



ANNUAL REPORT for 2020

• THE TRUST: Structure, Governance and Management

The Epping Forest Community Church (EFCC) Trust is constituted by Deed of Trust on 5th January 1999 and is a registered charity No 1074617.

The Charity Trustees during the year to 31 December 2020 were as follows:

- Paul Blackham - Chairperson (elected 23.10.18)
- Gill Harryman (elected 27.08.18)
- Janice Westwood (elected 13.01.19)
- Rachel Bartels (elected 13.01.19)
- Andrew Leslie (elected 27.08.18 – resigned 13.09.20)
- Michael Lyons (elected 13.01.19 – resigned 13.09.20)

The Deed of Trust allows that any person over the age of 18 meeting the Trust's and the Charity Commissioners criteria is eligible to stand as a Trustee of EFCC. A new Trustee may be appointed by a resolution of the Trustees passed at a meeting of the Trustees at which there is the majority of the Trustees present. There must be a minimum of three Trustees at any one time with no maximum set.

The day-to-day affairs of EFCC are managed by our full-time employed Church Leaders, Mr. Richard Seaman and Ms. Kate Nicholson, ably supported and assisted by the five-strong voluntary Leadership Support Team.

EFCC owns, and is based out of, Grosvenor Hall, Grosvenor Drive, Loughton IG10 2LG.

• SUMMARY OF THE PURPOSES OF THE CHARITY

The objects of the charity remain as:

(a) to advance the Christian faith, in accordance with the Statement of Beliefs, in the Epping Forest District and in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit

(b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the stress caused thereby in the said locality and in such other parts of the United Kingdom or the world as the Trustees may from time-to-time think fit

(c) to promote and fulfil such other charitable purposes beneficial to the community in the said locality and in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit.

In summary Epping Forest Community Church exists to advance the Christian faith and serve the local community (and wider) in accordance with the objects of the charity and provides:

- A public place of worship
- Multiple activities and projects to serve the local community
- International Support to those most marginalized

- A venue for other community organisations to use

• WHAT WE HAVE BEEN DOING....

At the beginning of the year our planned gatherings and activities continued as normal in line with our vision and programme developed in 2019. The emphasis of the church's activities remained on reaching out to the local community.

Sunday morning public worship and mid-week, daytime and evening, gatherings being held at Grosvenor Hall, and a plethora of small group meetings being held throughout the week in private homes across the whole church.

However, by March all was to change as the Global Pandemic caused us to reassess and rearrange the entire way we met, worked and reached out to others.

In the light of Government guidance concerning coronavirus, we decided to suspend all church meetings both at Grosvenor Hall and in people's homes. We also cancelled all external hall bookings.

A YouTube channel was set up to create a means of broadcasting teaching and in May we moved over to Zoom meetings, which allowed for live interaction for participants, and these arrangements remained in place for the rest of the year. These media were a great help to those who felt isolated during "Lock Down". They also enabled a much wider audience than our physical meetings would have been able to cater for and allowed many people to join in from far away, even from overseas.

Also in May, we set aside a week of prayer and fasting for the whole Church to seek God for the next season. This, and the Leaders continued reflections during the times of "Lock Down", generated some significant insight, both for the present and the future, although implementing some elements meant waiting for restrictions to ease.

Overall, it has allowed us to refocus on what Church really is and to reconsider how Jesus wants us to represent him in this world.

Meanwhile, we invested in measures to make Grosvenor Hall a "Covid Safe" place in preparation for the lifting of restrictions. Consequently, we felt able to open our doors for additional in-person meetings in September, October, and December, as the Government's "Guidelines for Places of Worship" permitted, and thus were allowed a glimpse of "normality", and a way to better help those feeling isolated.

Small groups continued to meet either on Zoom, outdoors or indoors depending on the law and advice in force at the time, this also related to Trustees, general business, and staff meetings.

