CABIN LANE CHURCH

England & Wales · Charity number 1073517

Details

Other names	CABIN LANE CHURCH OSWESTRY
Status	Registered
Legal form	Charitable company
Company number	03659182
Registered	1999-01-26
Register	View on the Charity Commission register

Contact

Address	The Whole Life Centre Cabin Lane Oswestry SY11 2LQ
Phone	01691671167
Email	finance@wholelifecentre.org
Website	www.cabinlanechurch.org.uk

Activities

Objects: MEMORANDUM AND ARTICLES OF ASSOCIATION INCORPORATED ON 29 OCTOBER 1998

Activities: GENERAL CHARITABLE WORKYOUTH WORKRELIGIOUS ACTIVITIESPOVERTY RELIEF

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** SHROPSHIRE
- Shropshire

Downloaded from opencharities.uk/ew/1073517

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£152,415	£127,383	-	-
2023-09-30	£153,325	£134,783	-	-
2022-09-30	£127,352	£113,505	-	-
2021-09-30	£109,965	£115,737	-	-
2020-09-30	£154,368	£134,658	-	-

Trustees

Name	Role	Appointed
ALAN JOHN THOMPSON		2017-01-03
GWYNETH TIPTON		2018-02-28
Jillian Anne Prideaux Field		2025-03-05
Ruach Benjamin Mitchell		2025-10-29

Downloaded from opencharities.uk/ew/1073517

CABIN LANE CHURCH

England & Wales - Charity number 1073517

Accounts

CABIN LANE CHURCH

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2024

Company Number 3659182
Charity Number 1073517

FINANSURE LTD

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

CONTENTS	PAGES
Charity information	**1**
Trustees' annual report	**2 to 6**
Independent examiner's report	**7**
Statement of financial activities	**8**
Balance sheet	**9**
Notes to the financial statements	**10 to 16**

CABIN LANE CHURCH

CHARITY INFORMATION

Company number	3659182
Charity number	1073517
Directors	Alan Thompson Gwyneth Tipton Edmond Clay Jillian Field (Appointed 5th March 2025)
Registered office	The Whole Life Christian Centre Cabin Lane Oswestry Shropshire SY11 2LQ
Independent Examiner	Mr L Howson MAAT
Accountants	Finansure Limited 2 Sheppard Street Brymbo Wrexham LL11 5FF
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2024

The directors/trustees present their Annual Report, along with the examined financial statements, for the year 1st October 2023 to 30th September 2024.

Objectives of the charity

These are set out fully in the Memorandum of Association of the company, but in brief are to:

- advance the Christian faith;
- relieve persons in conditions of need or hardship and those who are aged or sick;
- advance education; and
- promote and fulfil other charitable purposes beneficial to the community.

To fulfil these objectives Cabin Lane Church carries out activities, both directly and indirectly through other partner organisations, locally in the county of Shropshire and in the UK or the world as the trustees may from time to time see fit. Details of resources expended on these activities are given in the Statement of Financial Activities. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (effective January 2019) in preparing this report.

Our ability to fulfil these objectives is related to the resources that we have available. These include participants in our activities, finances, equipment and property. Our strategies for fulfilling the objectives are set out in our vision statement.

Vision

The main point of our vision is to enable people to find fullness of life in Christ, to do that by building community, live with passion, and make an impact for Jesus as we:

- Place ourselves under the headship of Christ
- Pray continually
- Preach the Gospel
- Develop ministries and extend the Kingdom of God
- Love God, each other and our neighbours.

This year has been another challenging one for Cabin Lane Church, but there has been a continued determined effort to keep the members, congregation, and community together through our Christian beliefs and it's out working. During this year one Trustee/ Elder has been removed Brian Hainsworth, for a total of three and two co-opted on, to be ratified at the next AGM. The Eldership, meet on regular bases to plan and deal with pressing matters. Finance Team, and full members meeting have been held during this financial year. Some work has been done to develop the proposal to find a new Pastor to augment the Elders for more spiritual leadership. We trust that this will strengthen the church and secure the future.

Advancing the Christian faith

Having our own church building, has enabled the trustees to deepen the church's role in the community. As a place of worship, and a community hub for other activities that reflect our Christian ethos. This is a community lead church in Eastern Oswestry. The building is well regarded and has remained open to all. The Sunday services continued throughout this year

reflecting the Christian calendar, with a stable average of forty adults each week attending. Our services were open and enabled us to put our faith into practice through sharing in music, prayer, scripture, information, and our monthly communion time. Visiting speakers informed and built both spiritually and personally for support in their Christian walk. Three baptisms also took place. We also meet together for a specific time of prayer and reflection. The church is affiliated member of the Baptist Association of HEBA, (Heart of England Baptist Association). Our Fellowship Groups had met, most weeks. Our monthly news and information brief 'The Herald' keep the members and anyone visiting the church informed and encouraged. We have supported The Wycliffe Bible Translators over many years in their work in publishing Christian material in multi languages, for all people around the world impacting both large and small people groups. This has also been extended through our connection to Sat 7 in their broadcasting ministry, and Operation Mobilisation's work in UK and various parts of the world on both land and sea.

Supporting those in need

The Café Life remains relevant to the community, particularly through the mid-week meals for senior citizens and supporting mums and care groups, and has seen growth in turnover, and footfall over the year, which has been encouraging. On Saturday morning the café supports the Park Runners National organisation. The cafe offers a warm hub, meeting place, relaxation, and occasional quiet. 'Coffee and Chaos for mothers, carers, and young children remains popular. Our Pastoral care team supported members who are aged or sick and the community where we could, through meals cards, and visits. The building has been used by Moo Music and Baby Sensory, independent providers, by local council departments for family support groups, as well as court directed meetings. Some birthday parties and other individual and community events were held. These fulfilled many of the local needs. All managed by the church on a volunteer basis. The local Foodbank has been supported by gifts of food and money through different events. The Camera club met on the last Thursday of most months and open to folks with interest in photography. Our Cameo group for over 60s has been stable, but the same desire to offer a good space for those lonely or who enjoy time together. Internationally the church financially supports and receives feedback from UK offices of Mission Aviation Fellowship, International China Concern who provide help for individuals and families with children with disabilities, and Hope Health Action that support medical needs in Haiti and Uganda. As well as Christians Against Poverty. Other UK based ministries received funding during this year.

Advance education

Children's work in the form of a Sunday Club continued for 5 – 11-year-olds and we have stable numbers each week. Some alterations may be required through next year due to changes in leadership. Our financial support for the Schools Christian Worker Project Trust provides a link with schools within the Oswestry area that generate projects for junior and senior schools. The leader also provides monthly updates, and annual feedback. The church also financially supports education via child sponsorship in India with updates to inform the congregation and Sunday club.

Promote other charitable purposes beneficial to the community

The church garden continues to attract families when able, providing a safe and fun area particularly for the local after school children and families. We have a walking group called Beer and Blisters which has been encouraging in organising local walks for the church and others as both fitness and relationship building time. There have been several other events held to

encourage the community into the church building (Winter Fayre, quiz nights, Christmas celebration). We have held a wedding blessing service and reception in this period. The building is a hub for the collection of shoe boxes distributed around the world to needy children via Samaritans Purse. There is an interest in pursuing Eco Church recognition with A Rocha UK, which will develop a 'greener footprint' and lesser environmental impact in the area. The church has also appointed a Registrar for Marriages.

Membership
Church membership has stabilised and stood at 42 the general congregation numbers have also remained stable.

The roof had some additional work carried out during the year.

The Land - After discussions with the anonymous trust, these funds remain available for other purposes preferably for a capital project, if possible. The balance currently stands as £22,635.
The Car Parking problem continues and remains unresolved but has been managed with some difficulties at peak times.

Finance overview

General giving has increased to £49,520 up 9%, Café income grew to £72129 up 3% Our expenditure was £127,383 a decrease of 5% on the previous year. Café wages were one of the main areas of expense, at £47,693 (2% increase on last year.) This reflected the wage increases from April and the reduction in dependence on paid staff as opposed to volunteers. The Café reported a loss during this financial year. The statement of Funds shows an increase in the position over the previous year of 141% to £343,530 mostly due to the building revaluation in September which increased the revaluation reserve by £75,800. We have made effort to set aside £25,000 for a reserve for three months key expenses to comply with Charity Commission recommendations. The high cost of utilities through 2023/24 has also impacted our higher expenses but the generous giving by the members has enabled us to cover them even given the difficult financial position many folks had to coop with. The possibility of a reduction in this cost from April 2025 on Gas will be encouraging for the future but not the increases in electricity. There was no progress in converting the church to a Charitable Incorporated Organisation (CIO) and creating a separate CIO for the café ministry.

Safeguarding

Some Trustees had achieved level 2 in early 2024 further sessions are required to bring others to this level. Designated Person and DBS Verifier have all been established. DBS checks have been done on all relevant people. There were no safeguarding issues during this reporting period.

Structure, governance, and management

Cabin Lane Church is a charitable company limited by guarantee, incorporated on 29th October 1998 and registered on 26th January 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and it is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10 to any deficit.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2024

Appointment of trustees

The elders of the church are appointed at an Annual General Meeting by election from within the membership of the church and are subject to re-election by the members every three years. Upon election as elders of the church, they also become trustees of the charity and directors of the company. In accordance with charitable and company law, they must be at least 18-years-old and they must be eligible (not having been disqualified as a trustee and having declared themselves in writing as eligible). They can also be elected mid-year to fill a vacancy under article 34 of the Articles of Association, in which case they must be re-elected at the next AGM.

In view of the charity's work with children and vulnerable people, all trustees are required to have a DBS check. They must also comply with the biblical requirements of a church elder: in brief, they must be respectable, honest, self-controlled, gentle, and upright.

Induction and training of trustees

Through their membership of the church, newly appointed trustees will already be familiar with its charitable work, and they are provided with suitable material to give a background to the formalities of the company. The trustees are kept up to date by information from the 'third sector' press and by information and guidance from the Charity Commission and are provided with regular updates from various ministry leaders.

The trustees are aware that they must declare any conflicts of interest, and that they must avoid undertaking activities that might place the charity's endowment, funds, grants or reputation at undue risk and use charitable funds and assets reasonably and only in furtherance of the charity's objects.

Risk management

The trustees consider every proposed new activity, including consideration of the risks involved. This is followed up with the relevant activity/ministry leader. The trustees are in the process of improving risk management, including reviewing the potential risks associated with existing activities.

Reserves policy

The trustees do not allocate any amount to free reserves for the church to hold in its general fund. The trustees set a surplus general budget. It is intended, as funds become available, to build up a permanent reserve fund.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2024

Declarations of responsibility

Company and charity law require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of Cabin Lane Church and the results for the period. In preparing financial statements the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- followed applicable accounting standards without any material departures; and
- prepared the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for the safeguarding of the assets of the company and hence taking reasonable steps for the prevention of fraud and other irregularities.

The trustees confirm that there are no serious incidents or other matters which should have been brought to the attention of the Charity Commission and have not already been.

The trustees confirm they have all declared themselves to be eligible and to have no conflicts of interest.

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit when reviewing the charitable objectives and aims of Cabin Lane Church, as well as in planning future activities.

We as trustees and directors certify that:

- we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information; and
- as far as we are aware, there is no relevant financial information of which the independent examiner is unaware.

This report was approved by the directors on …26th June…… 2025 and is signed on their behalf by:

A J Thompson

……

Mr A J Thompson - Trustee

CABIN LANE CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 30 September 2024, which are set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

   - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

   have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

…… Dated: 26th June 2025

L M Howson MAAT

Finansure Limited, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 30 SEPTEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	**Totals 2024 £**	Totals 2023 £
INCOMING RESOURCES					
Donations and grants	**2**	58,395	2,632	**61,027**	64,466
Incoming resources from charitable activities	**3**	89,400	-	**89,400**	87,975
Investment income		1,988	-	**1,988**	884
TOTAL INCOMING RESOURCES		149,783	2,632	**152,415**	153,325
RESOURCES EXPENDED					
Charitable activities	**4**	117,854	9,529	**127,383**	134,783
TOTAL RESOURCES EXPENDED		117,854	9,529	**127,383**	134,783
NET INCOME/(EXPENDITURE) FOR THE YEAR		31,929	(6,897)	**25,032**	18,542
Transfers between funds		-	-	-	-
OTHER RECOGNISED GAINS/(LOSSES)					
Gains on revaluation of fixed assets		75,800	-	**75,800**	-
Net movement in funds		107,729	(6,897)	**100,832**	18,542
Balances brought forward		235,667	7,031	**242,698**	224,156
Balances carried forward		343,396	134	**343,530**	242,698

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

CABIN LANE CHURCH

BALANCE SHEET

30 SEPTEMBER 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible assets	**10**	**436,287**	361,301
CURRENT ASSETS			
Debtors	**11**	**4,749**	5,585
Cash at bank and in hand		**96,806**	77,879
		101,555	83,464
CREDITORS: amounts falling due within one year	**12**	**(12,877)**	(8,693)
NET CURRENT ASSETS		**88,678**	74,771
TOTAL ASSETS LESS CURRENT LIABILITIES		**524,965**	436,072
CREDITORS: amounts falling due after more than one year	**13**	**(181,435)**	(193,374)
NET ASSETS	**14**	**343,530**	242,698
FUNDS			
Unrestricted funds	**15**	**343,396**	235,667
Restricted funds	**15**	**134**	7,031
TOTAL FUNDS		**343,530**	242,698

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the accounts for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibility for:

(i) complying with the requirements of the Act with respect to accounting records and the preparation of accounts, and

(ii) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its net incoming or outgoing resources for the financial year in accordance with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements have been prepared in accordance with the special provisions for companies subject to the small companies' regime, and with the Financial Reporting Standard 102.

