

COCKERMOUTH CHRISTIAN CENTRE TRUST

England & Wales · Charity number 1067541

Details

Other names COCKERMOUTH CHRISTIAN FELLOWSHIP

Status Registered

Legal form Other

Registered 1998-01-19

Register [View on the Charity Commission register](#)

Contact

Address Armstrong Watson Llp
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

Phone 07900456872

Website www.ckermouthchristiancentre.org

Activities

Objects: THE FURTHERANCE OF THE CHRISTIAN FAITH AND OTHER CHARITABLE WORK

Activities: Christian Centre and foodbank.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£263,577	£337,189	-	-
2024-03-31	£268,674	£308,002	-	-
2023-03-31	£370,744	£246,600	-	-
2022-03-31	£171,020	£162,676	-	-
2021-03-31	£270,277	£121,841	-	-

Trustees

Name	Role	Appointed
PAUL BOUSTEAD	Chair	
DEREK HETHERINGTON		
HENRY VYNER-BROOKS		
MARCIA MORGAN		
RODNEY SMITH		

COCKERMOUTH CHRISTIAN CENTRE TRUST

England & Wales - Charity number 1067541

Accounts

COCKERMOUTH CHRISTIAN CENTRE TRUST

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

COCKERMOUTH CHRISTIAN CENTRE TRUST

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COCKERMOUTH CHRISTIAN CENTRE TRUST

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025**

Trustees Paul Boustead
Henry Vyner-Brooks
Derek Hetherington
Marcia Morgan
Rodney Smith

**Charity registered
number** 1067541

Accountants Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
CA14 2LU

COCKERMOUTH CHRISTIAN CENTRE TRUST

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

Cockermouth Christian Centre Trust is constituted by the Trust Deed dated 21 December 2000 and is a registered charity. The address of the charity is Highfield Road, Cockermouth, Cumbria.

The Trustees for the year were: -

- Mr P Boustead
- Mr H B Vyner-Brooks
- Mr D Hetherington
- Mr R Smith
- Mrs M Morgan

Objects

The Charity was formed in order for the furtherance of the Christian faith and other charitable work including the North Lakes Foodbank and church food pantry for the local community.

Activities

During the year the Trust continued the furtherance of the Christian faith, provided support to members of the congregation in need and provided facilities for children's activities.

During the year, the trust continued the Food Pantry project within the church, an inclusive project to provide assistance with food and energy costs to the local community.

North Lakes Foodbank helps individuals and families in crisis, through the provision of emergency food supplies. All food is given to people who are experiencing crisis identified by care professionals – Advisory services for welfare and debt, medical teams, social workers, housing floating support teams, children's support teams, church and community/charity workers.

Future Developments

To help those in need financially and spiritually. Continue teaching Christian values to the people in the congregation and the wider community.

Financial Statements

The attached financial statements show the current state of the charity's finances.

Public Benefit Statement

The activities of the Charity are mindful of the benefit afforded to the public in accordance with the Charity Commission's guidelines.

Investment Powers

The charity owns no investments and keeps all funds in a Bank Account.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Reserve Policy

The trustees of the charity are satisfied with the current level of general reserves.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Approved by order of the members of the board of Trustees and signed on their behalf by:

Paul Boustead

Paul Boustead 11/03/2025 13:44:00 GMT

Paul Boustead

Date:

COCKERMOUTH CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

Independent Examiner's Report to the Trustees of COCKERMOUTH CHRISTIAN CENTRE TRUST (the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: Steven Kirkbride
Steven Kirkbride (Jan 30, 2026 14:32:05 GMT)

Dated: 30/01/2026

Steven Kirkbride

BFP FCA ATT MAAT

Carleton House, Workington, CA14 2LU

COCKERMOUTH CHRISTIAN CENTRE TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	24,377	236,017	260,394	266,271
Investments	4	-	3,183	3,183	2,403
Total income		<u>24,377</u>	<u>239,200</u>	<u>263,577</u>	<u>268,674</u>
Expenditure on:					
Charitable activities		20,138	317,051	337,189	308,004
Total expenditure		<u>20,138</u>	<u>317,051</u>	<u>337,189</u>	<u>308,004</u>
Net income/(expenditure)		4,239	(77,851)	(73,612)	(39,330)
Transfers between funds	10	(2,336)	2,336	-	-
Net movement in funds		<u>1,903</u>	<u>(75,515)</u>	<u>(73,612)</u>	<u>(39,330)</u>
Reconciliation of funds:					
Total funds brought forward		39,075	354,373	393,448	432,778
Net movement in funds		1,903	(75,515)	(73,612)	(39,330)
Total funds carried forward		<u>40,978</u>	<u>278,858</u>	<u>319,836</u>	<u>393,448</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 7 to 17 form part of these financial statements.

COCKERMOUTH CHRISTIAN CENTRE TRUST

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	7	6,664	6,064
		<u>6,664</u>	<u>6,064</u>
Current assets			
Debtors	8	26,868	15,204
Cash at bank and in hand		292,639	380,307
		<u>319,507</u>	<u>395,511</u>
Current liabilities			
Creditors: amounts falling due within one year	9	(6,335)	(8,127)
		<u>313,172</u>	<u>387,384</u>
Net current assets		<u>313,172</u>	<u>387,384</u>
Total assets less current liabilities		<u>319,836</u>	<u>393,448</u>
Net assets excluding pension asset		<u>319,836</u>	<u>393,448</u>
Total net assets		<u><u>319,836</u></u>	<u><u>393,448</u></u>
Charity funds			
Restricted funds	10	278,858	354,373
Unrestricted funds	10	40,978	39,075
Total funds		<u><u>319,836</u></u>	<u><u>393,448</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Paul Boustead

Paul Boustead (Jan 30, 2026 13:44:09 GMT)

.....
Paul Boustead

Date: 30/01/2026

The notes on pages 7 to 17 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. General information

Cockermouth Christian Centre Trust is a unincorporation charity.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

COCKERMOUTH CHRISTIAN CENTRE TRUST meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.3 Expenditure (continued)

All expenditure is inclusive of irrecoverable VAT.

