



COINS Trust Charity Commission Annual Report

1<sup>st</sup> August 2021 to 31<sup>st</sup> July 2022

Registered charity number 1051406

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### **Reference and Administration details**

Charity's principal address: Fairacre, Speen Lane, Newbury RG14 1RW

Charity Trustees:

<b>Trustee name</b>	<b>Office</b>
Siân Lupton	Chair
Jonathan Hilliard	Co-Treasurer
Matthew Kingston	Co-Treasurer
Peter Bradley	
Liz How	
Elizabeth Oxbury	

*All trustees acted for the whole year.*

## **Structure, Governance and Management**

The charity is a 'Trust' with a 'Trust Deed' constitution dated 22<sup>nd</sup> November 1995.

Trustees are proposed by an existing Trustee and elected by all Trustees.

COINS is a local Ministry Partner (LMP) of Scripture Union (Charity No. 231422). They support COINS with policy, procedural advice and training for Trustees and our school's team.

We are an organisational member of CTNA (Christians Together in the Newbury Area).

The Management Team, which consists of all the Trustees and our Schools Team Leader(s), meet each half term to oversee the smooth running of the charity and to ensure that we are continuing to meet the purpose of the charity. We review our activities and any concerns or issues. We are in contact via email/phone to address any issues that arise in between meetings and have a direct support contact at Scripture Union.

In addition to our Safeguarding Policy, our practice is to have clubs led by two people, usually a COIN'S staff member and volunteer. Our regular volunteers are DBS checked by SU or by the Diocese/Church of England. Two Trustees (Sian and Liz) attended Safer Recruitment training in June 2022.

We also continued to review our GDPR policy.

The Management Team and Trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

## **COINS Trust Objectives and Activities**

COINS (Christian Outreach in Newbury Schools) purpose is to advance the Christian faith in Newbury and the surrounding area, particularly amongst children and young people in schools and other educational establishments.

To achieve our stated public benefit, we work with children and young people in local schools, helping them to hear and understand the message of Jesus in a way that supports and enriches the lives of local schools and enhances the curriculum.

Typically, we offer schools a range of activities that include:

- Special Events
  - 'The Christmas Gift'
  - 'Easter Eggsplored'
  - 'It's Your Move' (supporting children in the transition from primary to secondary school).
- Assemblies
- RE lessons
- Lunch-time Clubs

Many of these activities have been in person this year, but the schools' team have continued developing video assemblies with additional craft or worksheets, and lessons which have been emailed out to schools when Covid-19 has restricted in person access.

The passage below, from the Bible, is part of the inspiration and driving force behind our registered objectives:

Romans 10:11-17 (International Children's Bible)

*As the Scripture says, "Anyone who trusts in him will never be disappointed." . . . "Anyone who asks the Lord for help will be saved."*

*But before people can trust in the Lord for help, they must believe in him. And before they can believe in the Lord, they must hear about him. And for them to hear about the Lord, someone must tell them. And before someone can go and tell them, he must be sent. It is written, "How beautiful is the person who comes to bring Good News." . . .*

*So, faith comes from hearing the Good News. And people hear the Good News when someone tells them about Christ.*

### **Volunteer and Supporter Involvement**

We would be unable to run our Christmas and Easter events without the valuable contribution of volunteers, from various churches in the Newbury area who help at these events and pray for our work. We are also very grateful to the churches and individuals who support us financially and those churches who have allowed us to hold events in their buildings and use their facilities.

Supporters and volunteers are updated on our activities by the team via 'Pause and Pray' zoom sessions, which have helped everyone stay connected. We have really valued these prayer times. Elizabeth has produced and circulated a termly 'COINS Calling Prayer and Praise' update or 'COINS Catch-up' newsletter. Joni has also presented at several churches in their Sunday services and together the Management team have sent representation to the CTNA bi-annual services and CTNA monthly prayer breakfasts to maintain awareness of our activities.

