

**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**

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**CABIN LANE CHURCH****CHARITY INFORMATION**

|                             |  |
|-----------------------------|--|
| <b>Company number</b>       | 3659182  |
| <b>Charity number</b>       | 1073517  |
| <b>Directors</b>            | Mr A J Thompson<br>Mrs G Tipton<br>Mr B J Hainsworth<br>Mr S A Worthy (Appointed 29 <sup>th</sup> July 2020)<br>Mrs J Worthy (Appointed 29 <sup>th</sup> July 2020)<br>Mr M J Webber (Resigned 30 <sup>th</sup> November 2021) |
| <b>Treasurer</b>            | Mr J A Sinclair  |
| <b>Registered office</b>    | The Whole Life Christian Centre<br>Cabin Lane<br>Oswestry<br>Shropshire<br>SY11 2LQ  |
| <b>Independent Examiner</b> | Mr L Howson MAAT   |
| <b>Accountants</b>          | Finansure Limited<br>2 Sheppard Street<br>Brymbo<br>Wrexham<br>LL11 5FF  |
| <b>Bankers</b>              | CAF Bank Ltd<br>25 Kings Hill Avenue<br>Kings Hill<br>West Malling<br>Kent<br>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 1<sup>st</sup> October 2020 to 30<sup>th</sup> 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 25<sup>th</sup> April with booked seats and social distancing arranged.

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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 work 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 were 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**  
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**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 29<sup>th</sup> October 1998 and registered on 26<sup>th</sup> 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.

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**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.

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**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

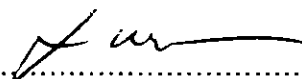
In connection with my examination, no matter has come to my attention:

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

**CABIN LANE CHURCH**

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

**YEAR ENDED 30 SEPTEMBER 2021**

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

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.

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

## CABIN LANE CHURCH

## BALANCE SHEET

30 SEPTEMBER 2021

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

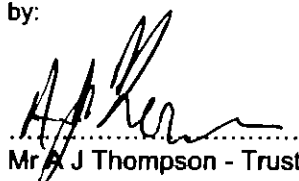
The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the accounts for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

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<br>£     | 2020<br>£      |
|---|---------------|----------------|
| 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         | -              |
|   | <u>82,871</u> | <u>103,005</u> |

**3. INCOME FROM CHARITABLE ACTIVITIES**

|              | 2021<br>£     | 2020<br>£     |
|--------------|---------------|---------------|
| Café income  | 20,857        | 30,327        |
| Room hire    | 6,232         | 20,690        |
| Other income | 1             | 340           |
|              | <u>27,090</u> | <u>51,357</u> |

**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          |
| <b>TOTAL</b>                | <b>30,092</b>                  | <b>6,897</b>                         | <b>36,157</b>          | <b>42,591</b>           | <b>115,737</b> | <b>134,658</b> |

**CABIN LANE CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 30 SEPTEMBER 2021**

**5. ANALYSIS OF GRANTS PAYABLE**

|                     | 2021<br>£    | 2020<br>£    |
|---------------------|--------------|--------------|
| To charities (UK)   |              |              |
| - Missions          | 6,640        | 7,302        |
| - Other             | -            | 100          |
| To individuals (UK) |              |              |
| - Missions          | -            | 680          |
| - Other             | 257          | -            |
|                     | <u>6,897</u> | <u>8,082</u> |

**6. ANALYSIS OF SUPPORT COSTS**

|                                | Building<br>running<br>costs | Café<br>operations | Church &<br>group<br>activities | Total<br>2021 | Total<br>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           |
| <b>TOTAL</b>                   | <b>30,594</b>                | <b>3,949</b>       | <b>1,614</b>                    | <b>36,157</b> | <b>34,308</b> |

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.

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**7. EMPLOYMENT COSTS**

|                                  | 2021<br>£     | 2020<br>£     |
|----------------------------------|---------------|---------------|
| 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           |
|                                  | <u>42,591</u> | <u>54,737</u> |

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.

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**10. FIXED ASSETS**

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

The Whole Life Centre building was revalued on 17<sup>th</sup> 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<br>£    | 2020<br>£    |
|------------------------|--------------|--------------|
| Income tax recoverable | 689          | 748          |
| Prepayments            | 461          | 730          |
| Other debtors          | 1,421        | 632          |
|                        | <u>2,571</u> | <u>2,110</u> |



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**13. CREDITORS: amounts falling due within one year**

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

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

|                     | 2021<br>£      | 2020<br>£      |
|---------------------|----------------|----------------|
| Bank loan           |                |                |
| - 1-2 years         | 10,000         | 8,500          |
| - 2-5 years         | 30,000         | 25,500         |
| - more than 5 years | 166,379        | 185,980        |
|                     | <u>206,379</u> | <u>219,980</u> |

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<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total<br>£     |
|---|--------------------------|----------------------------|----------------|
| <b>Funds at 30 September 2021<br/>represented by:</b> |                          |                            |                |
| 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)      |
|   | <u>25,000</u>            | <u>185,309</u>             | <u>210,309</u> |

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**16. STATEMENT OF FUNDS**

|                            | At 1 October<br>2020<br>£ | Income<br>£       | Expenditure<br>£  | Transfers<br>£    | At 30 September<br>2021<br>£ |
|----------------------------|---------------------------|-------------------|-------------------|-------------------|------------------------------|
| <b>Unrestricted funds:</b> |                           |                   |                   |                   |                              |
| General reserve            | 190,859                   | 106,604           | (112,154)         | -                 | 185,309                      |
|                            | <u>          </u>         | <u>          </u> | <u>          </u> | <u>          </u> | <u>          </u>            |
| <b>Restricted funds:</b>   |                           |                   |                   |                   |                              |
| 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)           | -                 | -                            |
|                            | <u>          </u>         | <u>          </u> | <u>          </u> | <u>          </u> | <u>          </u>            |
| Total restricted funds     | 25,222                    | 3,361             | (3,583)           | -                 | 25,000                       |
|                            | <u>          </u>         | <u>          </u> | <u>          </u> | <u>          </u> | <u>          </u>            |
| <b>Total funds</b>         | <b>216,081</b>            | <b>109,965</b>    | <b>(115,737)</b>  | <b>-</b>          | <b>210,309</b>               |
|                            | <u>          </u>         | <u>          </u> | <u>          </u> | <u>          </u> | <u>          </u>            |

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.