2.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Plant and machinery	-	20% Straight line basis
Motor vehicles	-	20% Reducing balance basis

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.9 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations and gift aid	20,076	206,267	226,343
Grants	-	22,500	22,500
Gift aid reclaimed	4,301	7,250	11,551
	24,377	236,017	260,394
	24,377	236,017	260,394

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations and gift aid	19,121	219,719	238,840
Grants	3,627	13,050	16,677
Gift aid reclaimed	4,124	6,630	10,754
	26,872	239,399	266,271
	26,872	239,399	266,271

4. Investment income

	Restricted funds 2025 £	Total funds 2025 £
Interest receivable	3,183	3,183
	3,183	3,183

	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Interest receivable	2,403	2,403
	2,403	2,403

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Total funds 2025 £
Church	20,138	20,138
Foodbank expenses	226,747	226,747
Warehouse expenses	14,994	14,994
Foodbank wages	68,982	68,982
Food pantry expenses	6,328	6,328
	<u>337,189</u>	<u>337,189</u>

	<i>Activities undertaken directly 2024 £</i>	<i>Total funds 2024 £</i>
Church	22,427	22,427
Foodbank expenses	191,573	191,573
Warehouse expenses	16,660	16,660
Foodbank wages	62,540	62,540
Food pantry expenses	14,804	14,804
	<u>308,004</u>	<u>308,004</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Church 2025 £	Foodbank expenses 2025 £	Warehouse expenses 2025 £	Foodbank wages 2025 £
Staff costs	-	-	-	68,982
Depreciation	335	1,110	-	-
Rent and rates	2,467	1,967	2,622	-
Outreach expenses	5,700	41,936	-	-
Light, heat and power	3,024	1,968	2,625	-
Gifts	2,435	-	-	-
Repairs and renewals	1,188	5,142	9,747	-
Insurance	1,419	-	-	-
General expenses	844	4,821	-	-
Motor expenses	1,256	8,841	-	-
Advertising, postage and stationery	-	6,343	-	-
Accountancy fees	1,470	2,134	-	-
More than food initiatives	-	16,862	-	-
Food purchases	-	135,031	-	-
Telephone	-	592	-	-
	<u>20,138</u>	<u>226,747</u>	<u>14,994</u>	<u>68,982</u>

	Food pantry expenses 2025 £	Total funds 2025 £
Staff costs	-	68,982
Depreciation	115	1,560
Rent and rates	-	7,056
Outreach expenses	-	47,636
Light, heat and power	-	7,617
Gifts	-	2,435
Repairs and renewals	-	16,077
Insurance	-	1,419
General expenses	-	5,665
Motor expenses	-	10,097
Advertising, postage and stationery	-	6,343
Accountancy fees	-	3,604
More than food initiatives	-	16,862
Food purchases	6,213	141,244
Telephone	-	592
	<u>6,328</u>	<u>337,189</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Church 2024 £</i>	<i>Foodbank expenses 2024 £</i>	<i>Warehouse expenses 2024 £</i>	<i>Foodbank wages 2024 £</i>
Staff costs	-	-	-	62,540
Depreciation	540	1,750	-	-
Rent and rates	3,566	1,780	2,373	-
Outreach expenses	4,420	30,835	-	-
Light, heat and power	2,327	917	7,123	-
Gifts	3,816	-	-	-
Repairs and renewals	85	4,739	7,164	-
Insurance	1,393	-	-	-
General expenses	2,172	8,902	-	-
Motor expenses	2,518	9,410	-	-
Advertising, postage and stationery	-	7,514	-	-
Accountancy fees	1,590	2,354	-	-
More than food initiatives	-	14,942	-	-
Food purchases	-	107,532	-	-
Telephone	-	898	-	-
	<u>22,427</u>	<u>191,573</u>	<u>16,660</u>	<u>62,540</u>

	<i>Food pantry expenses 2024 £</i>	<i>Total funds 2024 £</i>
Staff costs	-	62,540
Depreciation	115	2,405
Rent and rates	-	7,719
Outreach expenses	-	35,255
Light, heat and power	-	10,367
Gifts	-	3,816
Repairs and renewals	-	11,988
Insurance	-	1,393
General expenses	-	11,074
Motor expenses	-	11,928
Advertising, postage and stationery	-	7,514
Accountancy fees	-	3,944
More than food initiatives	-	14,942
Food purchases	14,689	122,221
Telephone	-	898
	<u>14,804</u>	<u>308,004</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

6. Staff costs

	2025	<i>2024</i>
	£	£
Wages and salaries	67,778	<i>61,450</i>
Contribution to defined contribution pension schemes	1,204	<i>1,090</i>
	68,982	<i>62,540</i>
	68,982	<i>62,540</i>

The average number of persons employed by the Charity during the year was as follows:

	2025	<i>2024</i>
	No.	No.
Foodbank employees	4	<i>5</i>
	4	<i>5</i>
	4	<i>5</i>

No employee received remuneration amounting to more than £60,000 in either year.

7. Tangible fixed assets

	Plant and machinery	Motor vehicles	Total
	£	£	£
Cost or valuation			
At 1 April 2024	19,371	11,680	31,051
Additions	2,160	-	2,160
	21,531	11,680	33,211
At 31 March 2025	21,531	11,680	33,211
	21,531	11,680	33,211
Depreciation			
At 1 April 2024	18,127	6,860	24,987
Charge for the year	595	965	1,560
	18,722	7,825	26,547
At 31 March 2025	18,722	7,825	26,547
	18,722	7,825	26,547
Net book value			
At 31 March 2025	2,809	3,855	6,664
	2,809	3,855	6,664
<i>At 31 March 2024</i>	<i>1,244</i>	<i>4,820</i>	<i>6,064</i>
	<i>1,244</i>	<i>4,820</i>	<i>6,064</i>

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

8. Debtors

	2025	2024
	£	£
Due within one year		
Prepayments and accrued income	3,920	3,807
Tax recoverable	22,948	11,397
	<u>26,868</u>	<u>15,204</u>

9. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	3,190	3,384
Other taxation and social security	-	1,405
Pension fund loan payable	-	193
Accruals and deferred income	3,145	3,145
	<u>6,335</u>	<u>8,127</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
General Funds - all funds	39,075	24,377	(20,138)	(2,336)	40,978
Restricted funds					
Foodbank	354,373	192,708	(226,747)	(41,476)	278,858
Foodbank wages	-	31,875	(68,982)	37,107	-
Foodbank warehouse	-	10,625	(14,994)	4,369	-
Church food pantry	-	3,992	(6,328)	2,336	-
	<u>354,373</u>	<u>239,200</u>	<u>(317,051)</u>	<u>2,336</u>	<u>278,858</u>
Total of funds	<u>393,448</u>	<u>263,577</u>	<u>(337,189)</u>	<u>-</u>	<u>319,836</u>

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
Church Funds	39,258	26,872	(22,426)	(4,629)	39,075
Restricted funds					
Foodbank	387,142	213,209	(191,574)	(54,404)	354,373
Foodbank wages	-	15,000	(62,539)	47,539	-
Foodbank warehouse	4,795	5,000	(16,660)	6,865	-
Church Food Pantry	1,582	8,593	(14,804)	4,629	-
	<u>393,519</u>	<u>241,802</u>	<u>(285,577)</u>	<u>4,629</u>	<u>354,373</u>
Total of funds	<u>432,777</u>	<u>268,674</u>	<u>(308,003)</u>	<u>-</u>	<u>393,448</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Statement of funds (continued)