These financial statements were approved by the trustees on 26th June 2025, and are signed on their behalf by:

A J Thompson

Mr A J Thompson - Trustee

The notes on pages 10 to 16 form part of these financial statements.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act and Companies Act, the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities (effective January 2019)", and the Financial Reporting Standard 102 (FRS 102).

Fund accounting

Unrestricted funds are general funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular 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 Church for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

Incoming resources

Grants and donations are recognised when receivable, unless specified as covering a specific period, in which case they are apportioned accordingly. Gift Aid recoverable is credited in the same period as the donation to which it relates. Where donations or grants are received for a specific project or purpose, the income is accounted for separately within a restricted fund.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of charitable activities are those incurred in furthering the objectives of the Church which are laid out on page 2.

Governance costs are those incurred in connection with administration of the Church and compliance with constitutional and statutory requirements.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation except for freehold property which is stated at valuation less depreciation. Assets are capitalised if they have a useful life of more than one year and a cost value greater than £100.

Buildings are included at market valuation and are revalued every 5 years.

Depreciation is provided at the following annual rates in order to write off the value of each asset over its expected useful life:

- Land & buildings	Nil (Building revalued every 5 years)
- Equipment	20% on written down value

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

2. DONATIONS AND GRANTS RECEIVED

	2024	2023
	£	£
General donations received	**49,520**	45,353
Restricted donations received	**2,632**	7,613
Gift Aid tax reclaimed	**8,875**	11,500
	61,027	64,466

3. INCOME FROM CHARITABLE ACTIVITIES

	2024	2023
	£	£
Café income	**72,129**	70,207
Room hire	**15,986**	14,356
Other income	**1,285**	3,412
	89,400	87,975

4. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS

Activity or project	Activities undertaken directly	Grant funding of activities (note 5)	Support costs (note 6)	Employee costs (note 7)	**Total 2024**	Total 2023
	£	£	£	£	**£**	£
Building running costs	-	-	38,939	1,077	**40,016**	44,625
Café operations	20,725	-	7,560	47,693	**75,978**	78,766
Church and group activities	957	-	2,424	-	**3,381**	3,194
Ministry fees and expenses	465	-	-	-	**465**	517
Missions and giving	-	7,543	-	-	**7,543**	7,681
TOTAL	**22,147**	**7,543**	**48,923**	**48,770**	**127,383**	134,783

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

5. ANALYSIS OF GRANTS PAYABLE

	2024	2023
	£	£
To charities (UK)		
- Missions	**5,302**	5,481
- Other	**1,150**	1,300
To individuals (UK)		
- Missions	**408**	900
- Other	**683**	-
	7,543	7,681

6. ANALYSIS OF SUPPORT COSTS

	Building running costs	Café operations	Church & group activities	**Total 2024**	Total 2023
	£	£	£	**£**	£
Bank charges	141	127	15	**283**	327
Depreciation	1,476	-	-	**1,476**	9,391
Expensed equipment	-	-	761	**761**	662
Hospitality	-	-	-	**-**	239
Insurance	1,245	1,120	124	**2,489**	2,546
Interest payable	15,414	-	-	**15,414**	13,595
Light & heat	4,665	4,199	467	**9,331**	1,866
Office expenses	532	479	53	**1,064**	689
Repairs & maintenance	12,328	-	-	**12,328**	14,713
Garden maintenance	1,322	-	-	**1,322**	805
Subscriptions & licences	-	-	822	**822**	1,043
Telephone	578	521	58	**1,157**	1,526
Water & rates	803	723	80	**1,606**	562
Independent examiner's fees	420	378	42	**840**	825
Legal fees	-	-	-	**-**	95
Other expenses	15	13	2	**30**	39
TOTAL	**38,939**	**7,560**	**2,424**	**48,923**	**48,923**

Support costs are allocated directly per department where appropriate; all other support costs are allocated 50% building, 45% café and 5% church and group activities as a best proportional estimate per Charity Commission guidelines.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

7. EMPLOYMENT COSTS

	2024	2023
	£	£
Café staff gross wages	**47,693**	45,990
Building staff gross wages	**1,077**	1,835
Other staff costs	-	870
Employer's NI contributions	-	816
	48,770	49,511

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year.

The total number of employees during the year was 16 (2023 – 16). The average number of employees, calculated on a full-time equivalent basis, was 2 (2023 – two).

8. TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

No trustees received or waived any emoluments or expenses during the year.

The total aggregate donations made by the trustees to the charity during the year was £1,440 (2023 - £1,440).

9. MEMBERS' LIABILITY

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

10. FIXED ASSETS

	Land and buildings £	Equipment £	Total £
Cost or Valuation			
At 1 October 2023	385,000	84,476	469,476
Additions	-	662	662
Disposals	-	-	-
Revaluations	45,000	-	45,000
At 30 September 2024	**430,000**	**85,138**	**515,138**
Depreciation			
At 1 October 2023	30,800	77,375	108,175
Charge for year	-	1,476	1,476
Disposals	-	-	-
Revaluations	(30,800)	-	(30,800)
At 30 September 2024	**-**	**78,851**	**78,851**
Net book value			
At 30 September 2024	**430,000**	**6,287**	**436,287**
At 30 September 2023	354,200	7,101	361,301

The Whole Life Centre building was revalued on 16th September 2024 by Morris, Marshall & Pool at a market value of £430,000. Although the trustees feel the building is worth more than this, and its re-build cost would be substantially higher, they have adopted the market value in the accounts which would better reflect its saleable value. The building will be revalued every 5 years.

11. DEBTORS

	2024 £	2023 £
Income tax recoverable	**2,227**	4,649
Prepayments	**1,169**	381
Other debtors	**1,353**	555
	4,749	5,585

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

12. CREDITORS: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	-	(93)
Accruals	**1,381**	1,786
Bank loan < 1 year	**10,000**	7,000
Other creditors	**1,496**	-
	12,877	8,693

13. CREDITORS: Amounts falling due after more than one year

	2024	2023
	£	£
Bank loan		
- 1-2 years	**10,000**	7,000
- 2-5 years	**30,000**	21,000
- more than 5 years	**141,435**	165,374
	181,435	193,374

The bank loan is secured by a mortgage debenture over the freehold property. The property is included in fixed assets on note 10 and has net book value of £430,000. The mortgage represents 44.5% of the market value of the property.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds	Unrestricted funds	**Total**
	£	£	**£**
Funds at 30 September 2024 represented by:			
Tangible fixed assets	-	436,287	**436,287**
Current assets	134	101,421	**101,555**
Current liabilities	-	(12,877)	**(12,877)**
Long-term liabilities	-	(181,435)	**(181,435)**
	134	343,396	**343,530**

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

15. STATEMENT OF FUNDS

	At 1 October 2023	Income	Expenditure	Transfers	At 30 September 2024
	£	£	£	£	£
Unrestricted funds:					
General reserve	235,667	149,783	(117,854)	-	267,596
Revaluation reserve	-	75,800	-	-	75,800
Total unrestricted funds	235,667	225,583	(117,854)	-	343,396
Restricted funds:					
Community garden fund	-	1,301	(1,301)	-	-
Heating/maintenance fund	2,011	-	(1,877)	-	134
Missions' funds	20	5	(25)	-	-
Hall repair fund	5,000	-	(5,000)	-	-
Specified donations	-	1,326	(1,326)	-	-
Total restricted funds	7,031	2,632	(9,529)	-	134
Total funds	**242,698**	**153,911**	**(127,383)**	-	**343,530**

The revaluation reserve represents the net gain realised on the revaluation of the Whole Life Centre building in September 2024.

The community garden fund represents donations given towards improving and maintaining the gardens in the vicinity of the building.

The heating/maintenance fund represents donations given towards the costs of heating and maintaining the Whole Life Centre.

The missions fund represents donations given to further missions' activities and to support missionaries.

Worship laptop represents donations towards buying a new laptop for worship department. This was purchased during the year.

The hall repair fund represents a one-off donation towards costs of redecorating the church hall once the roof repairs have been completed.

Specified donations represents donations given towards other specified beneficiaries or projects.

CABIN LANE CHURCH

England & Wales - Charity number 1073517

Accounts

CABIN LANE CHURCH

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2023

Company Number 3659182
Charity Number 1073517

FINANSURE LTD

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

CONTENTS **PAGES**

Charity information	**1**
Trustees' annual report	**2 to 6**
Independent examiner's report	**7**
Statement of financial activities	**8**
Balance sheet	**9**
Notes to the financial statements	**10 to 16**

CABIN LANE CHURCH

CHARITY INFORMATION

Company number	3659182
Charity number	1073517
Directors	Mr A J Thompson Mrs G Tipton Mr E Clay (Appointed 15th February 2023) Mr B J Hainsworth (Resigned 14th February 2024)
Registered office	The Whole Life Christian Centre Cabin Lane Oswestry Shropshire SY11 2LQ
Independent Examiner	Mr L Howson MAAT
Accountants	Finansure Limited 2 Sheppard Street Brymbo Wrexham LL11 5FF
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2023

The directors/trustees present their Annual Report, along with the examined financial statements, for the year 1st October 2022 to 30th September 2023.

Objectives of the charity

These are set out fully in the Memorandum of Association of the company, but in brief are to:

- advance the Christian faith;
- relieve persons in conditions of need or hardship and those who are aged or sick;
- advance education; and
- promote and fulfil other charitable purposes beneficial to the community.

To fulfil these objectives Cabin Lane Church carries out activities, both directly and indirectly through other partner organisations, locally in the county of Shropshire and in the UK or the world as the trustees may from time to time see fit. Details of resources expended on these activities are given in the Statement of Financial Activities. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (effective January 2019) in preparing this report.

Our ability to fulfil these objectives is related to the resources that we have available. These include participants in our activities, finances, equipment and property. Our strategies for fulfilling the objectives are set out in our vision statement.

Vision

The main point of our vision is to enable people to find fullness of life in Christ, to do that by building community, live with passion, and make an impact for Jesus as we:

- Place ourselves under the headship of Christ
- Pray continually
- Preach the Gospel
- Develop ministries and extend the Kingdom of God
- Love God, each other and our neighbours.

This year has been challenging for all of Cabin Lane Church, but there has been a determined effort to keep the members, congregation, and community together through our Christian beliefs and it's out working. During this year one Trustee/ Elder had been added, Edmond Clay, for a total of four. The Eldership, meet on regular bases to plan and deal with pressing matters. Finance Team, and full members meeting have been held during this financial year. Consideration is being given to explore the proposal to find a new Pastor/ Administrator to free the Elders for more spiritual leadership. We trust that this will strengthen the church and secure the future.

Advancing the Christian faith

Having our own building for the last thirteen years has enabled the trustees to develop the churches role in the community, as a place of worship, and a community hub for other activities that reflect our Christian ethos. This is a community lead church in Eastern Oswestry. The building is well regarded and has remained open to all. The Sunday services continued throughout this year, with a stable average of forty adults each week attending.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2023

Our services were open and enabled us to put our faith into practice through music, prayer, scripture, information, and communion. We also meet together each month for a specific time of prayer and reflection. The church is affiliated member of the Baptist Association of HEBA, (Heart of England Baptist Association) Our Fellowship Groups had met, most weeks. Our monthly news and information brief 'The Herald' keep the members and any one visiting the church informed and encouraged. We have supported of The Wycliffe Bible Translators over many years in their work in publishing Christian material, for all people around the world impacting many millions. This has also been extended through our connection to Sat 7 in their broadcasting ministry, and Operation Mobilisation s work in UK and various parts of the world.