The pandemic in fact opened up some new opportunities to the Church to serve and help the local Community. We set up a system of food delivery to those in need around us, wonderfully supported and enabled by generous donations and volunteers. We also were able to help with shopping deliveries and prescription collections to those around us.

• WHO DOES IT ALL...

In addition to our Leaders, Rich and Katie and their wonderful Support Team, we have a fantastic group of both paid and voluntary staff and helpers, without whom we would be lost.

Together they all look after every aspect of running the Church and I thank God for them!

Regrettably this year we have had to "furlough" three of our staff for various periods of time during "Lock Down", but we are grateful to the Government for their support.

Nothing would be possible without the unfailing generosity of everyone who supports us and, particularly this year when times have been so challenging for everyone, we continue to be amazed by, and are so grateful for, all that has been given to us. As you can see in the section below, even throughout the ravages of the pandemic we have still been able to make ends meet financially.

Praise the Lord!

- **FINANCIAL REPORT**

The Trustees were satisfied with the financial statement provided by our wonderful Treasurer and thank her most sincerely for all the work she undertook for the Trust. As referred to above the generosity of the members of EFCC and others continues to amaze us, and we remain so thankful for the financial investment people are making.

In 2020 total income was **£159516** and total expenditure **£156860**.

The detailed finances are detailed in the attached End of Year Financial Statements.

The above income figure includes special collections and love offerings as follows: -

| | |
|-----------------------------------|--------|
| • Hope House Project | £10108 |
| • Fountain of Life Hospice | £ 3137 |
| • Orphanage school fees, Cambodia | £ 6686 |
| • Local Christians in need | £ 5733 |

From the collections received, we make regular monthly payments to the following:

- Margaret Gordon (Central Asia)
- Emily and Drew Maust (Cameroon)
- Tough Talk (UK)
- Fountain of Life Hospice (Central Asia)
- Samaritan's Purse (UK & US)
- Indian Orphanage

Additionally, we have tithed a total of £11651 out of General Funds to various local, national and international organisations.

We have also received income from Hall Bookings, albeit significantly reduced from previous years due to "Lock Down", of £2261

AND FINALLY...

In conclusion I must again reiterate that all of the above represents just a fraction of the life and work of the EFCC Family, and I count it a great privilege and honour be a part of it.

Further, I would like to once more express a great big "THANK YOU" to all of you who have made it happen!

DATED 5th October 2021

Paul Blackham

Chairperson

For and on behalf of the Trustees – Epping Forest Community Church

EPPING FOREST COMMUNITY CHURCH

End of Year Financial Statements

Year ending 31 December 2020

- **Introductory Note**

This year was an unusual year because for about 8 months most of the premises were closed due to Covid19 restrictions. Only the office and a few small rooms remained in use throughout.