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	2,919	3,745	6,664
Current assets	41,102	278,405	319,507
Creditors due within one year	(3,043)	(3,292)	(6,335)
Total	<u>40,978</u>	<u>278,858</u>	<u>319,836</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	1,097	4,967	6,064
Current assets	41,021	354,490	395,511
Creditors due within one year	(3,043)	(5,084)	(8,127)
Total	<u>39,075</u>	<u>354,373</u>	<u>393,448</u>












Final Accounts


Final Audit Report

2026-01-30

Created:	2026-01-28
By:	Jo-Anna Cubby (Jo-Anna.Cubby@armstrongwatson.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAANXZ44fFdKTKr9nPI0aa55WUZmaolpswD

"Final Accounts" History

-  Document created by Jo-Anna Cubby (Jo-Anna.Cubby@armstrongwatson.co.uk)
2026-01-28 - 15:52:09 GMT- IP address: 46.235.170.216
-  Document emailed to Steven Kirkbride (Steven.Kirkbride@armstrongwatson.co.uk) for approval
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-  Document emailed to pboustead123@btinternet.com for signature
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-  Signer pboustead123@btinternet.com entered name at signing as Paul Boustead
2026-01-30 - 13:44:07 GMT- IP address: 109.148.178.238
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 Agreement completed.

2026-01-30 - 14:32:05 GMT

COCKERMOUTH CHRISTIAN CENTRE TRUST

England & Wales - Charity number 1067541

Accounts

Charity registration number 1067541 (England and Wales)

COCKERMOUTH CHRISTIAN CENTRE TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

COCKERMOUTH CHRISTIAN CENTRE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr P Boustead
Mr D Hetherington
Mr R Smith
Mr H B Vyner-Brooks
Mrs M Morgan

Charity number (England and Wales)

1067541

Independent examiner

Armstrong Watson LLP
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

COCKERMOUTH CHRISTIAN CENTRE TRUST

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Independent examiner's report	2
Statement of financial activities	3
Balance sheet	4
Notes to the financial statements	5 - 14

COCKERMOUTH CHRISTIAN CENTRE TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

Cockermouth Christian Centre Trust is constituted by the Trust Deed dated 21 December 2000 and is a registered charity. The address of the charity is Main Road, Cockermouth, Cumbria. The Trustees for the year were: -

- Mr P Boustead
- Mr H B Vyner-Brooks
- Mr D Hetherington
- Mr R Smith
- Mrs M Morgan

Investment Powers

The charity owns no investments and keeps all funds in a Bank Account.

Objects

The Charity was formed in order for the furtherance of the Christian faith and other charitable work including a foodbank and food pantry for the local community.

Activities

During the year the Trust continued the furtherance of the Christian faith, provided support to members of the congregation in need and provided facilities for children's activities. During the year there was the introduction of the Food Pantry, an inclusive project to provide assistance with food and energy costs to the local community.

Financial Statements

The attached financial statements show the current state of the charity's finances.

Public Benefit Statement

The activities of the Charity are mindful of the benefit afforded to the public in accordance with the Charity Commission's guidelines.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Future Developments


To help those in need financially and spiritually. Continue teaching Christian values to the people in the congregation and the wider community.

Reserves Policy

The trustees of the charity are satisfied with the current level of general reserves.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The trustees' report was approved by the Board of Trustees.


Paul Boustead (Jan 31, 2025 10:01 GMT)

Trustee

31 January 2025

COCKERMOUTH CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH CHRISTIAN CENTRE TRUST

I report to the trustees on my examination of the financial statements of Cockermouth Christian Centre Trust (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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

Steven Kirkbride

[Steven Kirkbride \(Jan 31, 2025 10:18 GMT\)](#)

Steven Kirkbride BFP ACA ATT MAAT

Armstrong Watson LLP

Carleton House

136 Gray Street

Workington

Cumbria

CA14 2LU

31 January 2025

COCKERMOUTH CHRISTIAN CENTRE TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income and endowments from:							
Donations and legacies	3	22,748	232,769	255,517	19,411	339,713	359,124
Investments	4	-	2,403	2,403	5	145	150
Other income	5	4,124	6,630	10,754	4,244	7,226	11,470
Total income		<u>26,872</u>	<u>241,802</u>	<u>268,674</u>	<u>23,660</u>	<u>347,084</u>	<u>370,744</u>
Expenditure on:							
Charitable activities	6	22,426	285,576	308,002	19,642	226,958	246,600
Total expenditure		<u>22,426</u>	<u>285,576</u>	<u>308,002</u>	<u>19,642</u>	<u>226,958</u>	<u>246,600</u>
Net income/(expenditure)		4,446	(43,774)	(39,328)	4,018	120,126	124,144
Transfers between funds		(4,629)	4,629	-	-	-	-
Net movement in funds		(183)	(39,145)	(39,328)	4,018	120,126	124,144
Reconciliation of funds:							
Fund balances at 1 April 2023		39,258	393,520	432,778	35,240	273,394	308,634
Fund balances at 31 March 2024		<u>39,075</u>	<u>354,375</u>	<u>393,450</u>	<u>39,258</u>	<u>393,520</u>	<u>432,778</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.


COCKERMOUTH CHRISTIAN CENTRE TRUST

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	10		6,064		7,469
Current assets					
Debtors	11	15,204		16,226	
Cash at bank and in hand		380,305		413,562	
		<u>395,509</u>		<u>429,788</u>	
Creditors: amounts falling due within one year	12	<u>(8,123)</u>		<u>(4,479)</u>	
Net current assets			<u>387,386</u>		<u>425,309</u>
Total assets less current liabilities			<u><u>393,450</u></u>		<u><u>432,778</u></u>
The funds of the charity					
Restricted income funds	14		354,375		393,520
Unrestricted funds	15		39,075		39,258
			<u>393,450</u>		<u>432,778</u>

The financial statements were approved by the trustees on 31 January 2025


[Paul Boustead \(Jan 31, 2025 10:01 GMT\)](#)
Mr P Boustead
Trustee

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Cockermouth Christian Centre Trust is a unincorporation charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment	20% straightline basis
Motor vehicles	20% reducing balance basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	19,121	211,126	230,247	19,411	230,779	250,190
Food Pantry donations	-	8,593	8,593	-	3,234	3,234
Grants	3,627	13,050	16,677	-	105,700	105,700
	<u>22,748</u>	<u>232,769</u>	<u>255,517</u>	<u>19,411</u>	<u>339,713</u>	<u>359,124</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3 Income from donations and legacies