Supporting those in need

The Café Life remains relevant to the community, particularly through the mid-week meals for senior citizens and supporting mums and care groups, and has seen growth in turnover, and footfall over the year, which has been encouraging. It Saturday morning the café supports the Park Runners National organisation. The cafe offers a warm hub, meeting place, relaxation, and quiet. 'Coffee and Chaos for mothers, carers, and young children remains popular. Our Pastoral care team supported members who are aged or sick and the community where we could, through meals cards, and visits. The building has been used by Moo Music and Baby Sensory, independent providers, by local council departments for family support groups, for birthday parties and other individual and community events. These fulfilled many of the local needs. All managed by the church on a volunteer basis. The local Foodbank has been supported by gifts of food and money through different events. The Camera club met on the last Thursday of most months and open to folks with interest in photography. Our Cameo group has slight increase in numbers, but the same desire to offer a warm place for those lonely or who enjoy time together. Internationally the church financial supports and receives feedback from UK offices of Mission Aviation Fellowship, International China Concern, and Hope Health Action. As well as Christians Against Poverty who primary support people with debt issues.

Advance education

Children's work in the form of a Sunday Club started in the new year for 5 – 11-year-olds and we have seen a steady growth in numbers. While our financial support for the Schools Christian Worker Project was increased to its pre covid level. This has established links within the Oswestry area in the educational environment and generating new project for junior and senior schools. We also financially support education via sponsorship in India.

Promote other charitable purposes beneficial to the community

The church garden continues to attract families when able, providing a safe and fun area particularly for the local after school children and families. We have a walking group called Beer and Blisters which has been encouraging in organising local walks for the church and others as both fitness and relationship building time. There have been several other events held to encourage the community into the church building (Winter Fayre, quiz nights, Christmas celebration). We have held a dedication and wedding blessing service in this period. There is an interest in pursuing Eco Church recognition with A Rocha UK, which will develop a 'greener footprint' and lesser environmental impact in the area.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2023

Membership. Church membership has stabilised and stood at 41 the general congregation numbers have also remained stable.

The roof had some additional work during the year, and more is planned for late 2023.

The Land. The decision was made in January to shelve the land purchase process as no progress was being made in discussions with the Shropshire Highways Dept. concerning the covenant on the land. After discussions with the anonymous trust, we have been given the option to use the funds for other purposes preferably for a capital project, if possible. The balance currently stands at £22,635.

The Car Parking problem remains unresolved but has been managed, but not without some difficulties at peak times.

Finance overview

General giving has increased to £45,353 up 11 % Café income grew to £70,207 up 23% Our expenses were also higher at £134,783 up 19% mainly as a result of mortgage interest and building repairs. Café wages also accounted for a 25% increase to £46,806. This reflected the wage increases from April and the increase dependence on paid staff as opposed to volunteers. The Café reported a loss during this financial year. The statement of Funds shows an increase in the position over the previous year of 8% to £242,698. We have made effort to set aside £25,000 for a reserve for three months key expenses to comply with Charity Commission recommendations. The increase in the cost of utilities through 2023 has also impacted our higher expenses but the generous giving by the members has enabled us to cover them even given the difficult financial position many folks had to coop with. The possibility of a reduction in this cost from April 2024 will be encouraging for the future. There was a member's agreement to investigate the possibilities of converting the church to a Charitable Incorporated Organisation (CIO) and creating a separate CIO for the café ministry.

Safeguarding

Trustees have been trained to level 2 and level 3 is being planned for early 2024. Designated Person and DBS Verifier have all been filled. DBS checks have been done on all relevant people. There were no safeguarding issues during this reporting period.

Structure, governance and management

Cabin Lane Church is a charitable company limited by guarantee, incorporated on 29th October 1998 and registered on 26th January 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and it is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10 to any deficit.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2023

Appointment of trustees

The elders of the church are appointed at an Annual General Meeting by election from within the membership of the church and are subject to re-election by the members every three years. Upon election as elders of the church, they also become trustees of the charity and directors of the company. In accordance with charitable and company law, they must be at least 18 years old and they must be eligible (not having been disqualified as a trustee and having declared themselves in writing as eligible). They can also be elected mid-year to fill a vacancy under article 34 of the Articles of Association, in which case they must be re-elected at the next AGM.

In view of the charity's work with children and vulnerable people, all trustees are required to have a DBS check. They must also comply with the biblical requirements of a church elder: in brief, they must be respectable, honest, self-controlled, gentle and upright.

Induction and training of trustees

Through their membership of the church, newly appointed trustees will already be familiar with its charitable work, and they are provided with suitable material to give a background to the formalities of the company. The trustees are kept up to date by information from the 'third sector' press and by information and guidance from the Charity Commission and are provided with regular updates from various ministry leaders.

The trustees are aware that they must declare any conflicts of interest, and that they must avoid undertaking activities that might place the charity's endowment, funds, grants or reputation at undue risk and use charitable funds and assets reasonably and only in furtherance of the charity's objects.

Risk management

The trustees consider every proposed new activity, including consideration of the risks involved. This is followed up with the relevant activity/ministry leader.

The trustees are in the process of improving risk management, including reviewing the potential risks associated with existing activities.

Reserves policy

The trustees do not allocate any amount to free reserves for the church to hold in its general fund. The trustees set a surplus general budget. It is intended, as funds become available, to build up a reserve fund.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2023

Declarations of responsibility

Company and charity law require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of Cabin Lane Church and the results for the period. In preparing financial statements the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- followed applicable accounting standards without any material departures; and
- prepared the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for the safeguarding of the assets of the company and hence taking reasonable steps for the prevention of fraud and other irregularities.

The trustees confirm that there are no serious incidents or other matters which should have been brought to the attention of the Charity Commission and have not already been.

The trustees confirm they have all declared themselves to be eligible and to have no conflicts of interest.

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit when reviewing the charitable objectives and aims of Cabin Lane Church, as well as in planning future activities.

We as trustees and directors certify that:

- we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information; and
- as far as we are aware, there is no relevant financial information of which the independent examiner is unaware.

This report was approved by the directors on 15th May 2024 and is signed on their behalf by:

.....

Mr A J Thompson - Trustee

CABIN LANE CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 30 September 2023, which are set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

   - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

   have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

L M Howson MAAT

Dated: 15th May 2024

Finansure Limited, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 30 SEPTEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	**Totals 2023 £**	Totals 2022 £
INCOMING RESOURCES					
Donations and grants	**2**	56,853	7,613	**64,466**	58,678
Incoming resources from charitable activities	**3**	87,975	-	**87,975**	68,596
Investment income		884	-	**884**	78
TOTAL INCOMING RESOURCES		145,712	7,613	**153,325**	127,352
RESOURCES EXPENDED					
Charitable activities	**4**	128,495	6,288	**134,783**	113,505
TOTAL RESOURCES EXPENDED		128,495	6,288	**134,783**	113,505
NET INCOME/(EXPENDITURE) FOR THE YEAR		17,217	1,325	**18,542**	13,847
Transfers between funds		22,625	(22,625)	-	-
Net movement in funds		39,842	(21,300)	**18,542**	13,847
Balances brought forward		195,825	28,331	**224,156**	210,309
Balances carried forward		235,667	7,031	**242,698**	224,156

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

CABIN LANE CHURCH

BALANCE SHEET

30 SEPTEMBER 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible assets	**10**	**361,301**	369,844
CURRENT ASSETS			
Debtors	**11**	**5,585**	2,844
Cash at bank and in hand		**77,879**	60,417
		83,464	63,261
CREDITORS: amounts falling due within one year	**12**	**(8,693)**	(11,679)
NET CURRENT ASSETS		**74,771**	51,582
TOTAL ASSETS LESS CURRENT LIABILITIES		**436,072**	421,426
CREDITORS: amounts falling due after more than one year	**13**	**(193,374)**	(197,270)
NET ASSETS	**14**	**242,698**	224,156
FUNDS			
Unrestricted funds	**15**	**235,667**	195,825
Restricted funds	**15**	**7,031**	28,331
TOTAL FUNDS		**242,698**	224,156

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the accounts for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibility for:

(i) complying with the requirements of the Act with respect to accounting records and the preparation of accounts, and

(ii) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its net incoming or outgoing resources for the financial year in accordance with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements have been prepared in accordance with the special provisions for companies subject to the small companies' regime, and with the Financial Reporting Standard 102.

These financial statements were approved by the trustees on 15th May 2024, and are signed on their behalf by:

.....

Mr A J Thompson - Trustee

The notes on pages 10 to 16 form part of these financial statements.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act and Companies Act, the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities (effective January 2019)", and the Financial Reporting Standard 102 (FRS 102).

Fund accounting

Unrestricted funds are general funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular 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 Church for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

Incoming resources

Grants and donations are recognised when receivable, unless specified as covering a specific period, in which case they are apportioned accordingly. Gift Aid recoverable is credited in the same period as the donation to which it relates. Where donations or grants are received for a specific project or purpose, the income is accounted for separately within a restricted fund.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of charitable activities are those incurred in furthering the objectives of the Church which are laid out on page 2.

Governance costs are those incurred in connection with administration of the Church and compliance with constitutional and statutory requirements.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation except for freehold property which is stated at valuation less depreciation. Assets are capitalised if they have a useful life of more than one year and a cost value greater than £100.

Buildings are included at market valuation and are revalued every 5 years.

Depreciation is provided at the following annual rates in order to write off the value of each asset over its expected useful life:

- Land & buildings	2% on valuation
- Equipment	20% on written down value

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

2. DONATIONS AND GRANTS RECEIVED

	2023	2022
	£	£
General donations received	**45,353**	40,683
Restricted donations received	**7,613**	6,753
Gift Aid tax reclaimed	**11,500**	8,348
JRS grants received	**-**	227
Shropshire council grants received (café)	**-**	2,667
	64,466	58,678

3. INCOME FROM CHARITABLE ACTIVITIES

	2023	2022
	£	£
Café income	**70,207**	57,056
Room hire	**14,356**	9,795
Other income	**3,412**	1,745
	87,975	68,596

4. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS

Activity or project	Activities undertaken directly	Grant funding of activities (note 5)	Support costs (note 6)	Employee costs (note 7)	**Total 2023**	Total 2022
	£	£	£	£	**£**	£
Building running costs	-	-	42,790	1,835	**44,625**	30,092
Café operations	27,318	-	3,772	47,676	**78,766**	63,241
Church and group activities	833	-	2,361	-	**3,194**	2,171
Ministry fees and expenses	517	-	-	-	**517**	12,934
Missions and giving	-	7,681	-	-	**7,681**	5,067
TOTAL	**28,668**	**7,681**	**48,923**	**49,511**	**134,783**	113,505

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

5. ANALYSIS OF GRANTS PAYABLE

	2023	2022
	£	£
To charities (UK)		
- Missions	**5,481**	4,305
- Other	**1,300**	204
To individuals (UK)		
- Missions	**900**	100
- Other	-	163
	7,681	4,772

6. ANALYSIS OF SUPPORT COSTS

	Building running costs	Café operations	Church & group activities	**Total 2023**	Total 2022
	£	£	£	**£**	£
Advertising	-	-	-	**-**	**225**
Bank charges	164	147	16	**327**	**361**
Depreciation	9,391	-	-	**9,391**	**9,362**
Expensed equipment	-	-	662	**662**	**139**
Hospitality	-	-	239	**239**	**91**
Insurance	1,273	1,146	127	**2,546**	**1,769**
Interest payable	13,595	-	-	**13,595**	**7,069**
Light & heat	933	840	93	**1,866**	**3,028**
Office expenses	345	310	34	**689**	**986**
Repairs & maintenance	14,713	-	-	**14,713**	**4,258**
Garden maintenance	805	-	-	**805**	**256**
Subscriptions & licences	-	-	1,043	**1,043**	**824**
Telephone	763	687	76	**1,526**	**1,280**
Water & rates	281	253	28	**562**	**2,957**
Independent examiner's fees					
- Current year	413	371	41	**825**	**825**
- Previous year	-	-	-	**-**	**25**
Legal fees	95	-	-	**95**	**1,825**
Other expenses	19	18	2	**39**	**535**
TOTAL	**42,790**	**3,772**	**2,361**	**48,923**	**35,815**

Support costs are allocated directly per department where appropriate; all other support costs are allocated 50% building, 45% café and 5% church and group activities as a best proportional estimate per Charity Commission guidelines.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

7. EMPLOYMENT COSTS

	2023 £	2022 £
Café staff gross wages	**45,990**	36,922
Building staff gross wages	**1,835**	1,440
Other staff costs	**870**	-
Employer's NI contributions	**816**	619
	49,511	38,981

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year.

The total number of employees during the year was 16 (2022 – 12). The average number of employees, calculated on a full-time equivalent basis, was two (2022 – two).

8. TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

No trustees received or waived any emoluments or expenses during the year.

The total aggregate donations made by the trustees to the charity during the year was £1,440 (2022 - £1,440).

