

Report of the Trustees, the accounts
and the independent examiner's report
for the year to 31st December 2020
for Greenfinch Church

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GREENFINCH CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2020
CHARITY INFORMATION, as at 27th October 2021

Charity name and number	Greenfinch Church, 1079252	
Trustees	Peter Cogger (Appointed 06/02/1998) (Chair) Martin Cotterill (Appointed 15/10/2015) Alan Jacques (Appointed 09/05/1986) Michael Maltby (Appointed 09/10/2005) Ivan Pike (Appointed 15/10/2015)	
Leaders	Chris Bedford Garry Summers Hilary Michie Karen Cogger	Elder, Senior Leader Elder Elder Elder
Employees	Chris Bedford Jan Bedford	Senior Leader and Elder Administrator
Governing Document	Conveyance created on 30 th April 1957, amended by a Scheme dated 13 th January 2000, with further amendments by resolution on 21 st January 2009 and 3 rd February 2010.	
Principal Address	92 Swallow Road Ipswich IP2 0TS	
Independent examiner	Mr S R Renvoize S R Renvoize Ltd 1 Arwela Road, Felixstowe Suffolk, IP11 2DG	

ANNUAL REPORT OF TRUSTEES OF GREENFINCH CHURCH (1079252)
FOR THE YEAR TO 31ST DECEMBER 2020

1 The objects of the charity are:

- 1.1 (a) The furtherance of the Christian religion by the holding of meetings in the name of the Lord Jesus Christ in church fellowship for the purpose of the taking of bread and wine in remembrance of Him and for the preaching and teaching of the Gospel of the Grace of God as contained in the Bible, and such other means consistent with this clause as the Leaders may approve: and
(b) Such other charitable purposes as the Leaders may think fit.
- 1.2 The land situated in Greenfinch Avenue, Ipswich, Suffolk with the building called Greenfinch Church must be retained by the Trustees for the use of the objects of the charity. The Trustees are currently taking steps to investigate and clarify in whose name the land and building is registered for such purposes.

2 Structure, Management and Governance Arrangements:

- 2.1 The structure of the trust and the trustees who held office in the year and up to the date of this report are listed in the charity information on page 2. The powers of appointment or removal of trustees rest with the existing trustees.
- 2.2 The Leaders during the year were Chris Bedford (Senior Leader and Elder), Karen Cogger (Elder), Hilary Michie (Elder) and Garry Summers (Elder). They met monthly, and since mid-March have been able to meet online on Zoom. An Imagine Team met from time to time to help the leaders with future planning.
- 2.3 Chris Bedford is employed by the Church on a full-time basis.
- 2.4 Jan Bedford is employed as Administrator on a part-time basis.
- 2.5 There were 5 Trustees during 2020. The Trustees' main duty is to ensure that the income and property is applied for the purposes set out in the Scheme. At their meetings, they also consider property maintenance, employer responsibilities, health and safety matters, insurance, and the overall position of the finances. They met in March, but since then it has been difficult to meet due to the coronavirus pandemic.
- 2.6 Greenfinch Church continued to subscribe to Thirtyone: eight during 2020. This subscription helps the Church to keep up to date with the latest safeguarding practices.

3 Relationships

- 3.1 Greenfinch Church has no formal links with any other charity or parties. It did however co-operate with several charities and parties during 2020 that helped it achieve its objects. These organisations included:
 - Hands at Work in Africa UK (1117446)
 - Thirtyone: eight (Formerly Churches Child Protection Advisory Service) (1004490)
 - Lord's Work Trust (Helps distribute Gift Aid) (SC008740)
 - Route2Freedom (1190159)

4 Review of 2020

4.1 The Church's vision is "to lead people into a growing relationship with Christ, by reaching out, building community and nurturing disciples." This vision should be seen through all the various activities, including the Sunday Morning Service and the small groups ("connect groups") that have met during the week.

4.2 The Church continued to run the following community activities in its own building until mid-March:

- The Parent and Toddler Group, PALs met on Thursdays during term-time.
- The CAMEO Club (held mainly for older members in the community), was held weekly on Tuesday mornings.

From mid-March, the Church building was closed for all meetings as a requirement to prevent the spread of coronavirus, and remained closed for the remainder of the year. A small group (initially from the Senior Leader's household), was able to use the back room to record a service each week, which was then placed online each Sunday.

