Advisors

Bankers:	Independent Examiner:
HSBC	Robin Johnson FCCA
Fore Street	York Cottage
Sidmouth	10 Sidlands
Devon	Sidmouth
EX10 8AA	EX10 8UE

## 5. Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity for that period. In preparing those financial statements, the Trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the appropriate Charity Commission guidelines for Receipts and Payments Accounts, subject to any material departures disclosed and explained in the financial statements; and
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# Trustees' Annual Report

*Period:* 1st April 2020 to 31<sup>st</sup> March 2021

*Charity name:* Mustard Seed Christian Ministries

*Charity registration number:* 1048903

## *Objectives and Activities:*

The Purposes of the Charity

To advance the Christian religion by

- Selling Christian books and gifts
- Supporting other organisations doing the same
- Running a Social Enterprise cafe

Our Main Activities

We run a Christian bookshop serving the residents of East Devon and visitors to it, selling books, cards and gifts

We provide Christian books to churches and other organisations

We continue to develop a Social Enterprise Café/Community Hub

Public Benefit

We have consulted the Commission's guidance on public benefit and believe that we satisfy it by virtue of the fact that our bookshop and café are open to the public and that we market our services across East Devon. We seek to be inclusive of all regardless of ethnicity, age, gender, faith, sexual orientation, social background or situation, or ability, both in relation to our recruitment of staff and volunteers and in relation to our clientele.

## *Additional information*

Social Investment

We run a café which increasingly fits the description of a Social Enterprise, and as such represents an investment in the local community as a whole and in specific sectors within it.

We support several volunteers with additional needs.

We work with other local organisations in supporting homeless and vulnerable people in the Sid Valley and beyond.

We offer a safe and secure place of rest and affordable refreshment for those who need it. We have regular customers who live alone and who come for company and informal help with problems. We try to have experienced listeners available.

We provide cooked meals and hot drinks to homeless people and others coping with poverty through our Street Scene fund.

We see all the above as appropriate to our primary purpose of advancing the Christian religion, by living out our faith in the way we run the charity as well as by promoting the message through the bookshop.

Volunteers

Our three excellent staff are ably supported by a complement of volunteers, many of whom are extremely capable and serve the ethos of the bookshop and café very well. Some as noted above have a range of additional needs and are cared for and developed both by staff and other volunteers, as well as by a loyal customer base which increasingly recognises the value of what we are doing.

Other

We offer a work placement each year to a hard-to-place student from the local secondary school, both for a full week and at other times when requested.

We have a staff handbook which contains a full complement of policies relating to their work. New volunteers are inducted by the Manager or Assistant Manager.

Locals and visitors, of whom there are many because of our town's reputation as a holiday destination, often comment on the 'lovely atmosphere' of the shop and, in the case of the visitors, express regret at the loss of similar provision in their own areas. We record these comments for evidential purposes.

### *Achievements and Performance*

Main Achievements

In 2020/21 we sold £9,374 worth of Christian books, cards and gifts to residents, churches, other organisations and visitors to the town. We continued to serve the Sidmouth community and beyond amid tight financial constraints.

We are developing our role as a Social Enterprise café, supporting those volunteers and developing our support for homeless and vulnerable people within the community. In that connection we have developed our links with other organisations in the community serving the same constituency.

As noted above, the number of comments from visitors appreciating what we offer and the way we offer it continues to grow.

The Staff Team continue to grow in effectiveness and in their ability to support the strong team of volunteers, some of whom have additional needs. The latter grow in confidence and skills, some progressing from kitchen work to contact with customers.

Our Manager and another staff member were unable to attend the Christian Resources Together Conference this year, for the obvious reason that it was cancelled! They continue to keep themselves updated on Health and Safety and Food Preparation issues

### *Additional information*

Achievements against objectives set

During 2020/21 we were successful in sustaining and even building robust cash balances. Post balance sheet, we have repaid the outstanding loan of £11,400 in full. We have also been able to designate £15,000 for planned renovations.

Fundraising

During 2020/21 our 'One In A Thousand' Appeal raised £5,776. We hope that this figure will continue to grow, to help, alongside other things, towards long-term sustainability.