9. MEMBERS' LIABILITY

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

10. FIXED ASSETS

	Land and buildings £	Equipment £	Total £
Cost or Valuation			
At 1 October 2022	385,000	83,628	468,628
Additions	-	848	848
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2023	**385,000**	**84,476**	**469,476**
Depreciation			
At 1 October 2022	23,100	75,684	98,784
Charge for year	7,700	1,691	9,391
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2023	**30,800**	**77,375**	**108,175**
Net book value			
At 30 September 2023	**354,200**	**7,101**	**361,301**
At 30 September 2022	361,900	7,944	369,844

The Whole Life Centre building was revalued on 17th October 2019 by Morris, Marshall & Pool at a market value of £385,000. Although the trustees feel the building is worth more than this, and its re-build cost would be substantially higher, they have adopted the market value in the accounts which would better reflect its saleable value. The building will be revalued every 5 years.

11. DEBTORS

	2023 **£**	2022 £
Income tax recoverable	**4,649**	1,296
Prepayments	**381**	327
Other debtors	**555**	1,221
	5,585	2,844

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

12. CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	**(93)**	507
Accruals	**1,786**	1,172
Bank loan < 1 year	**7,000**	10,000
	8,693	11,679

13. CREDITORS: Amounts falling due after more than one year

	2023	2022
	£	£
Bank loan		
- 1-2 years	**7,000**	10,000
- 2-5 years	**21,000**	30,000
- more than 5 years	**165,374**	157,270
	193,374	197,270

The bank loan is secured by a mortgage debenture over the freehold property. The property is included in fixed assets on note 10 and has net book value of £354,200. The mortgage represents 57% of the market value of the property.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds	Unrestricted funds	**Total**
	£	£	**£**
Funds at 30 September 2023 represented by:			
Tangible fixed assets	-	361,301	**361,301**
Current assets	7,031	76,433	**83,464**
Current liabilities	-	(8,693)	**(8,693)**
Long-term liabilities	-	(193,374)	**(193,374)**
	7,031	235,667	**242,698**

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

15. STATEMENT OF FUNDS

	At 1 October 2022 £	Income £	Expenditure £	Transfers £	At 30 September 2023 £
Unrestricted funds:					
General reserve	195,825	145,712	(128,495)	22,625	235,667
Restricted funds:					
Land fund	22,625	-	-	(22,625)	-
Community garden fund	-	228	(228)	-	-
Heating/maintenance fund	5,355	266	(3,610)	-	2,011
Missions' funds	-	1,322	(1,302)	-	20
Worship laptop	351	-	(351)	-	-
Hall repair fund	-	5,000	-	-	5,000
Specified donations	-	797	(797)	-	-
Total restricted funds	28,331	7,613	(6,288)	(22,625)	7,031
Total funds	**224,156**	**153,325**	**(134,783)**	**-**	**242,698**

The land fund represents a one-off donation received towards purchasing land adjacent to the Whole Life Centre. The donor gave permission for this to be used for other non-designated purposes as the land was no longer available for purchase, hence the transfer to general funds during the year.

The community garden fund represents donations given towards improving and maintaining the gardens in the vicinity of the building.

The heating/maintenance fund represents donations given towards the costs of heating and maintaining the Whole Life Centre.

The missions fund represents donations given to further missions' activities and to support missionaries.

Worship laptop represents donations towards buying a new laptop for worship department. This was purchased during the year.

The hall repair fund represents a one-off donation towards costs of redecorating the church hall once the roof repairs have been completed.

Specified donations represents donations given towards other specified beneficiaries or projects.

CABIN LANE CHURCH

England & Wales - Charity number 1073517

Accounts

CABIN LANE CHURCH

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2022

Company Number 3659182
Charity Number 1073517

FINANSURE LTD

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

CONTENTS	PAGES
Charity information	**1**
Trustees' annual report	**2 to 6**
Independent examiner's report	**7**
Statement of financial activities	**8**
Balance sheet	**9**
Notes to the financial statements	**10 to 16**

CABIN LANE CHURCH

CHARITY INFORMATION

Company number	3659182
Charity number	1073517
Directors	Mr A J Thompson Mrs G Tipton Mr B J Hainsworth Mr S A Worthy (Resigned April 2022) Mrs J Worthy (Resigned April 2022)
Registered office	The Whole Life Christian Centre Cabin Lane Oswestry Shropshire SY11 2LQ
Independent Examiner	Mr L Howson MAAT
Accountants	Finansure Limited 2 Sheppard Street Brymbo Wrexham LL11 5FF
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2022

The directors/trustees present their Annual Report, along with the examined financial statements, for the year 1st October 2021 to 30th September 2022.

Objectives of the charity

These are set out fully in the Memorandum of Association of the company, but in brief are to:

- advance the Christian faith;
- relieve persons in conditions of need or hardship and those who are aged or sick;
- advance education; and
- promote and fulfil other charitable purposes beneficial to the community.

To fulfil these objectives Cabin Lane Church carries out activities, both directly and indirectly through other partner organisations, locally in the county of Shropshire and in the UK or the world as the trustees may from time to time see fit. Details of resources expended on these activities are given in the Statement of Financial Activities. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (effective January 2019) in preparing this report.

Our ability to fulfil these objectives is related to the resources that we have available. These include participants in our activities, finances, equipment and property. Our strategies for fulfilling the objectives are set out in our vision statement.

Vision

The main point of our vision is to enable people to find fullness of life in Christ, and to do that by 'building community, living with passion, and making an impact – for Jesus' as we:

- place ourselves under the headship of Christ
- pray continually
- preach the gospel
- develop ministries and extend the Kingdom of God
- love God, each other and our neighbours.

This has proved to be another challenging year in dealing with the reopening after ongoing Covid 19 pandemic. Jan and Steve Worthy continued to Pastor the church until April 2022 having given notice at the AGM in January that they felt it was time to move back into their international ministry. We thank them sincerely for all their leadership over the past 7and a half years. During this year three Trustees have stepped down. The Eldership, meet on regular bases to plan and deal with pressing matters, Finance Team, and full members meeting have been held during this financial year.

Advancing the Christian faith

Having our own building for the last twelve years has enabled the trustees to develop the churches role in the community, as a place of worship, and a community hub for other activities that reflect our Christian ethos. We are a community lead church in the Cabin Lane area of Eastern Oswestry. The building is well regarded and has remained open to all. The Sunday services continued throughout this year, with an average of forty adults each week attending. Our services were open, and enabled us to put our faith into practice through music, prayer, scripture, information, and

communion. We also meet together each month for a specific time of prayer and reflection. The church is affiliated member of the Baptist Association of HEBA, (Heart of England Baptist Association) Our Fellowship Groups had met, with some meeting face to face and others via zoom on line. Our monthly news and information brief 'The Herald' keep the members and any one visiting the church informed and encouraged. Cabin Land Church is also part of the 28 other Church Together group in the Oswestry area and support Christian events in the area. We have followed the advancement of the Christian faith through the churches financial support of The Wycliffe Bible Translators over many years in their work in publishing Christian material, for all people around the world impacting many millions. This has also been extended through our connection to Sat 7 in their broadcasting ministry.

Supporting those in need

The Café Life was back to its usual operating times and has seen growth in turnover, and footfall over the year, which has been encouraging. It remains relevant to the community, particularly through the mid-week meals for the over 65 and supporting mums and care groups. Saturday morning the café support the Park Runners. The cafe offers a warm hub, meeting place, relaxation, and quiet. We also secured a further Government grants for café from Shropshire Council in June totalling £2667 in supporting and developing this ministry. Additional garden benches, and a cover for added protection against the 'summer weather was purchased. 'Coffee and Chaos restarted in September '21 for mothers, cares and young children. Our Pastoral care team supported members who are aged or sick and the community where we could, through meals cards, and visits. The building has been used by Moo Music and Baby Sensory, independent providers, by local council departments for family support groups, for birthday parties and other individual and community events at different periods during the financial year. These fulfilled many of the local needs. All managed by the church on a volunteer basis. The local Foodbank has been supported by gifts of food and money through different events. The Camera club met on the last Thursday of most months during this period. Our Cameo group restarted in October '21 with reduced numbers but the same desire to offer a warm place for those lonely or who enjoy time together. The decision to reduce our Mission giving by 51% from December '21 has been unchanged. We are looking to increase this as funds become available. Internationally the church financial supports and receives feedback from Mission Aviation Fellowship, International China Concern, and Hope Health Action. While at home Christians Against Poverty.

Advance education

Children's work in the form of a Sunday Club started in the new year for 5 – 11 year olds and we have seen a steady growth in numbers. While our financial support for the Schools Christian Worker Project continued this was limited through the lockdown period. They re-established links within the Oswestry area in the educational environment and generating new project for junior and senior schools. We also financially support education via sponsorship in India.

Promote other charitable purposes beneficial to the community

The church garden continues to attract families when able, providing a safe and fun area particularly for the local after school children and families. We have introduced a walking group called Beer and Blisters which has been encouraging in organising local walks for the church and others as both fitness and relationship building time. There have been several other events held to encourage the community into the church building (wreath making, quiz nights, Christmas celebration). The jubilee party was held in the garden for the community when over 200 people attended. A tree was planted to commemorate the event. There is an interest in pursuing Eco

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2022

Church recognition with A Rocha UK, which will develop a 'greener footprint' and lesser environmental impact in the area.

Membership
As with so many other churches the membership has reduced due changes in family situations and stood at 40. The general congregation numbers have also reduced slightly.

The roof problem will be resolved at reasonable expense in October 2022, but more work will be required in the coming years.
The Land purchase progress has been slow and little progress has been made with Shropshire Council, in resolving the problem of a covenant on the land that would restrict its use, and the adoption of the existing unplanned path. Additional issues have come to light re the placement of the bus stop and the ownership of the strip of land along the church border fence. We still believe that the additional land would be strategically valuable, but not without resolving these issues. Funds remain ring-fenced to cover this project.
The Car Parking problem remains but due to lockdown and managing the use of the building differently, it has had a lesser effect but still requires long-term resolution.

Finance overview
The total turnover was £127,352 (covering the Café £57,056, Room Hire £9,795, restricted giving £7,624 and general giving £52,877) with total expenditure of £113,505 - wages, food, ministry costs, mortgage, repairs, and utilities being the main contributors. Financial pressures and administration situations meant that there would be a bigger pull on our reserves and resources over this year and proved to be very challenging up to April '22. Following the change in our leadership we have been able to make some saving and improve our reserve balance by £8,974, but are conscious of the higher inflation predictions for the coming year. We are conscious we need to work towards our Charity Commission reasonability to have sufficient reserves to cover three months key expenses which is in the region of £25,000. The generous support of the members has enabled us to set aside £5,800 to cover proposed improvements to our heating system. The mortgage change projected into 2022/23 could add substantial amounts to our monthly payments. We have also had to consider the increases in energy proposed in 2022 and have negotiated an extension to our Electricity rate but with a new supplier 1st October 2022 to September 2024. The volatility in the gas market has meant we have to build in a substantial increase in our rate from April 2023 which could dictate how and when we use the church facilities.

Safeguarding
All three remaining Trustees have been trained to level 2 and level 3 is being planned. The leadership post (Designated Person and DBS Verifier) have all been filled following some changes during the year. DBS checks have been done on all relevant people. Due to delays in setting up courses there will be opportunities for all the people within the church to have training in October 2022 to level 2.There were no safeguarding issues during this reporting period.

This year has been challenging for all of Cabin Lane Church but through our determined effort to keep the members, congregation, and community together through our Christion beliefs and out working, we trust that we will be stronger at the end and looking to a positive future in these difficult circumstances.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2022

Structure, governance and management

Cabin Lane Church is a charitable company limited by guarantee, incorporated on 29th October 1998 and registered on 26th January 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and it is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10 to any deficit.

Appointment of trustees

The elders of the church are appointed at an Annual General Meeting by election from within the membership of the church and are subject to re-election by the members every three years. Upon election as elders of the church, they also become trustees of the charity and directors of the company. In accordance with charitable and company law, they must be at least 18 years old and they must be eligible (not having been disqualified as a trustee and having declared themselves in writing as eligible). They can also be elected mid-year to fill a vacancy under article 34 of the Articles of Association, in which case they must be re-elected at the next AGM.

In view of the charity's work with children and vulnerable people, all trustees are required to have a DBS check. They must also comply with the biblical requirements of a church elder: in brief, they must be respectable, honest, self-controlled, gentle and upright.

Induction and training of trustees

Through their membership of the church, newly appointed trustees will already be familiar with its charitable work, and they are provided with suitable material to give a background to the formalities of the company. The trustees are kept up to date by information from the 'third sector' press and by information and guidance from the Charity Commission and are provided with regular updates from various ministry leaders.