4.3 A risk assessment was carried out, in order to decide what action and precautions would be taken when re-opening the hall.

4.4 Connect groups that had previously met either in homes, or together at the Church building were able to meet online on Zoom.

4.5 A Freedom Programme Course started in January 2020 and ran until mid-March. Each course was run for one morning per week over a 12-week period, to provide support for victims of domestic violence and abuse.

4.6 Local groups and charities that had hired the hall usually on a once per month basis, suspended their hire from mid-March. These included: Ipswich & District Railway Correspondence and Travel Society, Alcoholics Anonymous, Dementia Support Group, Desmond Course (NHS course for newly diagnosed diabetics).

4.7 The Church continued its strong partnership with Hands at Work in Africa UK. It continued to support about 50 orphans in the village of Chilabula in Zambia, by providing food, education and basic health care to the orphans. It was not possible to send a small team of people to Chilabula this year due to the pandemic, but communication continued with Hands at Work in Africa UK, using online means. The purpose of normal annual visits is to renew contact with the orphans and provide support to the team workers.

4.8 The Church continued to partner with Route2Freedom, a social welfare charity which aims to relieve financial hardship and relieve the charitable needs of people in Suffolk and the rest of the UK, in particular those experiencing addiction, homelessness and financial hardship.

4.9 The Church was not able to spend a weekend shared with two other Suffolk Churches at Sizewell Hall Christian Conference Centre in September due to the pandemic restrictions.

- 4.10 The Church was not able to provide its normal quarterly service at the local residential home again due to the restrictions.

5 Plans for 2021

- 5.1 It is planned to restart the normal activities of the Church: Sunday Family Service, CAMEO Club, as restrictions are eased and when it is considered safe on health grounds.
- 5.2 Alpha courses will be run from time to time, depending on the number of people interested in attending.
- 5.3 A visit to Chilabula, Zambia may not be possible, due to the continued pandemic.
- 5.4 It is hoped that a Church weekend at Sizewell Hall can take place in September 2021.
- 5.5 It is hoped that the Freedom Programme Course can restart in 2021, again as restrictions are eased and when it is considered safe on health grounds.

6 Contribution of Volunteers

- 6.1 Many members of Greenfinch Church are involved in organising and helping with the administration and activities of the Church.

7 Finance

- 7.1 The cost involved in running Greenfinch Church is largely met by the members, and those attending Sunday Services.
- 7.2 People attending some of the activities e.g. PALs and CAMEO make small contributions to cover the cost of refreshments and some of the costs related to the activities.
- 7.3 Despite the pandemic restrictions, the following maintenance projects took place: Electrical Installation Upgrade - the electricity distribution boards were replaced and modernised. The installation was brought up to the latest 18th edition standards as far as possible. This has provided a safer, tidier and more reliable installation. Kitchen - the kitchen worktop and sinks were showing signs of deterioration, and so were replaced. This has also resulted in an improved worktop and dishwashing area.
- 7.4 Although there have been no general offerings due to Sunday Services being suspended since mid-March, the financial position has been helped by special gifts. The Trustees were therefore pleased with the position of the accounts at the end of the year.

8 Reserves Policy

- 8.1 The minimum level of reserve of £8,000, (previously agreed by the Trustees), remained unchanged during 2020. This sum is un-restricted and is approximately equal to the essential running costs for 2 months.

9 Public Benefit Statement

- 9.1 When planning the Church's activities for the year, the Trustees have considered the Charity Commission's guidance on public benefits. In addition to its missionary support in Zambia, despite the pandemic restrictions, the Church continued to keep in touch with the community, and with the various local groups that normally hire the building on a regular basis. The Trustees are therefore happy that the Church demonstrates a good delivery of public benefit.

10 Independent Examiner

- 10.1 The trustees intend to ask the existing independent examiner to undertake the independent examination of the trust in the following year.

Signed on behalf of the trustees

P.M. Cogger

P. Cogger
27th October 2021

Independent Examiner's Report to the Trustees of Greenfinch Church

I report on the accounts for the year ended 31 December 2020 set out on pages 8 to 10.

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 the 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 statements 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 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

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.