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts						
Foodbank donations	-	211,126	211,126	-	201,140	201,140
Gift aid and deeds of covenant	19,121	-	19,121	19,411	29,639	49,050
	<u>19,121</u>	<u>211,126</u>	<u>230,247</u>	<u>19,411</u>	<u>230,779</u>	<u>250,190</u>

4 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Interest receivable	-	2,403	2,403	5	145	150
	<u>-</u>	<u>2,403</u>	<u>2,403</u>	<u>5</u>	<u>145</u>	<u>150</u>

5 Other income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income tax recoverable	4,124	6,630	10,754	4,244	7,226	11,470
	<u>4,124</u>	<u>6,630</u>	<u>10,754</u>	<u>4,244</u>	<u>7,226</u>	<u>11,470</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

6 Expenditure on charitable activities

	Unrestricted expense 2024 £	Foodbank expenses 2024 £	Warehouse expenses 2024 £	Foodbank wages 2024 £	Food pantry expenses 2024 £	Total 2024 £
Direct costs						
Staff costs	-	-	-	62,539	-	62,539
Depreciation and impairment	540	1,750	-	-	115	2,405
More than food initiatives	-	14,942	-	-	-	14,942
Advertising, postage and stationery	-	7,514	-	-	-	7,514
Rent and rates	3,566	1,780	2,373	-	-	7,719
Outreach expenses	4,420	30,835	-	-	-	35,255
Light, heat and power	2,327	917	7,123	-	-	10,367
Food purchases	-	107,532	-	-	14,689	122,221
Gifts	3,816	-	-	-	-	3,816
Repairs and renewals	84	4,739	7,164	-	-	11,987
Insurances	1,393	-	-	-	-	1,393
Telephone	-	898	-	-	-	898
General expenses	2,172	8,902	-	-	-	11,074
Motor expenses	2,518	9,410	-	-	-	11,928
Accounting fees	1,590	2,354	-	-	-	3,944
	<u>22,426</u>	<u>191,573</u>	<u>16,660</u>	<u>62,539</u>	<u>14,804</u>	<u>308,002</u>
Analysis by fund						
Unrestricted funds	22,426	-	-	-	-	22,426
Restricted funds	-	191,573	16,660	62,539	14,804	285,576
	<u>22,426</u>	<u>191,573</u>	<u>16,660</u>	<u>62,539</u>	<u>14,804</u>	<u>308,002</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

6 Expenditure on charitable activities (Continued)

Previous year:	Unrestricted expense	Foodbank expenses	Warehouse expenses	Foodbank wages	Food pantry expenses	Total
	2023	2023	2023	2023	2023	2023
	£	£	£	£	£	£
Direct costs						
Staff costs	-	-	-	53,884	-	53,884
Depreciation and impairment	340	2,065	-	-	116	2,521
More than food initiatives	-	13,545	-	-	-	13,545
Advertising, postage and stationery	-	3,835	-	-	-	3,835
Rent and rates	2,956	1,796	2,394	-	-	7,146
Outreach expenses	4,011	23,960	-	-	-	27,971
Light, heat and power	2,140	837	1,116	-	-	4,093
Food purchases	-	83,083	-	-	9,636	92,719
Gifts	3,398	-	-	-	-	3,398
Repairs and renewals	3,150	9,113	854	-	-	13,117
Insurances	1,092	-	-	-	-	1,092
Telephone	-	1,526	-	-	-	1,526
General expenses	1,103	9,521	-	-	-	10,624
Motor expenses	-	7,659	-	-	-	7,659
Accounting fees	1,452	2,018	-	-	-	3,470
	<u>19,642</u>	<u>158,958</u>	<u>4,364</u>	<u>53,884</u>	<u>9,752</u>	<u>246,600</u>
Analysis by fund						
Unrestricted funds	19,642	-	-	-	-	19,642
Restricted funds	-	158,958	4,364	53,884	9,752	226,958
	<u>19,642</u>	<u>158,958</u>	<u>4,364</u>	<u>53,884</u>	<u>9,752</u>	<u>246,600</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
5	4
<u>5</u>	<u>4</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

8 Employees	(Continued)	
Employment costs	2024	2023
	£	£
Wages and salaries	61,450	53,175
Other pension costs	1,089	709
	<u>62,539</u>	<u>53,884</u>

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Equipment	Motor vehicles	Total
	£	£	£
Cost			
At 1 April 2023	19,371	10,680	30,051
Additions	-	1,000	1,000
	<u>19,371</u>	<u>11,680</u>	<u>31,051</u>
At 31 March 2024	19,371	11,680	31,051
	<u>19,371</u>	<u>11,680</u>	<u>31,051</u>
Depreciation and impairment			
At 1 April 2023	16,927	5,655	22,582
Depreciation charged in the year	1,200	1,205	2,405
	<u>18,127</u>	<u>6,860</u>	<u>24,987</u>
At 31 March 2024	18,127	6,860	24,987
	<u>18,127</u>	<u>6,860</u>	<u>24,987</u>
Carrying amount			
At 31 March 2024	1,244	4,820	6,064
	<u>1,244</u>	<u>4,820</u>	<u>6,064</u>
At 31 March 2023	2,444	5,025	7,469
	<u>2,444</u>	<u>5,025</u>	<u>7,469</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

11 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Other debtors	11,397	12,916
Prepayments and accrued income	3,807	3,310
	<u>15,204</u>	<u>16,226</u>

12 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	1,405	559
Trade creditors	3,384	138
Accruals and deferred income	3,334	3,782
	<u>8,123</u>	<u>4,479</u>

13 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	1,089	709
	<u>1,089</u>	<u>709</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Foodbank	387,143	213,209	(191,573)	(54,404)	354,375
Foodbank wages	-	15,000	(62,539)	47,539	-
Foodbank warehouse	4,795	5,000	(16,660)	6,865	-
Food Pantry	1,582	8,593	(14,804)	4,629	-
	<u>393,520</u>	<u>241,802</u>	<u>(285,576)</u>	<u>4,629</u>	<u>354,375</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

14 Restricted funds (Continued)

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
Foodbank	267,003	313,250	(156,669)	(36,441)	387,143
Foodbank wages	-	17,500	(53,885)	36,385	-
Foodbank warehouse	4,469	5,000	(4,674)	-	4,795
Workington Town Council	1,922	-	(1,978)	56	-
Food Pantry	-	11,334	(9,752)	-	1,582
	<u>273,394</u>	<u>347,084</u>	<u>(226,958)</u>	<u>-</u>	<u>393,520</u>

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	<u>39,258</u>	<u>26,872</u>	<u>(22,426)</u>	<u>(4,629)</u>	<u>39,075</u>

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
General funds	<u>35,240</u>	<u>23,660</u>	<u>(19,642)</u>	<u>-</u>	<u>39,258</u>

16 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	1,095	4,969	6,064
Current assets/(liabilities)	37,980	349,406	387,386
	<u>39,075</u>	<u>354,375</u>	<u>393,450</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

16 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	634	6,835	7,469
Current assets/(liabilities)	38,624	386,685	425,309
	<u>39,258</u>	<u>393,520</u>	<u>432,778</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).