Safeguarding training for volunteers with a focus on gender difference and appropriate language was held in the Autumn term.

### **Summary of Main Achievements during the year**

#### **Schools' Team**

Covid-19 restrictions eased this year, but the pandemic still had a dramatic impact on how schools operated and our teams' ability to plan and implement 'in person' activities. Schools had to restructure their day with shorter lunch breaks to reduce the risk of Covid spreading and cancel events on short notice with staff and children becoming infected. This did not stop the COINS team 'Taking Jesus to School', but it was a particularly challenging time for Joni and the team. They have creatively and persistently reached out to schools, teachers and parents in person and through our email network and Facebook.

Joni, our 'Schools Team Leader' applied her creativity, skills and energy amazingly over yet another very challenging year. She was ably assisted by our session worker team of Kate and Emma. The team's core aims were to deliver as much of the COINS programme 'in person' as possible, whilst continuing to provide alternative digital resources. This helped COINS maintain relationships with schools and meant the team could take Jesus into schools even when they were not there in person! The Trustees are very grateful for dedication and hard work of team. Sadly, Emma moved on at the end of Spring Term to start her own production company, after many years with COINS. Trying to recruit another session worker over the spring/summer terms proved unfruitful in the financial climate and the Trustees decided to restructure the staffing model. Two part time schools team leaders working together was agreed to be the right structure moving forward. Kate accepted the new role in August 2022.

### ***Autumn Term Highlights***

The team presented 'in person' assemblies for Harvest and 'Let your light shine' with video assemblies circulated to all schools as an alternative at the start of the term.

Joni and the team designed and produced a trailer and a series of six COINS-a-nory videos Bible stories for KS1 with the team and puppets as actors. Series 2 with six more videos was sent out after half term.

Joni also used Facebook to posts prayers and links to the COINS-a-nory videos for parents and carers to access.

Clubs started in September at the Downs, Kennet, St Gabriel's, Park House, and St Joseph's The club at Kennet Secondary School is thriving with Emma and David Taylor (the pastor of Thatcham Baptist Church, TBC). They even performed a production of Dr Seuss' Nativity play at TBC just before Christmas.

The team participated in Safeguarding training with Glendale church October.

Joni taught four sessions at the I-College starting with 'What is faith?' that were very well received.

A delegation attended the CTNA Prayer and Celebration service. Joni designed and produced bookmarks with prayer points and a range of updated marketing materials. She also spoke inspiringly at St Nic's Church Women's Breakfast, not just about her work with COINS!

Joni also promoted COINS at Newbury Baptist church and Glendale church with the refreshed marketing materials and colourful display boards with great photos from events and activities.

Running the Christmas Gift event was challenging and complex with Covid contingencies making it much more difficult than usual, but amazingly the event was delivered in person for 19 schools and about 570 students. Finding volunteers was particularly tricky. The children all received and Advent activity calendar with dates of church Christmas services. Only one school cancelled with Covid, and they were able to use online resources. The team

received great feedback from schools “Fabulous as always – great to look at the nativity and its symbolism in depth”, “very engaging and the children loved all the activities”.

### ***Spring term Highlights***

The Spring term continued to be challenging in terms of planning events and activities in schools with the pandemic situation causing serious organisational problems in schools, including lots of staff absence.

Joni and the team produced a great video assembly to start the year, ‘Attitude of Gratitude’ with an activity sheet that was well received.

After experiencing a shortage of volunteers with the Christmas Gift, Joni suggested reworking the Easter Eggsplored event so that it was easier to hold in schools rather than churches and reducing the set-up time and number of volunteers required to help. Despite Covid infections causing some cancellations, 9 schools and 250 pupils had the ‘in person’ experience, which was really appreciated by the children and school staff. The remaining schools all received the online resources.

Joni attended a Scripture Union regional meeting to share our experiences of outreach and resources the team developed over the pandemic.