Mr S R Renvoize, ACA
S R Renvoize Ltd
1 Arwela Road, Felixstowe
Suffolk, IP11 2DG
27th October 2021

Greenfinch Church
Receipts and payments for the year to 31st December 2020

Receipts			2,020 £	2,019 £
	Restricted	General	Total	Total
Gift aid		29,096	29,096	30,610
General offering		16,292	16,292	17,771
Tax repayment		4,832	4,832	0
Hall Hire		911	911	3,097
CAMEO club rent		80	80	422
Interest received		2	2	3
CAMEO Income		31	31	594
Hands at Work	10,090		10,090	10,380
PALS		21	21	135
Ceremonies		520	520	373
Grants received		1,969	1,969	0
Miscellaneous			0	10
Total receipts	<u>10,090</u>	<u>53,754</u>	<u>63,844</u>	<u>63,395</u>
Payments				
General and administration (see page 9)		12,855	12,855	6,897
Personnel		33,337	33,337	36,568
Sunday service		817	817	1,002
Refreshments		11	11	320
Sunday school and youth		0	0	178
Messy church		0	0	59
Public address system and equipment		753	753	98
Travel expenses		0	0	3,422
CAMEO trip		50	50	400
Events		0	0	150
Connect groups		231	231	289
PALS		0	0	148
Gifts		79	79	50
Training		534	534	733
Meetings		0	0	176
Hands at Work : donation	12,755		12,755	9,327
Route 2 Freedom : donation		1,200	1,200	980
Food bank: donation		1,000	1,000	0
Total payments	<u>12,755</u>	<u>50,867</u>	<u>63,622</u>	<u>60,797</u>
Surplus/(deficit) for the year	(2,665)	2,887	222	2,598
Transfer in/(out)	2,880	(2,880)	0	0
Balance brought forward	<u>4,747</u>	<u>22,736</u>	<u>27,483</u>	<u>24,885</u>
Balance carried forward	<u>4,962</u>	<u>22,743</u>	<u>27,705</u>	<u>27,483</u>

Greenfinch Church

Receipts and payments (continued) for the year to 31st December 2020

Reanalysis of General and Administration

			2,020 £	2,019 £
	Restricted	General	Total	
Electricity		1,705	1,705	792
Phone and broadband		387	387	522
Insurance		888	888	854
Stationery		87	87	200
Repairs and maintenance		6,825	6,825	682
Water rates		198	198	333
Cleaning (labour and materials)		540	540	1,092
Photocopier		1,310	1,310	1,325
Copyright		350	350	274
Publicity		0	0	182
Legal and professional		565	565	641
Total	0	12,855	12,855	6,897

Statement of assets and liabilities at 31st December 2020

			2,020 As at 31/12/20	2,019 As at 31/12/19
	Restricted	General	Total	
1 Cash funds				
Current account: General		18,551	18,551	18,442
Current account: Restricted	4,962		4,962	4,747
Deposit account		4,171	4,171	4,170
Cash funds		21	21	124
	<u>4,962</u>	<u>22,743</u>	<u>27,705</u>	<u>27,483</u>
2 Other monetary assets				
Debts			1,226	1,699
HMRC (Tax recoverable on Gift Aid)			167	2,312
Debts			<u>1,393</u>	<u>4,011</u>
3 Assets retained for the charity's own use				
The church is the beneficial owner of the following assets;				
Land and buildings Greenfinch Church, Ipswich (valued at insurance value)			<u>520,426</u>	<u>520,426</u>
4 Liabilities				
HMRC: PAYE			1,612	1,618
NEST: Pension			160	160
Independent examiner			240	230
Total			<u>2,012</u>	<u>2,008</u>

The accounts were approved by the trustees on 27th October 2021 and signed on their behalf by:

P.M. Cogger
.....
Mr P. Cogger

Greenfinch Church
Notes to the accounts

1. Basis of accounts.

These accounts have been prepared on the "receipts and payments" basis and accord with Section 133 Charities Act 2011.

2. Restricted fund.

The restricted fund is for income received and payments made to Hands at Work.

3. Independent examination

The independent examination cost £240 (2019 - £230).

4. Trustee remuneration

No trustee received remuneration or benefits in the year.

No trustee received expense payments in the year.

5. Related party transactions

There were no related party transactions in the year.