76669 Final Accounts 2024 03 31


Final Audit Report

2025-01-31


Created:	2025-01-31
By:	Jo-Anna Cubby (Jo-Anna.Cubby@armstrongwatson.co.uk)
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COCKERMOUTH CHRISTIAN CENTRE TRUST

England & Wales - Charity number 1067541

Accounts

Charity registration number 1067541

COCKERMOUTH CHRISTIAN CENTRE TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

COCKERMOUTH CHRISTIAN CENTRE TRUST

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COCKERMOUTH CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH CHRISTIAN CENTRE TRUST

I report to the trustees on my examination of the financial statements of Cockermouth Christian Centre Trust (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Tony Hindmoor BFP FCA
Gibbons Chartered Accountants
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

Dated: 30 January 2024

COCKERMOUTH CHRISTIAN CENTRE TRUST

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	10		7,469		9,414
Current assets					
Debtors	11	16,226		14,694	
Cash at bank and in hand		413,562		293,307	
		<u>429,788</u>		<u>308,001</u>	
Creditors: amounts falling due within one year	12	<u>4,479</u>		<u>8,781</u>	
Net current assets			425,309		299,220
Total assets less current liabilities			<u>432,778</u>		<u>308,634</u>
The funds of the charity					
Restricted income funds	13	393,520		273,394	
Unrestricted funds		39,258		35,240	
		<u>432,778</u>		<u>308,634</u>	

The financial statements were approved by the trustees on ...30.1.2024

.....
Mr P Boustead
Trustee

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment	20% straightline basis
Motor vehicles	20% reducing balance basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Donations and gifts	19,411	230,779	250,190	11,841	126,885	138,726
Food pantry donations	-	3,234	3,234	-	-	-
Grants receivable	-	105,700	105,700	-	23,136	23,136
	<u>19,411</u>	<u>339,713</u>	<u>359,124</u>	<u>11,841</u>	<u>150,021</u>	<u>161,862</u>
Donations and gifts						
Foodbank donations	-	201,140	201,140	-	100,694	100,694
Gift aid and deeds of covenant	19,411	29,639	49,050	11,841	26,191	38,032
	<u>19,411</u>	<u>230,779</u>	<u>250,190</u>	<u>11,841</u>	<u>126,885</u>	<u>138,726</u>

4 Income from investments

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Interest receivable	5	145	150	-	-	-
	<u>5</u>	<u>145</u>	<u>150</u>	<u>-</u>	<u>-</u>	<u>-</u>

5 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Income tax recoverable	4,244	7,226	11,470	2,785	6,373	9,158
	<u>4,244</u>	<u>7,226</u>	<u>11,470</u>	<u>2,785</u>	<u>6,373</u>	<u>9,158</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

6 Expenditure on charitable activities (Continued)

Previous year:	Unrestricted expense 2022 £	Foodbank expenses 2022 £	Warehouse expenses 2022 £	Foodbank wages 2022 £	Total 2022 £
Direct costs					
Staff costs	-	-	-	49,155	49,155
Depreciation and impairment	389	2,568	-	-	2,957
More than food initiative	-	15,549	-	-	15,549
Rent and rates	2,099	2,099	2,799	-	6,997
Outreach expenses	2,881	9,413	-	-	12,294
Light, heat and power	535	535	714	-	1,784
Food purchases	-	45,109	-	-	45,109
Gifts	2,424	-	-	-	2,424
Repairs and renewals	1,368	5,383	393	-	7,144
Insurance	291	-	-	-	291
Telephone	-	2,026	-	-	2,026
General expenses	786	2,778	-	-	3,564
Motor expenses	-	7,576	-	-	7,576
Other charitable expenditure	1,520	4,286	-	-	5,806
	<u>12,293</u>	<u>97,322</u>	<u>3,906</u>	<u>49,155</u>	<u>162,676</u>
Analysis by fund					
Unrestricted funds	12,293	-	-	-	12,293
Restricted funds	-	97,322	3,906	49,155	150,383
	<u>12,293</u>	<u>97,322</u>	<u>3,906</u>	<u>49,155</u>	<u>162,676</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

2023 Number	2022 Number
<u>4</u>	<u>4</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

11 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	12,916	11,761
Prepayments and accrued income	3,310	2,933
	<u>16,226</u>	<u>14,694</u>

12 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other taxation and social security	559	1,952
Trade creditors	138	2,752
Other creditors	-	65
Accruals and deferred income	3,782	4,012
	<u>4,479</u>	<u>8,781</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

14 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2023 are represented by:			
Tangible assets	634	6,835	7,469
Current assets/(liabilities)	38,624	386,685	425,309
	<u>39,258</u>	<u>393,520</u>	<u>432,778</u>

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2022 are represented by:			
Tangible assets	974	8,440	9,414
Current assets/(liabilities)	34,266	264,954	299,220
	<u>35,240</u>	<u>273,394</u>	<u>308,634</u>

15 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

COCKERMOUTH CHRISTIAN CENTRE TRUST

England & Wales - Charity number 1067541

Accounts

Charity registration number 1067541

COCKERMOUTH CHRISTIAN CENTRE TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

COCKERMOUTH CHRISTIAN CENTRE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr P Boustead
Mr D Hetherington
Mr R Smith
Mr H B Vyner-Brooks
Mrs M Morgan

Charity number

1067541

Independent examiner

Gibbons
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

COCKERMOUTH CHRISTIAN CENTRE TRUST

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COCKERMOUTH CHRISTIAN CENTRE TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

Cockermouth Christian Centre Trust is constituted by the Trust Deed dated 21 December 2000 and is a registered charity. The address of the charity is Main Road, Cockermouth, Cumbria. The Trustees for the year were: -

- Mr P Boustead
- Mr H B Vyner-Brooks
- Mr D Hetherington
- Mr R Smith
- Mrs M Morgan

Investment Powers

The charity owns no investments and keeps all funds in a Bank Account.

Objects

The Charity was formed in order for the furtherance of the Christian faith and other charitable work.

Activities

During the year the Trust continued the furtherance of the Christian faith, provided support to members of the congregation in need and provided facilities for children's activities.

Financial Statements

The attached financial statements show the current state of the charity's finances

Public Benefit Statement

The activities of the Charity are mindful of the benefit afforded to the public in accordance with the Charity Commission's guidelines."