Receipts and Payments Account

| | Total funds | Prior year funds |
|---|----------------|------------------|
| Receipts | | |
| Planned Giving | | |
| Cost Recovery for Specific Activities | 1 | — |
| General Donations - imported from DC | 83,670 | 103,903 |
| General giving - sundry | 100 | 0 |
| Gift Aid -Sundry giving | — | 433 |
| Sunday cash collections | 440 | — |
| <i>Total Planned giving</i> | <i>84,211</i> | <i>104,337</i> |
| Collections and other giving | | |
| Collection - ISF - M Gordon | 6,301 | 6,185 |
| Collection - Samaritan's Purse | 1,200 | 1,200 |
| Collection - Tough Talk | 550 | 1,180 |
| Collection - Uganda Families | — | 2,879 |
| Collection - Wycliffe - D Maust | 5,423 | 4,992 |
| Collection for Hope House | 6,370 | 15,244 |
| Collection- Indian Orphanage | 4,867 | — |
| Collections - Special | 6,575 | 40 |
| Fountain of Life - Hospice | 2,620 | 4,220 |
| <i>Total Collections and other giving</i> | <i>33,906</i> | <i>35,941</i> |
| Other voluntary receipts | | |
| Grants from Jack Petchey | — | 1,200 |
| Pastoral Care Fund - External | 1,935 | — |
| Pastoral Care Fund - Internal | 7,922 | 2,060 |
| <i>Total Other voluntary receipts</i> | <i>9,857</i> | <i>3,260</i> |
| Gift Aid recovered | | |
| Tax recovered on Gift Aid | 28,766 | 32,176 |
| <i>Total Gift Aid recovered</i> | <i>28,766</i> | <i>32,176</i> |
| Investment Income | | |
| Gross Interest | 512 | 484 |
| Income from Hall Bookings | 2,261 | 7,662 |
| <i>Total Investment Income</i> | <i>2,774</i> | <i>8,147</i> |
| Receipts from church activities | | |
| Miscellaneous receipts | — | 0 |
| <i>Total Receipts from church activities</i> | <i>—</i> | <i>0</i> |
| Total Receipts | 159,516 | 183,863 |
| Payments | | |
| Missionary and Charitable Giving | | |
| Children's work (special events) | 7 | 262 |
| Fountain of Life - Hospice | 3,137 | 5,025 |
| Gift - ISF - M Gordon | 7,237 | 8,134 |
| Gift - Samaritans Purse | 1,375 | 1,500 |
| Gift - Tough Talk | 3,100 | 3,638 |
| Gift - Uganda Families | — | 3,600 |
| Gift - Wycliffe - D Maust | 6,720 | 6,720 |
| Gift for Hope House | 10,108 | 16,622 |
| Gift- Indian Orphanage | 3,864 | — |
| Gifts - Sundry | 75 | 40 |
| Gifts from Pastoral Care Fund - External | 2,891 | 611 |
| Gifts from Pastoral Care Fund - Internal | 2,842 | 4,300 |
| Special Collections | 6,686 | 673 |
| Tithe | 11,651 | 13,598 |
| <i>Total Missionary and Charitable Giving</i> | <i>59,695</i> | <i>64,726</i> |

| | | |
|--|----------------|----------------|
| Clergy and Staffing costs | | |
| Employer's Nat Ins | 3,266 | 3,945 |
| Leaders Development and Training | 861 | 904 |
| Office Salaries | 3,472 | 5,911 |
| Permanent Insurance | 390 | 385 |
| Salaries - Leaders | 69,747 | 67,249 |
| Staff Pensions | 4,306 | 3,999 |
| Youth Workers | 1,500 | 4,800 |
| <i>Total Clergy and Staffing costs</i> | <i>83,544</i> | <i>87,196</i> |
| Church Running Expenses | | |
| Advertising & publicity | 57 | 404 |
| Bank charges and interest | — | (95) |
| Children's work (Sunday) | 594 | 742 |
| Christian Resources | 791 | 181 |
| Church holiday - Naturally Supernatural | — | 224 |
| Computer Expenses | 23 | — |
| Equipment repairs & maintenance | 6 | 146 |
| Events | 91 | 1,118 |
| Office Supplies | 102 | 499 |
| PA/AV sundry equipment & repairs | 14 | 604 |
| Photocopier costs | 182 | 140 |
| Refreshments & Kitchen Supplies | 395 | 776 |
| Speakers | — | 323 |
| Subscriptions & Licences | 642 | 560 |
| Telephone and Broadband | 924 | 860 |
| Web Site | 153 | 160 |
| Women's Group | 105 | 480 |
| Youth Group Expenses | 177 | 623 |
| Youth Group Holidays & Outings | 8 | (396) |
| Youth Group Soul Survivor | (320) | (1,226) |
| Youth Group Training | — | 149 |
| Youth Group charges to Jack Petchy Grant | — | 931 |
| <i>Total Church Running Expenses</i> | <i>3,951</i> | <i>7,207</i> |
| Hall Running Costs | | |
| Caretaker | — | 200 |
| Cleaning | 4,142 | 5,704 |
| Covid 19 exp | 597 | — |
| Electricity | 979 | 1,203 |
| Gas | 1,290 | 1,964 |
| Hall Maintenance & Repairs | 476 | 1,817 |
| Insurance | 1,492 | 1,445 |
| Miscellaneous | — | 1 |
| Water | 631 | 444 |
| <i>Total Hall Running Costs</i> | <i>9,611</i> | <i>12,779</i> |
| Coach/Minibus Costs | | |
| Minibus Expenses | 57 | 2,010 |
| <i>Total Coach/Minibus Costs</i> | <i>57</i> | <i>2,010</i> |
| Assets | | |
| Furniture | — | 710 |
| <i>Total Assets</i> | <i>—</i> | <i>710</i> |
| Total Payments | 156,860 | 174,630 |
| Excess of Receipts over Payments | 2,656 | 9,232 |
| Brought forward balance | 215,111 | 205,879 |
| Transfers to/(from) | — | — |
| Carried forward balance | 217,767 | 215,111 |