# Financial Review

---

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Closing Financial Position	In the year ended 31 March 2021 we had net incoming resources of £51,335, a 597% increase on 2019/20 (surplus £7,365, principally explained by the generous Government support amounting to £41k for the extensive periods during which we had to remain closed, and the periods during which we were having to operate under COVID-19 restrictions.)
Reserves Policy	The charity has a policy of reserving three months' Operating Expenditure in order to offset potential financial challenges arising. This has meant that so far we have been able to weather these uncertain times with some confidence surrounding our future. We remain committed to sustaining a reserves account as a matter of priority.
Amount of Reserves held	We carry £30,000 of cash Reserves designated for our Operating Expenditure, and another £15,000 for Renovations.
Reasons for holding zero reserves	N/A
Details of fund materially in deficit	N/A
Uncertainties Going Forward	The impact of the COVID 19 pandemic has challenged our future viability like that of many other businesses. As a result of our experience during the past twelve months, we remain confident that we will be able to continue trading with the support of our loyal supporters and customers, recognising that it will nonetheless pose significant challenges. We continuously review options in order to safeguard our future.

## *Additional information*

Principal sources of funds	We have generated most of our income from donations in this particular year. We run an Appeal for people to partner with us by regular donation of small sums of money.
Investment policy and objectives	N/A
Principal Risks facing the charity	Like all small Charities we face the challenges of rising costs, VAT liability, Business Rates and internet shopping. We are working hard to minimise costs and maximise income. The major risks facing us are a reduction in large donations and the financial consequences of the COVID 19 crisis.

# Structure, Governance and Management

---

---

Description of charity's trusts	The Trust was constituted as an Unincorporated Association by Trust Deed on 2 <sup>nd</sup> March 1995 and is regarded as a Charity. The Deed was amended by an Agreement dated 15 <sup>th</sup> May 2014.
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## *Additional information*

Induction and Training of Trustees	We refer new Trustees to the Charity Commission documentation for new Trustees, and discuss with them the issues arising from these. We try where possible to incorporate reviews of topics covered by the documentation in Trustees' meetings.
Organisational structure	The Charity is overseen by a small group of Trustees from local churches, and managed by three paid Staff, a manager, an assistant manager and a baker. All three are part-time.
Related Parties	We have informal links with the churches of the Sid Valley, and work closely with Gateway, the local organisation supporting the homeless, with the Sid Valley Food Bank and with Sid Valley HELP, a local networking organisation working particularly to support the lonely and isolated.
Other	During 2020/21 all of our Trustees Meetings were conducted on Zoom.

## *Reference and Administrative details*

Charity name	Mustard Seed Christian Ministries
Other name the charity uses	N/A
Registered charity number	1048903
Charity's principal address	1 All Saints Road Sidmouth Devon EX10 8ER

# Names of the Trustees who manage the Charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Mr Michael Brown			
Mrs Jo Davis	Secretary		
Mrs Ruth Ray			
Revd David Lewis	Chair		
Mr K Sparks	Treasurer		

## *Names of trustees for the time being holding title to property belonging to the charity*

Name	Dates acted if not for whole year
Michael Brown	
Jo Davis	
David Lewis	
Ruth Ray	
Kieth Sparks	

*Funds held as custodian trustees on behalf of others*      N/A

## *Additional information*

### Names and addresses of advisers

Type of adviser	Name	Address
Bank	HSBC	Fore Street, Sidmouth, Devon EX10 8AA
Independent Examiner	Robin Johnson	10 Sidlands, Sidmouth, Devon EX10 8UE

### Name of senior staff member

Sally Wilshaw (Manager)

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

**Intra-staff confidentiality**

# Declarations

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The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	David Antony Lewis	Kieth Sparks
Position	Chairperson	Treasurer
Date	14th December 2021	



# Report of the Independent Examiner

---

---

I report to the Trustees on my examination of the accounts of the Mustard Seed Christian Ministries Trust for the year ended 31 March 2021, which are set out on pages 12 to 15.

## *Responsibilities as Trustees of the Charity and Basis of Report*

As the charity trustees of the Trust 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.

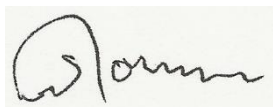
## *Independent Examiner's Statement*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

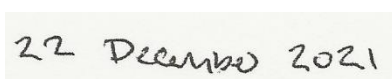
1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:



Name: **Robin Johnson**  
**FCCA**

Address: **10 Sidlands**  
**Sidmouth**  
**Devon EX10 8UE**

# Receipts & Payments Account

Year ended 31 March 2021	Notes	2021			2020
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Incoming Resources</b>					
Donations		16,754	1,700	18,454	1,817
Legacies		5,000	-	5,000	-
Book shop sales & Commission		4,835	-	4,835	3,306
Sales of cards and gifts		4,539	-	4,539	2,303
Sales of refreshments		10,135	130	10,265	11,394
Government Grants		40,951	-	40,951	-
<b>Total Incoming Resources</b>		<b>82,214</b>	<b>1,830</b>	<b>84,044</b>	<b>18,820</b>
<b>Direct Charitable Expenditure</b>					
Cost of sales	4	8,411	31	8,442	12,124
Expenses	5	23,786	478	24,264	13,077
Interest received		(14)	-	(14)	(8)
<b>Total resources expended</b>		<b>32,183</b>	<b>509</b>	<b>32,692</b>	<b>25,193</b>
<b>Net incoming resources</b>		<b>50,031</b>	<b>1,321</b>	<b>51,352</b>	<b>(6,373)</b>
Transfers between funds		-	-	-	-
<b>Total funds at 31 March 2020</b>		<b>284,959</b>	<b>2,223</b>	<b>287,182</b>	<b>293,555</b>
<b>Total funds at 31 March 2021</b>		<b>334,990</b>	<b>3,544</b>	<b>338,534</b>	<b>287,182</b>

# Statement of Assets and Liabilities

Year ended 31 March 2021

	Notes	2021			2020
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Fixed assets</b>					
Freehold property (at cost)		161,887	-	161,887	161,887
Property extension (at cost)		92,829	-	92,829	92,829
Fixtures and fittings (WDV)		9,133	-	9,133	9,133
Computer equipment (WDV)		145	-	145	145
		<u>263,994</u>	<u>-</u>	<u>263,994</u>	<u>263,994</u>
<b>Current assets</b>					
Stocks		16,155	-	16,155	16,578
VAT		1,202	-	1,202	-
Bank and cash balances	3	65,477	3,544	69,021	25,050
		<u>82,834</u>	<u>3,544</u>	<u>86,378</u>	<u>41,628</u>
<b>Less: Current liabilities</b>					
Creditors		438	-	438	5,840
Interest free loans		11,400	-	11,400	12,600
		<u>11,838</u>	<u>-</u>	<u>11,838</u>	<u>18,440</u>
<b>Net current assets</b>		70,996	3,544	74,540	23,188
<b>Net assets</b>		<u>334,990</u>	<u>3,544</u>	<u>338,534</u>	<u>287,182</u>
Restricted Fund (Street Scene)		-	3,544	3,544	2,223
Designated Funds (Renovations)		15,000	-	15,000	8,709
(3 month's Operating Expenditure)		30,000	-	30,000	-
General Purposes Fund		289,990	-	289,990	276,250
<b>Total Funds</b>		<u>334,990</u>	<u>3,544</u>	<u>338,534</u>	<u>287,182</u>

Signed on behalf of the Trustees:

*David Lewis*

Chairperson

*Keith Sparks*

Treasurer

Date: 14<sup>th</sup> December 2021

# Notes and Accounting Policies

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Year ended 31 March 2021

## 1. Accounting policies

The financial statements have been prepared in accordance with the Charity Commission guidance for Receipts and Payments Accounts.

a) **Income**

All income is recognised on a received basis.

b) **Fund accounting**

The Charity's Unrestricted Fund consists of funds which the Charity may use for its charitable purposes.

A Designated Fund has been created relating to Renovations.

c) **Expenditure**

All expenses are accounted for on a receipts and payments basis.

## 2. Trustees' remuneration and expenses

No remuneration or expenses was paid by the Charity to any of the Trustees for their services during the year.

## 3. Bank and cash balances

	2021	2020
		£
Current account	10,746	6,396
Deposit account	47,438	9,594
Building account	7,172	6,637
Street Scene Account (Restricted)	3,544	2,223
Petty cash account	121	200
	<b>69,021</b>	<b>25,050</b>

## Notes and Accounting Policies (continued)

Year ended 31 March 2021

	2021			2020
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
<b>4. Cost of Sales</b>				
Book shop purchases	5,390	-	5,390	21,530
Postage on sales orders	124	-	124	184
Catering purchases	2,295	130	2,425	14,625
Credit/Debit card charges	503	-	503	901
	<b>8,312</b>	<b>130</b>	<b>8,442</b>	<b>37,240</b>
<b>5. General expenses</b>				
Staff Costs	14,773	297	15,070	37,251
Rates	-	-	-	4,939
Utilities	3,372	68	3,440	3,075
Premises - renewals & maintenance	1,387	28	1,415	780
Equipment - renewals & maintenance	86	2	88	1,212
Cleaning & hygiene costs	425	7	432	948
Disposal of waste	550	11	561	1,017
Telephone & internet charges	409	8	417	402
IT & Till Costs	641	13	654	1,389
Advertising	431	9	440	145
Stationery	74	1	75	317
General insurances	1,186	24	1,210	1,181
Legal & Professional Fees	-	-	-	255
Bank charges	375	8	383	730
Sundry	77	2	79	229
	<b>23,786</b>	<b>478</b>	<b>24,264</b>	<b>53,870</b>