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Future Developments

To help those in need financially and spiritually. Continue teaching Christian values to the people in the congregation and the wider community.

Reserves Policy

The trustees of the charity are satisfied with the current level of general reserves.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The trustees' report was approved by the Board of Trustees.

Trustee

Date: 16.01.23

COCKERMOUTH CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH CHRISTIAN CENTRE TRUST

I report to the trustees on my examination of the financial statements of Cockermouth Christian Centre Trust (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement


Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Tony Hindmoor BFP FCA

Gibbons
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

Dated: 18 January 2023

COCKERMOUTH CHRISTIAN CENTRE TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	11,841	150,021	161,862	16,330	246,196	262,526
Other income	4	2,785	6,373	9,158	1,889	5,862	7,751
Total income		14,626	156,394	171,020	18,219	252,058	270,277
<u>Expenditure on:</u>							
Charitable activities	5	12,293	150,383	162,676	14,113	107,728	121,841
Net income for the year/ Net movement in funds		2,333	6,011	8,344	4,106	144,330	148,436
Fund balances at 1 April 2021		32,907	267,383	300,290	28,801	123,053	151,854
Fund balances at 31 March 2022		35,240	273,394	308,634	32,907	267,383	300,290

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.


COCKERMOUTH CHRISTIAN CENTRE TRUST

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	8		9,414		10,234
Current assets					
Debtors	9	14,694		16,679	
Cash at bank and in hand		293,307		281,534	
		<u>308,001</u>		<u>298,213</u>	
Creditors: amounts falling due within one year	10	(8,781)		(8,157)	
Net current assets			299,220		290,056
Total assets less current liabilities			<u>308,634</u>		<u>300,290</u>
Income funds					
Restricted funds	11		273,394		267,383
Unrestricted funds			35,240		32,907
			<u>308,634</u>		<u>300,290</u>

The financial statements were approved by the Trustees on 16.01.23


.....
Mr P Boustead
Trustee

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Cockermouth Christian Centre Trust is a unincorporation charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment	20% straightline basis
Motor vehicles	20% reducing balance basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	11,841	126,885	138,726	7,695	243,642	251,337
Grants receivable	-	23,136	23,136	8,635	2,554	11,189
	<u>11,841</u>	<u>150,021</u>	<u>161,862</u>	<u>16,330</u>	<u>246,196</u>	<u>262,526</u>
Donations and gifts						
Foodbank donations	-	100,694	100,694	-	220,193	220,193
Gift aid and deeds of covenant	11,841	26,191	38,032	7,695	23,449	31,144
	<u>11,841</u>	<u>126,885</u>	<u>138,726</u>	<u>7,695</u>	<u>243,642</u>	<u>251,337</u>

4 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Income tax recoverable	2,785	6,373	9,158	1,889	5,862	7,751
	<u>2,785</u>	<u>6,373</u>	<u>9,158</u>	<u>1,889</u>	<u>5,862</u>	<u>7,751</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

5 Charitable activities

	Unrestricted expenditure 2022 £	Foodbank costs 2022 £	Foodbank warehouse 2022 £	Foodbank wages 2022 £	Total 2022 £	Total 2021 £
Staff costs	-	-	-	49,155	49,155	39,693
Depreciation and impairment	389	2,568	-	-	2,957	2,957
More than food initiative	-	15,549	-	-	15,549	4,511
Rent and rates	2,099	2,099	2,799	-	6,997	6,319
Outreach expenses	2,881	9,413	-	-	12,294	10,773
Light, heat and power	535	535	714	-	1,784	1,746
Food purchases	-	45,109	-	-	45,109	11,861
Gifts	2,424	-	-	-	2,424	2,156
Repairs and renewals	1,368	5,383	393	-	7,144	11,060
Insurance	291	-	-	-	291	343
Telephone	-	2,026	-	-	2,026	1,264
Charitable donations	-	-	-	-	-	14,000
General expenses	786	2,778	-	-	3,564	3,173
Motor expenses	-	7,576	-	-	7,576	6,011
Other charitable expenditure	1,520	4,286	-	-	5,806	5,974
	<u>12,293</u>	<u>97,322</u>	<u>3,906</u>	<u>49,155</u>	<u>162,676</u>	<u>121,841</u>
	<u>12,293</u>	<u>97,322</u>	<u>3,906</u>	<u>49,155</u>	<u>162,676</u>	<u>121,841</u>
Analysis by fund						
Unrestricted funds	12,293	-	-	-	12,293	14,113
Restricted funds	-	97,322	3,906	49,155	150,383	107,728
	<u>12,293</u>	<u>97,322</u>	<u>3,906</u>	<u>49,155</u>	<u>162,676</u>	<u>121,841</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

5 Charitable activities

(Continued)

For the year ended 31 March 2021

	Unrestricted expenditure £	Foodbank costs £	Foodbank warehouse £	Foodbank wages £	Total 2021 £
Staff costs	-	-	-	39,693	39,693
Depreciation and impairment	288	2,669	-	-	2,957
More than food initiative	-	4,511	-	-	4,511
Rent and rates	1,231	1,231	3,857	-	6,319
Outreach expenses	2,610	8,163	-	-	10,773
Light, heat and power	524	524	698	-	1,746
Food purchases	-	11,861	-	-	11,861
Gifts	2,156	-	-	-	2,156
Repairs and renewals	4,528	6,391	141	-	11,060
Insurance	343	-	-	-	343
Telephone	-	1,264	-	-	1,264
Charitable donations	-	14,000	-	-	14,000
General expenses	743	2,430	-	-	3,173
Motor expenses	-	6,011	-	-	6,011
Other charitable expenditure	1,690	4,284	-	-	5,974
	<u>14,113</u>	<u>63,339</u>	<u>4,696</u>	<u>39,693</u>	<u>121,841</u>
	<u>14,113</u>	<u>63,339</u>	<u>4,696</u>	<u>39,693</u>	<u>121,841</u>
Analysis by fund					
Unrestricted funds	14,113	-	-	-	14,113
Restricted funds	-	63,339	4,696	39,693	107,728
	<u>14,113</u>	<u>63,339</u>	<u>4,696</u>	<u>39,693</u>	<u>121,841</u>

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

The average monthly number of employees during the year was:

2022 Number	2021 Number
<u>4</u>	<u>4</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

7	Employees	(Continued)	
	Employment costs	2022	2021
		£	£
	Wages and salaries	48,324	39,196
	Other pension costs	831	497
		<u>49,155</u>	<u>39,693</u>

There were no employees whose annual remuneration was more than £60,000.