Notes to the accounts

1. £7992 was posted incorrectly to Pastoral Care Internal in lieu of General Income. The total general income was £91662 (£83,670 plus £7992) which is £12,675 less than last year. A drop is not surprising given that we had very little rental income and several members left for varying reasons. The Pastoral gifts external £1935 was mostly donations received for a newly bereaved widow in the community.
2. The Special Collections £6686 was what we collected for school fees for a family working in Cambodia
3. The good news is our expenses dropped by £17,770 so our income was £2,214 more than our expenses!
4. Christian Resources was mainly what we spent on a speaker for outdoor services and Debden outreach.
5. I was surprised that our water charges were more this year than 2019 so I've made an enquiry.
6. The reason there is money remaining in the Indian Orphanage funds is that a decision was taken to spread what was collected over 2 years.

Statement of assets and liabilities

| Class and code | Description | This year | Last year |
|-----------------------|-----------------------------------|----------------|----------------|
| Fixed assets | | | |
| 6431 | Freehold Building | 500,000 | 500,000 |
| | Total Fixed assets | 500,000 | 500,000 |
| Current assets | | | |
| 6501 | NatWest current account 54005604 | 3,186 | 4,208 |
| 6505 | NatWest Business Reserve 54005787 | 9,894 | 11,205 |
| 6522 | Kingdom Bank account 03278786 | 50,481 | 55,039 |
| 6525 | Virgin Money | — | 20,000 |
| 6540 | Mission Housing Equity Loan | 30,000 | — |
| 6590 | Petty Cash | 46 | 200 |
| 6599 | Loan given | 1,700 | 2,000 |
| | Total Current assets | 95,309 | 92,653 |
| Liabilities | | | |
| Z04 | Accounts Payable | — | — |
| Z06 | CTL balance | 1,249 | 1,249 |
| | Total Liabilities | 1,249 | 1,249 |
| | Net Asset surplus(deficit) | 217,767 | 215,111 |
| Reserves | | | |
| | Excess / (deficit) to date | 2,656 | 27,116 |
| Z01 | Starting balances | 215,111 | 187,994 |
| | Total Reserves | 217,767 | 215,111 |
| | Represented by funds | | |
| | Unrestricted | 207,107 | 204,830 |
| | Designated | 8,924 | 9,520 |
| | Restricted | 1,735 | 761 |
| | Endowment | — | — |
| | Total | 217,767 | 215,111 |

Signed G Harryman Treasurer 26 Feb 2021

C Corrigan Independent Examiner



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

EPPING FOREST COMMUNITY CHURCH TRUST

On accounts for the year
ended

31st DECEMBER 2020

Charity no
(if any)

1074617

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention ~~(other than that disclosed below *)~~ in connection with the examination which gives me cause to believe that in, any material respect:

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

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

30/7/2021

Name:

Colin Nicholas Corrigan

Relevant professional
qualification(s) or body
(if any):

FCA FCCA

Address:

8 BROOKLYN AVENUE

LOUGHRAN

ESSEX, IP10 1BL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.