The trustees are aware that they must declare any conflicts of interest, and that they must avoid undertaking activities that might place the charity's endowment, funds, grants or reputation at undue risk and use charitable funds and assets reasonably and only in furtherance of the charity's objects.

Risk management

The trustees consider every proposed new activity, including consideration of the risks involved. This is followed up with the relevant activity/ministry leader.

The trustees are in the process of improving risk management, including reviewing the potential risks associated with existing activities.

Reserves policy

The trustees do not allocate any amount to free reserves for the church to hold in its general fund. The trustees set a surplus general budget. It is intended, as funds become available, to build up a reserve fund.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2022

Declarations of responsibility

Company and charity law require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of Cabin Lane Church and the results for the period. In preparing financial statements the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- followed applicable accounting standards without any material departures; and
- prepared the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for the safeguarding of the assets of the company and hence taking reasonable steps for the prevention of fraud and other irregularities.

The trustees confirm that there are no serious incidents or other matters which should have been brought to the attention of the Charity Commission and have not already been.

The trustees confirm they have all declared themselves to be eligible and to have no conflicts of interest.

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit when reviewing the charitable objectives and aims of Cabin Lane Church, as well as in planning future activities.

We as trustees and directors certify that:

- we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information; and
- as far as we are aware, there is no relevant financial information of which the independent examiner is unaware.

This report was approved by the directors on ….25th April…… 2023 and is signed on their behalf by:

A J Thompson
……
Mr A J Thompson - Trustee

CABIN LANE CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 30 September 2022, which are set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

   - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

   have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

…… Dated: 4th May 2023

L M Howson MAAT

Finansure Limited, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 30 SEPTEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	**Totals 2022 £**	Totals 2021 £
INCOMING RESOURCES					
Donations and grants	**2**	51,054	7,624	**58,678**	82,871
Incoming resources from charitable activities	**3**	68,596	-	**68,596**	27,090
Investment income		78	-	**78**	4
TOTAL INCOMING RESOURCES		119,728	7,624	**127,352**	109,965
RESOURCES EXPENDED					
Charitable activities	**4**	109,212	4,293	**113,505**	115,737
TOTAL RESOURCES EXPENDED		109,212	4,293	**113,505**	115,737
NET INCOME/(EXPENDITURE) FOR THE YEAR		10,516	3,331	**13,847**	(5,772)
Transfers between funds		-	-	-	-
Net movement in funds		10,516	3,331	**13,847**	(5,772)
Balances brought forward		185,309	25,000	**210,309**	216,081
Balances carried forward		195,825	28,331	**224,156**	210,309

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

CABIN LANE CHURCH

BALANCE SHEET

30 SEPTEMBER 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible assets	**10**	**369,844**	377,652
CURRENT ASSETS			
Debtors	**11**	**2,844**	2,571
Cash at bank and in hand		**60,417**	51,308
		63,261	53,879
CREDITORS: amounts falling due within one year	**12**	**(11,679)**	(14,843)
NET CURRENT ASSETS		**51,582**	39,036
TOTAL ASSETS LESS CURRENT LIABILITIES		**421,426**	416,688
CREDITORS: amounts falling due after more than one year	**13**	**(197,270)**	(206,379)
NET ASSETS	**14**	**224,156**	210,309
FUNDS			
Unrestricted funds	**15**	**195,825**	185,309
Restricted funds	**15**	**28,331**	25,000
TOTAL FUNDS		**224,156**	210,309

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the accounts for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibility for:

(i) complying with the requirements of the Act with respect to accounting records and the preparation of accounts, and

(ii) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its net incoming or outgoing resources for the financial year in accordance with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements have been prepared in accordance with the special provisions for companies subject to the small companies' regime, and with the Financial Reporting Standard 102.

These financial statements were approved by the trustees on 25th April 2023, and are signed on their behalf by:

A J Thompson

Mr A J Thompson - Trustee

The notes on pages 10 to 16 form part of these financial statements.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act and Companies Act, the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities (effective January 2019)", and the Financial Reporting Standard 102 (FRS 102).

Fund accounting

Unrestricted funds are general funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular 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 Church for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

Incoming resources

Grants and donations are recognised when receivable, unless specified as covering a specific period, in which case they are apportioned accordingly. Gift Aid recoverable is credited in the same period as the donation to which it relates. Where donations or grants are received for a specific project or purpose, the income is accounted for separately within a restricted fund.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of charitable activities are those incurred in furthering the objectives of the Church which are laid out on page 2.

Governance costs are those incurred in connection with administration of the Church and compliance with constitutional and statutory requirements.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation except for freehold property which is stated at valuation less depreciation. Assets are capitalised if they have a useful life of more than one year and a cost value greater than £100.

Buildings are included at market valuation and are revalued every 5 years.

Depreciation is provided at the following annual rates in order to write off the value of each asset over its expected useful life:

- Land & buildings	2% on valuation
- Equipment	20% on written down value

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

2. DONATIONS AND GRANTS RECEIVED

	2022	2021
	£	£
General donations received	**40,683**	43,091
Restricted donations received	**6,753**	3,361
Gift Aid tax reclaimed	**8,348**	8,401
JRS grants received	**227**	19,518
Shropshire council grants received (café)	**2,667**	8,500
	58,678	82,871

3. INCOME FROM CHARITABLE ACTIVITIES

	2022	2021
	£	£
Café income	**57,056**	20,857
Room hire	**9,795**	6,232
Other income	**1,745**	1
	68,596	27,090

4. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS

Activity or project	Activities undertaken directly	Grant funding of activities (note 5)	Support costs (note 6)	Employee costs (note 7)	**Total 2022**	Total 2021
	£	£	£	£	**£**	£
Building running costs	-	-	28,652	1,440	**30,092**	43,051
Café operations	20,403	-	5,297	37,541	**63,241**	40,675
Church and group activities	305	-	1,866	-	**2,171**	1,614
Ministry fees and expenses	12,934	-	-	-	**12,934**	23,500
Missions and giving	295	4,772	-	-	**5,067**	6,897
TOTAL	**33,937**	**4,772**	**35,815**	**38,981**	**113,505**	115,737

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

5. ANALYSIS OF GRANTS PAYABLE

	2022	2021
	£	£
To charities (UK)		
- Missions	**4,305**	6,640
- Other	**204**	-
To individuals (UK)		
- Missions	**100**	-
- Other	**163**	257
	4,772	6,897

6. ANALYSIS OF SUPPORT COSTS

	Building running costs	Café operations	Church & group activities	**Total 2022**	Total 2021
	£	£	£	**£**	£
Advertising	-	-	225	**225**	61
Bank charges	180	163	18	**361**	358
Depreciation	9,362	-	-	**9,362**	9,676
Expensed equipment	-	-	139	**139**	-
Hospitality	-	-	91	**91**	12
Insurance	885	796	88	**1,769**	1,591
Interest payable	7,069	-	-	**7,069**	5,887
Light & heat	1,514	1,363	151	**3,028**	4,743
Office expenses	493	444	49	**986**	922
Repairs & maintenance	4,258	-	-	**4,258**	8,096
Garden maintenance	256	-	-	**256**	764
Subscriptions & licences	-	-	824	**824**	1,102
Telephone	640	576	64	**1,280**	340
Water & rates	1,478	1,331	148	**2,957**	1,533
Independent examiner's fees					
- Current year	412	372	41	**825**	822
- Previous year	13	11	1	**25**	-
Legal fees	1,825	-	-	**1,825**	250
Other expenses	267	241	27	**535**	-
TOTAL	**28,652**	**5,297**	**1,866**	**35,815**	**36,157**

Support costs are allocated directly per department where appropriate; all other support costs are allocated 50% building, 45% café and 5% church and group activities as a best proportional estimate per Charity Commission guidelines.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

7. EMPLOYMENT COSTS

	2022	2021
	£	£
Café staff gross wages	**37,541**	29,490
Building staff gross wages	**1,440**	11,957
Employer's NI contributions	-	824
Employer's pension contributions	-	320
	38,981	42,591

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year.

The total number of employees during the year was 12 (2021 – 13). The average number of employees, calculated on a full-time equivalent basis, was two (2021 – two).

8. TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year £12,600 (2021 - £23,200) was paid to a cooperating UK charity, 'Steve and Jan Worthy Charitable Trust' (registered charity number 1094002), which has one trustee in common. This was payment for ministry services and is included in 'Ministry fees & expenses' in note 4.

The total aggregate donations made by the trustees to the charity during the year was £1,440 (2021 - £2,385).

9. MEMBERS' LIABILITY

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

10. FIXED ASSETS

	Land and buildings £	Equipment £	Total £
Cost or Valuation			
At 1 October 2021	385,000	82,074	467,074
Additions	-	1,554	1,554
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2022	**385,000**	**83,628**	**468,628**
Depreciation			
At 1 October 2021	15,400	74,022	89,422
Charge for year	7,700	1,662	9,362
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2022	**23,100**	**75,684**	**98,784**
Net book value			
At 30 September 2022	**361,900**	**7,944**	**369,844**
At 30 September 2021	369,600	8,052	377,652

The Whole Life Centre building was revalued on 17th October 2019 by Morris, Marshall & Pool at a market value of £385,000. Although the trustees feel the building is worth more than this, and its re-build cost would be substantially higher, they have adopted the market value in the accounts which would better reflect its saleable value. The building will be revalued every 5 years.

11. DEBTORS

	2022 £	2021 £
Income tax recoverable	**1,296**	689
Prepayments	**327**	461
Other debtors	**1,221**	1,421
	2,844	2,571

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

12. CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	**507**	3,455
Accruals	**1,172**	1,388
Bank loan < 1 year	**10,000**	10,000
	11,679	14,843

13. CREDITORS: Amounts falling due after more than one year

	2022	2021
	£	£
Bank loan		
- 1-2 years	**10,000**	10,000
- 2-5 years	**30,000**	30,000
- more than 5 years	**157,270**	166,379
	197,270	206,379

The bank loan is secured by a mortgage debenture over the freehold property. The property is included in fixed assets on note 10 and has net book value of £361,900. The mortgage represents 54% of the market value of the property.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds	Unrestricted funds	**Total**
	£	£	**£**
Funds at 30 September 2022 represented by:			
Tangible fixed assets	-	369,844	**369,844**
Current assets	28,331	34,930	**63,261**
Current liabilities	-	(11,679)	**(11,679)**
Long-term liabilities	-	(197,270)	**(197,270)**
	28,331	195,825	**224,156**

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

15. STATEMENT OF FUNDS

	At 1 October 2021 £	Income £	Expenditure £	Transfers £	At 30 September 2022 £
Unrestricted funds:					
General reserve	185,309	119,728	(109,212)	-	195,825
Restricted funds:					
Land fund	25,000	-	(2,375)	-	22,625
Community garden fund	-	142	(142)	-	-
Heating/maintenance fund	-	5,355	-	-	5,355
Missions funds	-	164	(164)	-	-
Toilets fund	-	750	(750)	-	-
Worship laptop	-	351	-	-	351
Specified donations	-	862	(862)	-	-
Total restricted funds	25,000	7,624	(4,293)	-	28,331
Total funds	**210,309**	**127,352**	**(113,505)**	-	**224,156**

The land fund represents a one-off donation received towards purchasing land adjacent to the Whole Life Centre. Costs in the year represent legal fees paid.

The community garden fund represents donations given towards improving and maintaining the gardens in the vicinity of the building.

The heating/maintenance fund represents donations given towards the costs of heating and maintaining the Whole Life Centre.

The missions fund represents donations given to further missions' activities and to support missionaries.

The toilets fund represents donations towards the refurb costs of the toilets.

Worship laptop represents donations towards buying a new laptop for worship department.

Specified donations represents donations given towards other specified beneficiaries or projects.

CABIN LANE CHURCH

England & Wales - Charity number 1073517

Accounts

CABIN LANE CHURCH

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2021

Company Number 3659182
Charity Number 1073517

FINANSURE LTD

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

CONTENTS	PAGES
Charity information	1
Trustees' annual report	2 to 6
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 to 16

CABIN LANE CHURCH

CHARITY INFORMATION

Company number	3659182
Charity number	1073517
Directors	Mr A J Thompson Mrs G Tipton Mr B J Hainsworth Mr S A Worthy (Appointed 29th July 2020) Mrs J Worthy (Appointed 29th July 2020) Mr M J Webber (Resigned 30th November 2021)
Treasurer	Mr J A Sinclair
Registered office	The Whole Life Christian Centre Cabin Lane Oswestry Shropshire SY11 2LQ
Independent Examiner	Mr L Howson MAAT
Accountants	Finansure Limited 2 Sheppard Street Brymbo Wrexham LL11 5FF
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2021

The directors/trustees present their Annual Report, along with the examined financial statements, for the year 1st October 2020 to 30th September 2021.