8	Tangible fixed assets			
		Equipment	Motor	Total
		£	vehicles	£
			£	
	Cost			
	At 1 April 2021	18,088	10,680	28,768
	Additions	2,137	-	2,137
	Disposals	(1,430)	-	(1,430)
	At 31 March 2022	<u>18,795</u>	<u>10,680</u>	<u>29,475</u>
	Depreciation and impairment			
	At 1 April 2021	15,704	2,830	18,534
	Depreciation charged in the year	1,387	1,570	2,957
	Eliminated in respect of disposals	(1,430)	-	(1,430)
	At 31 March 2022	<u>15,661</u>	<u>4,400</u>	<u>20,061</u>
	Carrying amount			
	At 31 March 2022	<u>3,134</u>	<u>6,280</u>	<u>9,414</u>
	At 31 March 2021	<u>2,384</u>	<u>7,850</u>	<u>10,234</u>

9	Debtors		
	Amounts falling due within one year:	2022	2021
		£	£
	Other debtors	11,761	13,801
	Prepayments and accrued income	2,933	2,878
		<u>14,694</u>	<u>16,679</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

10 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	1,952	1,370
Trade creditors	2,752	2,672
Other creditors	65	155
Accruals and deferred income	4,012	3,960
	<u>8,781</u>	<u>8,157</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

11 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2020		Movement in funds		Balance at 1 April 2021		Movement in funds		Balance at 31 March 2022	
	£	£	Incoming resources	Resources expended	Transfers	£	Incoming resources	Resources expended	Transfers	£
Foodbank costs	119,083		228,558	(63,108)	(22,193)	262,340	132,894	(96,576)	(31,655)	267,003
Foodbank wages	-		17,500	(39,693)	22,193	-	17,500	(49,155)	31,655	-
Foodbank warehouse	1,070		6,000	(4,696)	-	2,374	6,000	(3,905)	-	4,469
Workington Town Council	2,900		-	(231)	-	2,669	-	(747)	-	1,922
	<u>123,053</u>		<u>252,058</u>	<u>(107,728)</u>	<u>-</u>	<u>267,383</u>	<u>156,394</u>	<u>(150,383)</u>	<u>-</u>	<u>273,394</u>

The purpose of the restricted funds are as follows:

Foodbank donations - To provide food and provisions for people in crisis in the local community.

Foodbank wages - To provide funding in order to secure an employment position within the foodbank.

Workington Town Council - To provide for the costs related to running the foodbank centre in Workington.

Foodbank warehouse - To provide funding in order to cover the warehouse rent of the foodbank.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

12 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	974	8,440	9,414	744	9,490	10,234
Current assets/(liabilities)	34,266	264,954	299,220	32,163	257,893	290,056
	<u>35,240</u>	<u>273,394</u>	<u>308,634</u>	<u>32,907</u>	<u>267,383</u>	<u>300,290</u>

13 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

COCKERMOUTH CHRISTIAN CENTRE TRUST

England & Wales - Charity number 1067541

Accounts

Charity Registration No. 1067541

COCKERMOUTH CHRISTIAN CENTRE TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

COCKERMOUTH CHRISTIAN CENTRE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr P Boustead
Mr D Hetherington
Mr R Smith
Mr H B Vyner-Brooks
Mrs M Morgan

Charity number

1067541

Independent examiner

Gibbons
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

COCKERMOUTH CHRISTIAN CENTRE TRUST

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Independent examiner's report	2
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Balance sheet	4
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COCKERMOUTH CHRISTIAN CENTRE TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their annual report and financial statements for the year ended 31 March 2021.

Cockermouth Christian Centre Trust is constituted by the Trust Deed dated 21 December 2000 and is a registered charity. The address of the charity is Main Road, Cockermouth, Cumbria. The Trustees for the year were: -

Mr P Boustead

Mr H B Vyner-Brooks

Mr D Hetherington

Mr R Smith

Mrs M Morgan

Investment Powers

The charity owns no investments and keeps all funds in a Bank Account.

Objects

The Charity was formed in order for the furtherance of the Christian faith and other charitable work.

Activities

During the year the Trust continued the furtherance of the Christian faith, provided support to members of the congregation in need and provided facilities for children's activities.

Financial Statements

The attached financial statements show the current state of the charity's finances

Public Benefit Statement

The activities of the Charity are mindful of the benefit afforded to the public in accordance with the Charity Commission's guidelines."

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Future Developments

To help those in need financially and spiritually. Continue teaching Christian values to the people in the congregation and the wider community.

Reserves Policy

The trustees of the charity are satisfied with the current level of general reserves.

The trustees' report was approved by the Board of Trustees.

.....
Trustee

Date: 10.03.22.....

COCKERMOUTH CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH CHRISTIAN CENTRE TRUST

I report to the trustees on my examination of the financial statements of Cockermouth Christian Centre Trust (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Tony Hindmoor BFP FCA

Gibbons
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

Dated: 16 March 2022

COCKERMOUTH CHRISTIAN CENTRE TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total Unrestricted funds 2021 £	Restricted funds 2020 £	Total 2020 £
<u>Income and endowments from:</u>						
Donations and legacies	3	16,330	246,196	262,526	11,969	96,113
Other income	4	1,889	5,862	7,751	2,160	5,701
Total income		18,219	252,058	270,277	14,129	101,814
<u>Expenditure on:</u>						
Charitable activities	5	14,113	107,728	121,841	12,486	92,948
Net income for the year/ Net movement in funds		4,106	144,330	148,436	1,643	8,866
Fund balances at 1 April 2020		28,801	123,053	151,854	27,158	142,988
Fund balances at 31 March 2021		32,907	267,383	300,290	123,053	151,854

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

COCKERMOUTH CHRISTIAN CENTRE TRUST

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	8		10,234		13,191
Current assets					
Debtors	9	16,679		14,767	
Cash at bank and in hand		281,534		131,826	
		<u>298,213</u>		<u>146,593</u>	
Creditors: amounts falling due within one year	10	<u>(8,157)</u>		<u>(7,930)</u>	
Net current assets			290,056		138,663
Total assets less current liabilities			<u>300,290</u>		<u>151,854</u>
Income funds					
Restricted funds	11		267,383		123,053
Unrestricted funds			32,907		28,801
			<u>300,290</u>		<u>151,854</u>

The financial statements were approved by the Trustees on 10.03.22

.....
Mr P Boustead
Trustee

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment	20% straightline basis
Motor vehicles	20% reducing balance basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	7,695	243,642	251,337	11,969	84,144	96,113
Grants receivable	8,635	2,554	11,189	-	-	-
	<u>16,330</u>	<u>246,196</u>	<u>262,526</u>	<u>11,969</u>	<u>84,144</u>	<u>96,113</u>
Donations and gifts						
Foodbank donations	-	220,193	220,193	-	69,981	69,981
Gift aid and deeds of covenant	7,695	23,449	31,144	11,969	14,163	26,132
	<u>7,695</u>	<u>243,642</u>	<u>251,337</u>	<u>11,969</u>	<u>84,144</u>	<u>96,113</u>