Covid has interrupted the regular running of most lunchtime clubs, but the club Kate is running at St Joseph’s school is going well, and the club enjoyed leading a whole school assembly. New branding was launched for all primary and secondary clubs to be **‘COINS connect clubs’**. The aim is to help children connect with COINS when they make the transition from primary to secondary school.

Joni and the team created and produced three more COINS-a-nory Easter special videos that could be used as preparation for Easter Eggsplored and a Lent video assembly with craft activity ideas.

At the CTNA AGM on 27<sup>th</sup> Feb Joni was asked to speak about experience of lockdown and the pandemic in schools, which was received very positively.

### ***Summer term Highlights***

The number of children attending lunch time clubs is usually lower in the summer term and Emma moving on had an immediate impact on our ability to run clubs. Despite being widely advertised, we had no suitable applications for the session worker role. The Management Team decided to prioritise the ‘It’s Your Move’ event. David Taylor was able to resource the club at Kennet Secondary School with the help of the primary schools’ worker at TBC and Kate picked up the club at St Gabriel’s.

The Management Team started to review the longer term impact of covid on our team and volunteers. Joni did some research asking our school contacts which resources and activities they most valued from COINS. Siân attended a Scripture Union Trustee conference to investigate what other Local Ministry Partners were doing. We decided not to record any more COINS-a-nory videos this term.

Joni delivered the P-word at the I-college, which was greatly appreciated by staff and young people. (The P-word is a programme which helps young people engage and critically analyse the impact of pornography.)

The 'It's Your Move' event is to support y6's transitioning to secondary school. There was a very good response from schools and all 12 in person slots were filled promptly, with videos sent to those schools who requested that option.

## **Management/Trustee Team Highlights**

### ***Website update***

The team were keen to refresh the website and use it to provide teachers and children with access to the video and worksheet resources that have been developed over the last couple of years. This was challenging, as our original website host was not able to provide the functionality we were seeking. After a lot of website design and development by Joni and research by Jonny, an alternative website host was identified and the process of transferring information and developing the new website was a significant achievement. The new improved website was available for the next academic year.

### ***Quiz night***

In the summer term the team ran a Quiz event at St Georges church. The aim was a fun event to raise awareness of COINS activities in a particularly challenging year. We took the opportunity to invite Emma and her family for a nice send off and we were very pleased to raise over £400. It was a very enjoyable evening, and we plan to do another fundraiser next year.

We also invested in a 'SumUp' to enable digital donations at the quiz, which will be useful in the future at other fundraisers or church visits.

### ***Trustee Review***

At the end of the year the Trustees took the opportunity to reflect on the schools work over the past couple of years and discuss options going forward. The outcome of those discussions was a staff restructure with two co-schools team leaders (Joni and Kate) and a focus on assemblies and events in the next academic year in 12/14 key schools in the Newbury area.

## **Financial Review**

Our financial position is monitored at every Management Team meeting and in the Autumn Term there was concern that our year- on- year cash reserve comparison showed a growing deficit, however we had healthy reserves. Praise the Lord that in the Spring Term we received an additional donation from St Nicolas church and another individual donor which maintained our reserves.

Our funding is principally from two channels:

- Individuals/organisations who donate via direct debit each month.
- Local churches who make significant donations on a more ad-hoc basis each year.

## **Reserves Policy**

The Trust has a policy to maintain cash Reserves broadly equivalent to two terms running costs; this amounted to £18,000 in 2021/22. The actual cash reserves are £28,400. We have outstanding gift aid to reclaim in 2023. The Reserves are higher because we have been unable to recruit a session worker to replace the one that left.