Objectives of the charity

These are set out fully in the Memorandum of Association of the company, but in brief are to:

- advance the Christian faith;
- relieve persons in conditions of need or hardship and those who are aged or sick;
- advance education; and
- promote and fulfil other charitable purposes beneficial to the community.

To fulfil these objectives Cabin Lane Church carries out activities, both directly and indirectly through other partner organisations, locally in the county of Shropshire and in the UK or the world as the trustees may from time to time see fit. Details of resources expended on these activities are given in the Statement of Financial Activities. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (effective January 2020) in preparing this report.

Our ability to fulfil these objectives is related to the resources that we have available. These include participants in our activities, finances, equipment and property. Our strategies for fulfilling the objectives are set out in our vision statement.

Vision

The main point of our vision is to enable people to find fullness of life in Christ, and to do that by 'building community, living with passion, and making an impact – for Jesus' as we:

- place ourselves under the headship of Christ
- pray continually
- preach the gospel
- develop ministries and extend the Kingdom of God
- love God, each other and our neighbours.

This has proved to be a very challenging year in dealing with the ongoing Covid 19 pandemic and the extensive ramification to individuals, the church, community and the world as a whole. The Church was closed to all activities following Government recommendations during this year. It was apparent that the situation with some of our room hire clients, and café would mean a fundamental rethink of how the church would operate in the future. Jan and Steve Worthy continued to Pastor the church with skill and love despite the circumstances working towards fulfilling our charitable objectives.

Advancing the Christian faith

We were able to continue to connect with members through CLC TV. Broadcast from the pastor's home, for worship and prayer when the church was closed. Viewing numbers were from 70 to 100 each week, including some overseas viewers. Small groups met when they could on line through Zoom, as did the Finance and Elders team on regular bases. We managed a church members meeting in March. The church reopened on 25th April with booked seats and social distancing arranged.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2021

The AGM was postponed till June to ensure the opportunity for full involvement by the members, and avoid any voting complications. Cabin Lanes officially became members of the Baptist Association in January which has proved very helpful given the circumstances faced by the churches during the pandemic with advice and guidance. The Church has supported The Wycliffe Bible Translators over many years in their word in publishing Christian material for all people around the world.

Supporting those In need
Café Life operated when it could within the guidelines, although slow at times the user numbers have been encouraging and its presents relevant to the community, particularly through the mid-week meals for the over 65. The Government Job retention schemes continued and enabled us to support the café managers through to September 2021 in line with their reducing scale. We also secured a restart Government grants for café from Shropshire Council in March and May totalling £8500 which proved timely in supporting and developing this ministry. Coffee and Chaos restarted in September '21, the building has been used by Mood Music and Baby Sensory, by local council departments for family support groups, for birthday parties and other individual and community events at different periods during the financial year. All managed on a volunteer basis. The Camera club met on Zoom before meeting at the centre in August. On line quiz nights helped those to feel less isolated, while Pastoral care continued to help those in need where possible during this difficult period. Our Cameo group didn't meet during this time, but look forward to resuming when restriction are more favourable to this more venerable group.

Advance education
While this was limited through lockdown periods our support for the Schools Christian Worker Trust continued. We also financially support Sat7, and Operation Mobilisation ships who deliver international education materials, we also providing education sponsorship in India. Children's work in the form of a Sunday Club is hoping to start in the New Year.

Promote other charitable purposes beneficial to the community
The church garden continues to attract families when able, providing a safe and fun area. In May we took the difficult decision to make the Centre Manager position redundant while following all necessary Government guidelines and procedures. Financial pressures and administration situation meant that there would be a bigger pull on our reserves, and resources over this year and proved to be very challenging. Other cost where reduced where possible, but serious problems with our lift were offset by generous gifts from members to cover the fix, and allow full use of the building, and comply with Health and Safety, and Disability Discrimination Acts. In December '20 an Investment Asset was repaid of £20,000, and was transferred into our reserve Gold account. The reduced income for the year particularly from our general giving and receipts from the room hire has meant we were drawing on these reserves to cover Pastor and some primary costs. After discussions with our Mission recipients we took the difficult decision to reduce our giving by 44% from September and 51% from December '21. We hope this will be a temporary measure.

Membership
As with so many other churches the membership has reduced and stood at 49, 2 were added to the membership. The general congregation numbers have also reduced.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2021

Safeguarding
There were no safeguarding issues during this reporting period, however, the safeguarding policy has now been reviewed, and a trustee has been assigned. The Designated Person for Safeguarding has stepped down from the role as has the DBS Verifier. These posts are crucial and we shall now need to find people to fill these roles. Training will also need arranging going forwards for all trustees and those working with children and vulnerable adults. The last training for which there are clear records was 2015, and there is some indication training happened in 2017.

Finances
Financial pressures and administration situations meant that there would be a bigger pull on our reserves and resources over this year and proved to be very challenging. The mortgage change from April '20 to interest only as a temporary measure was reversed and we paid back the shortfall from October '20 to March 2021.

The church building which is just eleven years old has required general maintenance to date, but it had been brought to the trustees' attention the need for some remedial work to the roof. This will require further attention and has been put onto upcoming rolling agenda until resolved.

The Land purchase progress has been slow, in resolving the problem of a covenant on the land that would restrict its use, and the adoption of the existing unplanned path. We still believe that the additional land would be strategically valuable, but not without resolving these issues.

The Car Parking problem remains but due to lockdown and managing the use of the building differently, it has had a lesser effect but still remains unresolved.

This year has been stressful for all of Cabin Lane Church but through our determined effort to keep the members, congregation, and community together we trust that we will be stronger at the end in looking to a positive future beyond this Covid Pandemic.

Structure, governance and management

Cabin Lane Church is a charitable company limited by guarantee, incorporated on 29th October 1998 and registered on 26th January 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and it is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10 to any deficit.

Appointment of trustees

The elders of the church are appointed at an Annual General Meeting by election from within the membership of the church and are subject to re-election by the members every three years. Upon election as elders of the church, they also become trustees of the charity and directors of the company. In accordance with charitable and company law, they must be at least 18 years old and they must be eligible (not having been disqualified as a trustee and having declared themselves in writing as eligible). They can also be elected mid-year to fill a vacancy under article 34 of the Articles of Association, in which case they must be re-elected at the next AGM.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2021

In view of the charity's work with children and vulnerable people, all trustees are required to have a DBS check. They must also comply with the biblical requirements of a church elder: in brief, they must be respectable, honest, self-controlled, gentle and upright.

Induction and training of trustees

Through their membership of the church, newly appointed trustees will already be familiar with its charitable work, and they are provided with suitable material to give a background to the formalities of the company. The trustees are kept up to date by information from the 'third sector' press and by information and guidance from the Charity Commission and are provided with regular updates from various ministry leaders.

The trustees are aware that they must declare any conflicts of interest, and that they must avoid undertaking activities that might place the charity's endowment, funds, grants or reputation at undue risk and use charitable funds and assets reasonably and only in furtherance of the charity's objects.

Risk management

The trustees consider every proposed new activity, including consideration of the risks involved. This is followed up with the relevant activity/ministry leader.

The trustees are in the process of improving risk management, including reviewing the potential risks associated with existing activities.

Reserves policy

The trustees do not allocate any amount to free reserves for the church to hold in its general fund. The trustees set a surplus general budget. It is intended, as funds become available, to build up a reserve fund.

Financial management

The trustees, together with the finance committee, are responsible for setting the budget, approving staff salaries for the forthcoming year, controlling expenditure and monitoring income, and approving any capital or unbudgeted expenditure. The trustees review financial results quarterly looking at income and expenditure, and a summary financial report is provided by the treasurer each month to the finance committee. One of the trustees attends all the monthly meetings of the finance committee and reports back regularly to the other trustees on the up-to-date financial position.

No trustees received any emoluments for their services.

Charitable donations amounted to £54,853 (2020 - £84,285) including Gift Aid. Total income for 2021 was £109,965 (2020 - £154,368) which also included £19,518 (2020 - £18,720) grants received from the HMRC JRS grant scheme and £8,500 in grants from Shropshire County Council.

Total expenditure for 2021 was £115,737 (2020 - £134,658). 37% of expenditure was building running costs, 35% was café running costs, 20% was ministry fees & expenses and 6% was missions & giving.

At the year end, the charity held reserves of £210,309 of which £185,309 were unrestricted.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2021

Declarations of responsibility

Company and charity law require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of Cabin Lane Church and the results for the period. In preparing financial statements the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- followed applicable accounting standards without any material departures; and
- prepared the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for the safeguarding of the assets of the company and hence taking reasonable steps for the prevention of fraud and other irregularities.

The trustees confirm that there are no serious incidents or other matters which should have been brought to the attention of the Charity Commission and have not already been.

The trustees confirm they have all declared themselves to be eligible and to have no conflicts of interest.

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit when reviewing the charitable objectives and aims of Cabin Lane Church, as well as in planning future activities.

We as trustees and directors certify that:

- we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information; and
- as far as we are aware, there is no relevant financial information of which the independent examiner is unaware.

This report was approved by the directors on 31st March 2022 and is signed on their behalf by:

.....

Mr A J Thompson - Trustee

CABIN LANE CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 30 September 2021, which are set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of Independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

   have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

L M Howson MAAT

Dated: ...31....March..... 2022

Finansure Limited, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 30 SEPTEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	**Totals 2021 £**	Totals 2020 £
INCOMING RESOURCES					
Donations and grants	**2**	79,510	3,361	**82,871**	103,005
Incoming resources from charitable activities	**3**	27,090	-	**27,090**	51,357
Investment income		4	-	**4**	6
TOTAL INCOMING RESOURCES		106,604	3,361	**109,965**	154,368
RESOURCES EXPENDED					
Charitable activities	**4**	112,154	3,583	**115,737**	134,658
TOTAL RESOURCES EXPENDED		112,154	3,583	**115,737**	134,658
NET INCOME/(EXPENDITURE) FOR THE YEAR		(5,550)	(222)	**(5,772)**	19,710
Transfers between funds		-	-	-	-
Net movement in funds		(5,550)	(222)	**(5,772)**	19,710
Balances brought forward		190,859	25,222	**216,081**	196,371
Balances carried forward		185,309	25,000	**210,309**	216,081

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

CABIN LANE CHURCH

BALANCE SHEET

30 SEPTEMBER 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible assets	10	**377,652**	387,109
Investments	11	**-**	20,000
		377,652	407,109
CURRENT ASSETS			
Debtors	12	**2,571**	2,110
Cash at bank and in hand		**51,308**	36,052
		53,879	38,162
CREDITORS: amounts falling due within one year	13	**(14,843)**	(9,210)
NET CURRENT ASSETS		**39,036**	28,952
TOTAL ASSETS LESS CURRENT LIABILITIES		**416,688**	436,061
CREDITORS: amounts falling due after more than one year	14	**(206,379)**	(219,980)
NET ASSETS	15	**210,309**	216,081
FUNDS			
Unrestricted funds	16	**185,309**	190,859
Restricted funds	16	**25,000**	25,222
TOTAL FUNDS		**210,309**	216,081

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the accounts for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibility for:

(i) complying with the requirements of the Act with respect to accounting records and the preparation of accounts, and

(ii) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its net incoming or outgoing resources for the financial year in accordance with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements have been prepared in accordance with the special provisions for companies subject to the small companies' regime, and with the Financial Reporting Standard 102.

These financial statements were approved by the trustees on 31st March 2022, and are signed on their behalf by:

Mr A J Thompson - Trustee

The notes on pages 10 to 16 form part of these financial statements.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act and Companies Act, the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities (effective January 2019)", and the Financial Reporting Standard 102 (FRS 102).

Fund accounting

Unrestricted funds are general funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular 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 Church for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

Incoming resources

Grants and donations are recognised when receivable, unless specified as covering a specific period, in which case they are apportioned accordingly. Gift Aid recoverable is credited in the same period as the donation to which it relates. Where donations or grants are received for a specific project or purpose, the income is accounted for separately within a restricted fund.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of charitable activities are those incurred in furthering the objectives of the Church which are laid out on page 2.

Governance costs are those incurred in connection with administration of the Church and compliance with constitutional and statutory requirements.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation except for freehold property which is stated at valuation less depreciation. Assets are capitalised if they have a useful life of more than one year and a cost value greater than £100.

Buildings are included at market valuation and are revalued every 5 years.