4 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Income tax recoverable	1,889	5,862	7,751	2,160	3,541	5,701
	<u>1,889</u>	<u>5,862</u>	<u>7,751</u>	<u>2,160</u>	<u>3,541</u>	<u>5,701</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

5 Charitable activities	Unrestricted expenditure 2021 £	Foodbank costs 2021 £	Foodbank warehouse 2021 £	Foodbank wages 2021 £	Total 2021 £	Total 2020 £
Staff costs	-	-	-	39,693	39,693	36,094
Depreciation and impairment	288	2,669	-	-	2,957	2,260
More than food initiative	-	4,511	-	-	4,511	3,655
Hall hire	-	-	-	-	-	400
Rent and rates	1,231	1,231	3,857	-	6,319	6,454
Training costs	-	-	-	-	-	526
Outreach expenses	2,610	8,163	-	-	10,773	6,566
Light, heat and power	524	524	698	-	1,746	2,857
Food purchases	-	11,861	-	-	11,861	7,529
Gifts	2,156	-	-	-	2,156	2,507
Repairs and renewals	4,528	6,391	141	-	11,060	7,499
Insurance	343	-	-	-	343	682
Telephone	-	1,264	-	-	1,264	1,002
Charitable donations	-	14,000	-	-	14,000	-
General expenses	743	2,430	-	-	3,173	4,902
Motor expenses	-	6,011	-	-	6,011	3,584
Advertising, postage and stationery	412	2,406	-	-	2,818	3,327
Accountancy fees	1,278	1,698	-	-	2,976	3,104
	<u>14,113</u>	<u>63,339</u>	<u>4,696</u>	<u>39,693</u>	<u>121,841</u>	<u>92,948</u>
	<u>14,113</u>	<u>63,339</u>	<u>4,696</u>	<u>39,693</u>	<u>121,841</u>	<u>92,948</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

5 Charitable activities	(Continued)					
For the year ended 31 March 2020	Unrestricted expenditure £	Foodbank costs £	Foodbank warehouse £	Foodbank wages £	Total 2020 £	
Staff costs	-	-	-	36,094	36,094	
Depreciation and impairment	229	2,031	-	-	2,260	
More than food initiative	-	3,655	-	-	3,655	
Hall hire	400	-	-	-	400	
Rent and rates	-	-	6,454	-	6,454	
Training costs	-	526	-	-	526	
Outreach expenses	2,351	4,215	-	-	6,566	
Light, heat and power	-	-	2,857	-	2,857	
Food purchases	-	7,529	-	-	7,529	
Gifts	2,507	-	-	-	2,507	
Repairs and renewals	3,515	3,790	194	-	7,499	
Insurance	342	340	-	-	682	
Telephone	-	1,002	-	-	1,002	
General expenses	1,514	3,219	169	-	4,902	
Motor expenses	-	3,584	-	-	3,584	
Other charitable expenditure	1,628	4,803	-	-	6,431	
	<u>12,486</u>	<u>34,694</u>	<u>9,674</u>	<u>36,094</u>	<u>92,948</u>	
	<u>12,486</u>	<u>34,694</u>	<u>9,674</u>	<u>36,094</u>	<u>92,948</u>	

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	4	3
	<u>4</u>	<u>3</u>
Employment costs	2021	2020
	£	£
Wages and salaries	39,196	35,897
Other pension costs	497	197
	<u>39,693</u>	<u>36,094</u>
	<u>39,693</u>	<u>36,094</u>

There were no employees whose annual remuneration was more than £60,000.

8 Tangible fixed assets

	Equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2020	18,088	10,680	28,768
At 31 March 2021	<u>18,088</u>	<u>10,680</u>	<u>28,768</u>
Depreciation and impairment			
At 1 April 2020	14,687	890	15,577
Depreciation charged in the year	1,017	1,940	2,957
At 31 March 2021	<u>15,704</u>	<u>2,830</u>	<u>18,534</u>
Carrying amount			
At 31 March 2021	<u>2,384</u>	<u>7,850</u>	<u>10,234</u>
At 31 March 2020	<u>3,401</u>	<u>9,790</u>	<u>13,191</u>

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

9 Debtors	2021	2020
	£	£
Amounts falling due within one year:		
Other debtors	13,801	11,390
Prepayments and accrued income	2,878	3,377
	<u>16,679</u>	<u>14,767</u>
	<u><u>16,679</u></u>	<u><u>14,767</u></u>
10 Creditors: amounts falling due within one year	2021	2020
	£	£
Other taxation and social security	1,370	1,599
Trade creditors	2,672	2,528
Other creditors	155	155
Accruals and deferred income	3,960	3,648
	<u>8,157</u>	<u>7,930</u>
	<u><u>8,157</u></u>	<u><u>7,930</u></u>

COCKERMOUTH CHRISTIAN CENTRE TRUST
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

11 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2019		Movement in funds			Balance at 1 April 2020			Movement in funds			Balance at 31 March 2021	
	£	£	Incoming resources	Resources expended	Transfers	£	£	£	Incoming resources	Resources expended	Transfers	£	£
Foodbank costs	106,215		64,185	(32,723)	(18,594)	119,083		228,558	(63,108)	(22,193)		262,340	
Foodbank wages	-		17,500	(36,094)	18,594	-		17,500	(39,693)	22,193		-	
Foodbank warehouse	4,433		6,000	(9,363)	-	1,070		6,000	(4,696)	-		2,374	
Workington Town Council	5,182		-	(2,282)	-	2,900		-	(231)	-		2,669	
	<u>115,830</u>		<u>87,685</u>	<u>(80,462)</u>	<u>-</u>	<u>123,053</u>		<u>252,058</u>	<u>(107,728)</u>	<u>-</u>		<u>267,383</u>	

The purpose of the restricted funds are as follows:

Foodbank donations - To provide food and provisions for people in crisis in the local community.

Foodbank wages - To provide funding in order to secure an employment position within the foodbank.

Workington Town Council - To provide for the costs related to running the foodbank centre in Workington.

Foodbank warehouse - To provide funding in order to cover the warehouse rent of the foodbank.

COCKERMOUTH CHRISTIAN CENTRE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

12 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	744	9,490	10,234	1,032	12,159	13,191
Current assets/ (liabilities)	32,163	257,893	290,056	27,769	110,894	138,663
	<u>32,907</u>	<u>267,383</u>	<u>300,290</u>	<u>28,801</u>	<u>123,053</u>	<u>151,854</u>

13 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).