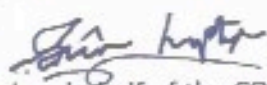
The Trustees confirm that:

- Between August 2021 and July 2022 there has been no insurance claims made.
- Between August 2021 and July 2022 there has been no financial irregularities or losses incurred.
- Between August 2021 and July 2022 there has been no serious incident reports or notifiable events filed with the charity regulator.
- Between August 2021 and July 2022 there has been no remuneration paid to trustees or other financial transactions between COINS and trustees or related parties.
- Between August 2021 and July 2022 there have been no enquiries or investigations by HMRC regarding VAT.
- Between August 2021 and July 2022 there have been no enquiries or investigations by HMRC regarding payroll.
- Between August 2021 and July 2022 there have been no enquiries or investigations by the pension scheme provider.
- COINS has no fixed assets. The value of all items is written off at the time of purchase.
- COINS has no investments.
- COINS holds no stock or other items for resale.
- COINS is not owed any sum from any other party.
- COINS has no contingent assets.
- COINS opened a SUMUP account in 2022. No other accounts were opened, closed, or used by COINS between August 2021 and July 2022.
- COINS do not have any outstanding debts or amounts due by the charity.
- COINS do not have any contingent liabilities.
- There are no uncertainties about the charity being able to continue in operation.



### Declarations

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



Signed on behalf of the COINS Trust

Full name **SIAN LUPTON**  
Position **CHAIR**  
Date **17/3/23**



**JONATHAN HILLIARD**  
**TREASURER**  
**17/3/23**

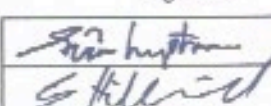
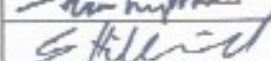


Coins Trust			1051406	CC16a
Receipts and payments accounts				
For the period from	01-Aug-21	To	31-Jul-22	

## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Individual Donors	10,042	-	-	10,042	8,975
Organisational Donors	20,364	67	-	20,431	10,666
Gift Aid	-	-	-	-	-
Event Income	494	-	-	494	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>30,900</b>	<b>67</b>	<b>-</b>	<b>30,967</b>	<b>19,641</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>30,900</b>	<b>67</b>	<b>-</b>	<b>30,967</b>	<b>19,641</b>
<b>A3 Payments</b>					
Salaries, Wages & National Insurance	20,843	150	-	20,993	21,216
Expenses (Travel, Food)	826	-	-	826	1,497
Stationery, Printing, Books	844	-	-	844	109
Insurance	707	-	-	707	699
IT Support & Software Licences	651	-	-	651	780
External Resources	357	67	-	424	652
Professional Fees	1,243	-	-	1,243	737
Other	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>25,471</b>	<b>217</b>	<b>-</b>	<b>25,688</b>	<b>25,690</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>25,471</b>	<b>217</b>	<b>-</b>	<b>25,688</b>	<b>25,690</b>
<b>Net of receipts/(payments)</b>	<b>5,429</b>	<b>- 150</b>	<b>-</b>	<b>5,279</b>	<b>- 6,049</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>22,507</b>	<b>350</b>	<b>-</b>	<b>22,857</b>	<b>28,906</b>
<b>Cash funds this year end</b>	<b>27,936</b>	<b>200</b>	<b>-</b>	<b>28,136</b>	<b>22,857</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank Current account	13,626	200	-
	Bank Savings account	14,310	-	-
		-	-	-
	<b>Total cash funds</b>	<b>27,936</b>	<b>200</b>	<b>-</b>
(agree balances with receipts and payments account(s))				
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Gift Aid Outstanding	5,216	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees				
Signature		Print Name	Date of approval	
 		SIÂN LUPTON JONATHAN HILLARD	17/3/23 17/3/23	

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
COINS TRUST [Registered Charity No. 1051406]**

I report on the accounts of Coins Trust for the year ended 31st July 2022 which are set out on pages 10 and 11.

**Respective responsibilities of trustees and examiner**

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

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to :-

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

**Basis of independent examiner's statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 2011 Act, or
- the accounts do not accord with the accounting records.

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



Signed by :-

*Steve Brentnall* FCIE

I Meadow View Cottages

Town Littleworth

LEWES

BN8 4TH

Date: *18th March 2023*