Depreciation is provided at the following annual rates in order to write off the value of each asset over its expected useful life:

- Land & buildings	2% on valuation
- Equipment	20% on written down value

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

2. DONATIONS AND GRANTS RECEIVED

	2021	2020
	£	£
General donations received	**43,091**	47,544
Restricted donations received	**3,361**	25,849
Gift Aid tax reclaimed	**8,401**	10,892
JRS grants received	**19,518**	18,720
Shropshire council grants received (café)	**8,500**	-
	82,871	103,005

3. INCOME FROM CHARITABLE ACTIVITIES

	2021	2020
	£	£
Café income	**20,857**	30,327
Room hire	**6,232**	20,690
Other income	**1**	340
	27,090	51,357

4. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS

Activity or project	Activities undertaken directly	Grant funding of activities (note 5)	Support costs (note 6)	Employee costs (note 7)	**Total 2021**	Total 2020
	£	£	£	£	**£**	£
Building running costs	-	-	30,594	12,457	**43,051**	49,646
Café operations	6,592	-	3,949	30,134	**40,675**	49,041
Church and group activities	-	-	1,614	-	**1,614**	2,925
Ministry fees and expenses	23,500	-	-	-	**23,500**	24,608
Missions and giving	-	6,897	-	-	**6,897**	8,438
TOTAL	**30,092**	**6,897**	**36,157**	**42,591**	**115,737**	134,658

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

5. ANALYSIS OF GRANTS PAYABLE

	2021	2020
	£	£
To charities (UK)		
- Missions	**6,640**	7,302
- Other	**-**	100
To individuals (UK)		
- Missions	**-**	680
- Other	**257**	-
	6,897	8,082

6. ANALYSIS OF SUPPORT COSTS

	Building running costs	Café operations	Church & group activities	**Total 2021**	Total 2020
	£	£	£	**£**	£
Advertising	-	-	61	**61**	-
Bank charges	179	161	18	**358**	240
Depreciation	9,676	-	-	**9,676**	10,046
Expensed equipment	-	-	-	**-**	169
Hospitality	-	-	12	**12**	671
Insurance	795	716	80	**1,591**	1,546
Interest payable	5,887	-	-	**5,887**	6,735
Light & heat	2,372	2,134	237	**4,743**	4,238
Office expenses	427	385	43	**855**	1,235
Printing, postage & stationery	34	30	3	**67**	6
Repairs & maintenance	8,096	-	-	**8,096**	3,497
Garden maintenance	764	-	-	**764**	440
Subscriptions & licences	-	-	1,102	**1,102**	1,061
Telephone	170	153	17	**340**	1,764
Water & rates	1,533	-	-	**1,533**	999
Independent examiner's fees	411	370	41	**822**	800
Legal fees	250	-	-	**250**	750
Other expenses	-	-	-	**-**	111
TOTAL	**30,594**	**3,949**	**1,614**	**36,157**	**34,308**

Support costs are allocated directly per department where appropriate; all other support costs are allocated 50% building, 45% café and 5% church and group activities.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

7. EMPLOYMENT COSTS

	2021	2020
	£	£
Café staff gross wages	**29,490**	32,762
Building staff gross wages	**11,957**	20,773
Employer's NI contributions	**824**	702
Employer's pension contributions	**320**	500
	42,591	54,737

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year.

The total number of employees during the year was 13 (2020 – 17). The average number of employees, calculated on a full-time equivalent basis, was two (2020 – three).

8. TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year £23,200 was paid to a cooperating UK charity, 'Steve and Jan Worthy Charitable Trust' (registered charity number 1094002), which has one trustee in common. This was payment for ministry services and is included in 'Ministry fees & expenses' in note 4.

The total aggregate donations made by the trustees to the charity during the year was £2,385 (2020 - £6,420).

9. MEMBERS' LIABILITY

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

10. FIXED ASSETS

	Land and buildings £	Equipment £	Total £
Cost or Valuation			
At 1 October 2020	385,000	81,854	466,854
Additions	-	220	220
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2021	**385,000**	**82,074**	**467,074**
Depreciation			
At 1 October 2020	7,700	72,045	79,745
Charge for year	7,700	1,977	9,677
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2021	**15,400**	**74,022**	**89,422**
Net book value			
At 30 September 2021	**369,600**	**8,052**	**377,652**
At 30 September 2020	377,300	9,809	387,109

The Whole Life Centre building was revalued on 17th October 2019 by Morris, Marshall & Pool at a market value of £385,000. Although the trustees feel the building is worth more than this, and its re-build cost would be substantially higher, they have adopted the market value in the accounts which would better reflect its saleable value. The building will be revalued every 5 years.

11. FIXED ASSET INVESTMENTS

£20,000 was invested in a residential property. This was repaid during the year.

12. DEBTORS

	2021 £	2020 £
Income tax recoverable	**689**	748
Prepayments	**461**	730
Other debtors	**1,421**	632
	2,571	2,110

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

13. CREDITORS: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	**3,455**	-
Accruals	**1,388**	800
Bank loan < 1 year	**10,000**	8,500
Other creditors	**-**	(90)
	14,843	9,210

14. CREDITORS: Amounts falling due after more than one year

	2021	2020
	£	£
Bank loan		
- 1-2 years	**10,000**	8,500
- 2-5 years	**30,000**	25,500
- more than 5 years	**166,379**	185,980
	206,379	219,980

The bank loan is secured by a mortgage debenture over the freehold property. The property is included in fixed assets on note 10 and has net book value of £369,600. The mortgage represents 59% of the market value of the property.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds	Unrestricted funds	**Total**
	£	£	**£**
Funds at 30 September 2021 represented by:			
Tangible fixed assets	-	377,652	**377,652**
Current assets	25,000	28,879	**53,879**
Current liabilities	-	(14,843)	**(14,843)**
Long-term liabilities	-	(206,379)	**(206,379)**
	25,000	185,309	**210,309**

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

16. STATEMENT OF FUNDS

	At 1 October 2020 £	Income £	Expenditure £	Transfers £	At 30 September 2021 £
Unrestricted funds:					
General reserve	190,859	106,604	(112,154)	-	185,309
Restricted funds:					
Land fund	25,000	-	-	-	25,000
Community garden fund	-	300	(300)	-	-
Missions funds	146	20	(166)	-	-
Special offerings	76	-	(76)	-	-
Lift fund	-	3,041	(3,041)	-	-
Total restricted funds	25,222	3,361	(3,583)	-	25,000
Total funds	**216,081**	**109,965**	**(115,737)**	-	**210,309**

The land fund represents a one-off donation received towards purchasing land adjacent to the Whole Life Centre.

The community garden fund represents donations given towards improving and maintaining the gardens in the vicinity of the building.

The missions fund represents donations given to further missions' activities and to support missionaries.

Special offerings funds are donations given towards specific causes or beneficiaries.

The lift fund represents donations received towards the cost of repairing the lift in the Whole Life Centre building.

CABIN LANE CHURCH

England & Wales - Charity number 1073517

Accounts

CABIN LANE CHURCH

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2020

Company Number 3659182
Charity Number 1073517

FINANSURE LTD

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

CONTENTS	PAGES
Charity information	**1**
Trustees' annual report	**2 to 6**
Independent examiner's report	**7**
Statement of financial activities	**8**
Balance sheet	**9**
Notes to the financial statements	**10 to 16**

CABIN LANE CHURCH

CHARITY INFORMATION

Company number	3659182
Charity number	1073517
Directors	Mr A J Thompson Mrs G Tipton Mr B J Hainsworth (Appointed 4th March 2020) Mr M J Webber (Appointed 4th March 2020) Mr C G Heath (Resigned 4th March 2020)
Treasurer	Mr J A Sinclair
Registered office	The Whole Life Christian Centre Cabin Lane Oswestry Shropshire SY11 2LQ
Independent Examiner	Mr L Howson MAAT
Accountants	Finansure Limited 2 Sheppard Street Brymbo Wrexham LL11 5FF
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2020

The directors/trustees present their Annual Report, along with the examined financial statements, for the year 1st October 2019 to 30th September 2020.

Objectives of the charity:

These are set out fully in the Memorandum of Association of the company, but in brief are to:

- advance the Christian faith;
- relieve persons in conditions of need or hardship and those who are aged or sick;
- advance education; and
- promote and fulfil other charitable purposes beneficial to the community.

To fulfil these objectives Cabin Lane Church carries out activities, both directly and indirectly through other partner organisations, locally in the county of Shropshire and in the UK or the world as the trustees may from time to time see fit. Details of resources expended on these activities are given in the Statement of Financial Activities. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (effective January 2019) in preparing this report.

Our ability to fulfil these objectives is related to the resources that we have available. These include participants in our activities, finances, equipment and property. Our strategies for fulfilling the objectives are set out in our vision statement.

Vision:

The main point of our vision is to enable people to find fullness of life in Christ, and to do that by 'building community, living with passion, and making an impact – for Jesus' as we:

- place ourselves under the headship of Christ
- pray continually
- preach the gospel
- develop ministries and extend the Kingdom of God
- love God, each other and our neighbours.

Highlights for 2019-20:

As with so many charities and organisations this has turned out to be no ordinary year in the life of Cabin Lane Church. The church continues to be led by Jan and Steve Worthy through difficult and challenging times.

Church activities went on as usual up to March through Café Life and their supporting groups like Coffee and Chaos, Cameo, Fusion, the Camera club and Joyful Noise choir, as well as the Room Hire clients. Our Christmas events were changed a little and enjoyed by all those who attended.

The COVID-19 pandemic announced in March 2020 effectively closed churches. Government restrictions on how churches can operate, and the vulnerability of a high proportion of the congregation at Cabin Lane was judged to pose too high a risk. This severely restricted the use of the Café Life and room hire facilities income as well as the offering from Sunday services. Pragmatic work by the Finance team has ensured we have managed to keep things going and

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2020

made saving and rescheduling payments where possible, to continue. Additional generous gifts from the membership and support from Government funding from the Job Retention and Furlough schemes has helped. However, the financial position of the church remains challenging and regular finance and Trustee meetings via Zoom have enabled us to monitor the situation. We are grateful for the input of all those who have physically helped us to remain relevant to the community during the lockdown.

While following Government guidelines and new health regulations we were able to open the centre for a short time. We tried to support the community through a Click and Collect and Take away meals which were not wholly successful. While the church has been closed we have taken the opportunity the carry out some maintenance, and inside decoration. Planned work in the garden and our neighbour's hedge trimming project have had to be delayed.

Confirmation of Matt Webber and Brian Hainsworth as Elders and Trustees was ratified at the AGM Zoom meeting in March 2020, and Chris Heath stepped down.

Membership stands at 53 at the end of the year, slightly down with 3 resignations. We have maintained contact with membership through the small group setup, Pastoral Care, and regular email contact and telephone communication. The Sunday services were streamed online each week through YouTube CLCTV, which has had a good response of 80+ views followed by a Zoom chat time for those who wanted to be involved with an average of 25 people per week. There was also one member baptised during this year.

Baptist Association affiliation was delayed by changes required to the church rules and COVID-19 during this reporting period, but was completed in January 2021.

Issues with the car parking in the area have affected some of the activities and meant that we have used the local streets as our overflow and the goodwill of the Junior Schools car park for Sunday services when open. During this period we have approached the owners of the land adjacent to the church and following the approval of the membership made an offer to purchase it with funds secured from a trust that wanted to remain anonymous. This would give the church options to develop further parking facilities, extend the church garden or other strategic options in the future. Some problems have become apparent regarding the existing footpath that didn't form part of the local shop development. Other plans under a covenant arrangement with the council had not been fulfilled so the path has not been adopted. We have continued to seek ways in resolving these issues before the purchase is completed.

The COVID-19 pandemic continues beyond this period with further lockdowns and restrictions. We look forward to the implantation of the vaccine role out, and society complying with the Government legislation to bring down the high infection rate and levels of mortality while protecting the vulnerable and the effects on the NHS. Cabin Lane Church is committed to doing its part through prayer, support for one another, and the community where we can.

We can report that there have been no other serious incidences that would impact our interest or the safety of the public or the community we serve during this period.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2020

Structure, governance and management:

Cabin Lane Church is a charitable company limited by guarantee, incorporated on 29th October 1998 and registered on 26th January 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and it is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10 to any deficit.

Appointment of trustees:

The elders of the church are appointed at an Annual General Meeting by election from within the membership of the church and are subject to re-election by the members every three years. Upon election as elders of the church, they also become trustees of the charity and directors of the company. In accordance with charitable and company law, they must be at least 18 years old and they must be eligible (not having been disqualified as a trustee and having declared themselves in writing as eligible). They can also be elected mid-year to fill a vacancy under article 34 of the Articles of Association, in which case they must be re-elected at the next AGM.

In view of the charity's work with children and vulnerable people, all trustees are required to have a DBS check. They must also comply with the biblical requirements of a church elder: in brief, they must be respectable, honest, self-controlled, gentle and upright.

Public Benefit:

The charity trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Induction and training of trustees:

Through their membership of the church, newly appointed trustees will already be familiar with its charitable work, and they are provided with suitable material to give a background to the formalities of the company. The trustees are kept up to date by information from the 'third sector' press and by information and guidance from the Charity Commission and are provided with regular updates from various ministry leaders.

The trustees are aware that they must declare any conflicts of interest, and that they must avoid undertaking activities that might place the charity's endowment, funds, grants or reputation at undue risk and use charitable funds and assets reasonably and only in furtherance of the charity's objects.

Risk management:

The trustees consider every proposed new activity, including consideration of the risks involved. This is followed up with the relevant activity/ministry leader.

The trustees are in the process of improving risk management, including reviewing the potential risks associated with existing activities.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2020

Financial management:

The trustees, together with the finance committee, are responsible for setting the budget, approving staff salaries for the forthcoming year, controlling expenditure and monitoring income, and approving any capital or unbudgeted expenditure. The trustees review financial results quarterly looking at income and expenditure, and a summary financial report is provided by the treasurer each month to the finance committee. One of the trustees attends all the monthly meetings of the finance committee and reports back regularly to the other trustees on the up-to-date financial position.

No trustees received any emoluments for their services.

Charitable donations amounted to £84,285 (2019 - £51,528) including Gift Aid of which £25,000 was a one-off donation towards purchasing land adjacent to the church building. Total income for 2020 was £154,368 (2019 - £159,384) which also included £18,720 grants received from the HMRC JRS grant scheme. Total expenditure for 2020 was £134,658 (2019 - £144,741).

At the year end, the charity held reserves of £216,081 of which £190,859 were unrestricted.

Reserves policy:

The trustees do not allocate any amount to free reserves for the church to hold in its general fund. The trustees set a surplus general budget. It is intended, as funds become available, to build up a reserve fund.

Declarations of responsibility:

Company and charity law require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of Cabin Lane Church and the results for the period. In preparing financial statements the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- followed applicable accounting standards without any material departures; and
- prepared the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for the safeguarding of the assets of the company and hence taking reasonable steps for the prevention of fraud and other irregularities.

The trustees confirm that there are no serious incidents or other matters which should have been brought to the attention of the Charity Commission and have not already been.

The trustees confirm they have all declared themselves to be eligible and to have no conflicts of interest.

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit when reviewing the charitable objectives and aims of Cabin Lane Church, as well as in planning future activities.

CABIN LANE CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2020

We as trustees and directors certify that:

- we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information; and
- as far as we are aware, there is no relevant financial information of which the independent examiner is unaware.

This report was approved by the directors on 14th June 2021 and is signed on their behalf by:

A J Thompson

Mr A J Thompson - Trustee

CABIN LANE CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the charity for the year ended 30 September 2020, which are set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

   - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

   have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

…… Dated: 14th June 2021

L M Howson MAAT

Finansure Limited, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CABIN LANE CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 30 SEPTEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	**Totals 2020 £**	Totals 2019 £
INCOMING RESOURCES					
Donations and grants	**2**	77,156	25,849	**103,005**	59,658
Incoming resources from charitable activities	**3**	51,357	-	**51,357**	99,723
Investment income		6	-	**6**	3
TOTAL INCOMING RESOURCES		128,519	25,849	**154,368**	159,384
RESOURCES EXPENDED					
Charitable activities	**4**	133,670	988	**134,658**	144,741
TOTAL RESOURCES EXPENDED		133,670	988	**134,658**	144,741
NET INCOME/(EXPENDITURE) FOR THE YEAR		(5,151)	24,861	**19,710**	14,643
Transfers between funds		(160)	160	-	-
OTHER RECOGNISED GAINS/(LOSSES):					
Gain/(loss) on revaluation of fixed assets		-	-	-	(427,087)
Net movement in funds		(5,311)	25,021	**19,710**	(412,444)
Balances brought forward		196,170	201	**196,371**	608,815
Balances carried forward		190,859	25,222	**216,081**	196,371

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

CABIN LANE CHURCH

BALANCE SHEET

30 SEPTEMBER 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible assets	**10**	**387,109**	396,277
Investments	**11**	**20,000**	20,000
		407,109	416,277
CURRENT ASSETS			
Debtors	**12**	**2,110**	2,938
Cash at bank and in hand		**36,052**	13,973
		38,162	16,911
CREDITORS: amounts falling due within one year	**13**	**(9,210)**	(10,065)
NET CURRENT ASSETS		**28,952**	6,846
TOTAL ASSETS LESS CURRENT LIABILITIES		**436,061**	423,123
CREDITORS: amounts falling due after more than one year	**14**	**(219,980)**	(226,752)
NET ASSETS	**15**	**216,081**	196,371
FUNDS			
Unrestricted funds	**16**	**190,859**	196,170
Restricted funds	**16**	**25,222**	201
TOTAL FUNDS		**216,081**	196,371

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the accounts for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibility for:

(i) complying with the requirements of the Act with respect to accounting records and the preparation of accounts, and

(ii) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its net incoming or outgoing resources for the financial year in accordance with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements have been prepared in accordance with the special provisions for companies subject to the small companies' regime, and with the Financial Reporting Standard 102.

These financial statements were approved by the trustees on 14th June 2021, and are signed on their behalf by:

A J Thompson

Mr A J Thompson - Trustee

The notes on pages 10 to 16 form part of these financial statements.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historical cost convention and in accordance with the Charities Act and Companies Act, the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities (effective January 2019)", and the Financial Reporting Standard 102 (FRS 102).

Fund accounting

Unrestricted funds are general funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular 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 Church for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

Incoming resources

Grants and donations are recognised when receivable, unless specified as covering a specific period, in which case they are apportioned accordingly. Gift Aid recoverable is credited in the same period as the donation to which it relates. Where donations or grants are received for a specific project or purpose, the income is accounted for separately within a restricted fund.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of charitable activities are those incurred in furthering the objectives of the Church which are laid out on page 2.

Governance costs are those incurred in connection with administration of the Church and compliance with constitutional and statutory requirements.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation except for freehold property which is stated at valuation less depreciation. Assets are capitalised if they have a useful life of more than one year and a cost value greater than £100.

Buildings are included at market valuation and are revalued every 5 years.

Depreciation is provided at the following annual rates in order to write off the value of each asset over its expected useful life:

- Land & buildings	2% on valuation
- Equipment	20% on written down value

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

2. DONATIONS AND GRANTS RECEIVED

	2020	2019
	£	£
General donations received	**47,544**	49,633
Restricted donations received	**25,849**	1,400
Gift Aid tax reclaimed	**10,892**	8,625
JRS grants received	**18,720**	-
	103,005	59,658

3. INCOME FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
Café income	**30,327**	64,594
Room hire	**20,690**	32,478
Other income	**340**	2,651
	51,357	99,723

4. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS

Activity or project	Activities undertaken directly	Grant funding of activities (note 5)	Support costs (note 6)	Employee costs (note 7)	**Total 2020**	Total 2019
	£	£	£	£	**£**	£
Building running costs	-	-	27,671	21,975	**49,646**	45,741
Café operations	11,771	-	4,508	32,762	**49,041**	64,458
Church and group activities	796	-	2,129	-	**2,925**	3,612
Ministry fees and expenses	24,608	-	-	-	**24,608**	22,677
Missions and giving	356	8,082	-	-	**8,438**	8,253
TOTAL	**37,531**	**8,082**	**34,308**	**54,737**	**134,658**	144,741

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

5. ANALYSIS OF GRANTS PAYABLE

	2020	2019
	£	£
To charities (UK)		
- Missions	**7,302**	7,391
- Other	**100**	315
To individuals (UK)		
- Missions	**680**	356
- Other	-	181
	8,082	8,243

6. ANALYSIS OF SUPPORT COSTS

	Building running costs	Café operations	Church & group activities	**Total 2020**	Total 2019
	£	£	£	**£**	£
Advertising	-	-	-	-	84
Bank charges	120	108	12	**240**	283
Depreciation	10,046	-	-	**10,046**	2,632
Expensed equipment	-	-	169	**169**	20
Hospitality	-	-	671	**671**	468
Insurance	773	696	77	**1,546**	1,494
Interest payable	6,735	-	-	**6,735**	7,828
Light & heat	1,738	2,500	-	**4,238**	7,204
Office expenses	1,235	-	-	**1,235**	1,678
Printing, postage & stationery	-	-	6	**6**	91
Repairs & maintenance	3,497	-	-	**3,497**	3,760
Garden maintenance	440	-	-	**440**	704
Subscriptions & licences	-	-	1,061	**1,061**	1,103
Telephone	882	794	88	**1,764**	1,404
Water & rates	999	-	-	**999**	2,184
Independent examiner's fees	400	360	40	**800**	825
Legal fees	750	-	-	**750**	-
Other expenses	56	50	5	**111**	-
TOTAL	**27,671**	**4,508**	**2,129**	**34,308**	31,762

Support costs are allocated directly per department where appropriate; all other support costs are allocated 50% building, 45% café and 5% church and group activities.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

7. EMPLOYMENT COSTS

	2020	2019
	£	£
Café staff gross wages	**32,762**	37,022
Building staff gross wages	**20,773**	22,498
Employer's NI contributions	**702**	-
Employer's pension contributions	**500**	450
	54,737	59,970

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year.

The total number of employees during the year was 17 (2019 – 20). The average number of employees, calculated on a full-time equivalent basis, was three (2019 – three).

8. TRANSACTIONS WITH TRUSTEES

No trustees received remuneration during the year, and no expenses were reimbursed or waived to the trustees.

The total aggregate donations made by the trustees to the charity during the year was £6,420 (2019 - £3,070).

9. MEMBERS' LIABILITY

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

10. FIXED ASSETS

	Land and buildings £	Equipment £	Total £
Cost or Valuation			
At 1 October 2019	385,000	80,976	465,976
Additions	-	878	878
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2020	**385,000**	**81,854**	**466,854**
Depreciation			
At 1 October 2019	-	69,699	69,699
Charge for year	7,700	2,346	10,046
Disposals	-	-	-
Revaluations	-	-	-
At 30 September 2020	**7,700**	**72,045**	**79,745**
Net book value			
At 30 September 2020	**377,300**	**9,809**	**387,109**
At 30 September 2019	385,000	11,277	396,277

The Whole Life Centre building was revalued on 17th October 2019 by Morris, Marshall & Pool at a market value of £385,000. Although the trustees feel the building is worth more than this, and its re-build cost would be substantially higher, they have adopted the market value in the accounts which would better reflect its saleable value. The building will be revalued every 5 years.

11. FIXED ASSET INVESTMENTS

£20,000 is invested in a residential property.

12. DEBTORS

	2020 £	2019 £
Income tax recoverable	**748**	753
Prepayments	**730**	649
Other debtors	**632**	1,536
	2,110	2,938

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

13. CREDITORS: amounts falling due within one year

	2020	2019
	£	£
Accruals	**800**	1,317
Bank loan < 1 year	**8,500**	8,500
Other creditors	**(90)**	248
	9,210	10,065

14. CREDITORS: Amounts falling due after more than one year

	2020	2019
	£	£
Bank loan		
- 1-2 years	**8,500**	8,500
- 2-5 years	**25,500**	25,500
- more than 5 years	**185,980**	192,752
	219,980	226,752

The bank loan is secured by a mortgage debenture over the freehold property. The property is included in fixed assets on note 10 and has net book value of £377,300. The mortgage represents 61% of the market value of the property.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds	Unrestricted funds	**Total**
	£	£	**£**
Funds at 30 September 2020 represented by:			
Tangible fixed assets	-	387,109	**387,109**
Investment assets	-	20,000	**20,000**
Current assets	25,222	12,940	**38,162**
Current liabilities	-	(9,210)	**(9,210)**
Long-term liabilities	-	(219,980)	**(219,980)**
	25,222	190,859	**216,081**

CABIN LANE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2020

16. STATEMENT OF FUNDS

	At 1 October 2019 £	Income £	Expenditure £	Transfers £	At 30 September 2020 £
Unrestricted funds:					
General reserve	196,170	128,519	(133,670)	(160)	190,859
Restricted funds:					
Land fund	-	25,000	-	-	25,000
Community garden fund	-	284	(444)	160	-
Missions funds	125	565	(544)	-	146
Special offerings	76	-	-	-	76
Total restricted funds	201	25,849	(988)	160	25,222
Total funds	**196,371**	**154,368**	**(134,658)**	-	**216,081**

The land fund represents a one-off donation received towards purchasing land adjacent to the Whole Life Centre.

The community garden fund represents donations given towards improving and maintaining the gardens in the vicinity of the building.

The missions fund represents donations given to further missions' activities and to support missionaries.

Special offerings funds are donations given towards specific causes or beneficiaries.