

Report of the Trustees, the accounts
and the independent examiner's report
for the year to 31st December 2021
for Greenfinch Church

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GREENFINCH CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2021
CHARITY INFORMATION, as at 15th October 2022

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 21st 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 2021

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 continued to meet monthly, online on Zoom.
- 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 2021. 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 November.
- 2.6 Greenfinch Church continued to subscribe to Thirtyone: eight during 2021. 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 2021 that helped it achieve its objects. These organisations included:
- Hands at Work in Africa UK (1117446)
 - Thirtyone: eight (1004490)
 - Lord's Work Trust (Helps distribute Gift Aid) (SC008740)
 - Route2Freedom (1190159)

4 Review of 2021

- 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 Coronavirus restrictions meant that the Church building remained closed for all meetings and activities until mid-April. A recorded service was placed online each Sunday.

From mid-April, as well as providing an online service, the same service was projected on screen at the Church. Attendees were limited to 20 and had to be pre-booked. Face masks were worn, and there was no singing at first. From mid-July refreshments were provided by waiter service. Attendees were no longer booked-in, and singing was allowed behind masks.

From mid-May, a Café was provided on a Thursday from 10am to 2pm for a month or so to reconnect with community.

The Cameo club restarted at the end of June.

The Parent and Toddler Group, PALs did not restart, and needs more volunteer support to do so.

- 4.3 Connect groups continued to meet online on Zoom.
- 4.4 A Freedom Programme Course ran from April 2021. (These courses run for one morning per week over a 12-week period, to provide support for victims of domestic violence and abuse.)
- 4.5 Local groups and charities that had hired the hall usually on a once per month basis, restarted their hire; some from June and others from November onwards. These groups included: Ipswich & District Railway Correspondence and Travel Society, Alcoholics Anonymous, and various hirers from the community.
- 4.6 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.
- 4.7 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.
- 4.8 The lifting of pandemic restrictions enabled the Church to spend its normal annual weekend (shared with two other Suffolk Churches), at Sizewell Hall Christian Conference Centre in September.

- 4.9 Despite the lifting of pandemic restrictions, the Church together with the local residential home decided not to provide its normal quarterly service at the home due to greater health risks in such homes.

5 Plans for 2022

- 5.1 The normal activities of the Church: Sunday Family Service, CAMEO Club, are planned to continue, and Connect Groups are planned to continue online on Zoom.
- 5.2 Equipment had been purchased in 2020 to enable Sunday Services to be live streamed. Various practices had taken place in October 2021 and Services started to be live streamed from late December.
- 5.3 Alpha courses will be run from time to time, depending on the number of people interested in attending.
- 5.4 It is hoped that a visit to Chilabula, Zambia will be possible in 2022.
- 5.5 A Church weekend at Sizewell Hall is planned for September 2022.
- 5.6 It is planned to run The Freedom Programme Course as and when needed.

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. CAMEO make small contributions to cover the cost of refreshments and some of the costs related to the activities.
- 7.3 Although there has been a fewer number of general offerings at Sunday Services due to the pandemic restrictions, the financial position remains healthy. 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 2021. 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.

The report was approved by the trustees on 15th October 2022 and signed on their behalf by

P. M. Cogger

P. Cogger

Independent Examiner's Report to the Trustees of Greenfinch Church

I report on the accounts for the year ended 31 December 2021 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
15th October 2022

Greenfinch Church
Receipts and payments for the year to 31st December 2021

Receipts			2,021 £	2,020 £
	Restricted	General	Total	Total
Gift aid		39,008	39,008	29,096
General offering		4,397	4,397	16,292
Tax repayment		5,304	5,304	4,832
Hall Hire		1,817	1,817	911
CAMEO club rent		80	80	80
Interest received			0	2
CAMEO Income		141	141	31
Hands at Work	9,430		9,430	10,090
PALS			0	21
Ceremonies		60	60	520
Grants received			0	1,969
Miscellaneous		400	400	0
Total receipts	<u>9,430</u>	<u>51,207</u>	<u>60,637</u>	<u>63,844</u>
Payments				
General and administration (see page 9)		5,726	5,726	12,855
Personnel		33,443	33,443	33,337
Sunday service		697	697	817
Refreshments		143	143	11
Sunday school and youth		14	14	0
Public address system and equipment		55	55	753
CAMEO trip		130	130	50
Connect groups		338	338	231
Gifts		136	136	79
Training			0	534
Meetings		38	38	0
Hands at Work : donation	11,707		11,707	12,755
Route 2 Freedom : donation		1,200	1,200	1,200
Food bank: donation			0	1,000
Total payments	<u>11,707</u>	<u>41,920</u>	<u>53,627</u>	<u>63,622</u>
Surplus/(deficit) for the year	(2,277)	9,287	7,010	222
Transfer in/(out)	2,880	(2,880)	0	0
Balance brought forward	<u>4,962</u>	<u>22,743</u>	<u>27,705</u>	<u>27,483</u>
Balance carried forward	<u>5,565</u>	<u>29,150</u>	<u>34,715</u>	<u>27,705</u>

Greenfinch Church

Receipts and payments (continued) for the year to 31st December 2021

Reanalysis of General and Administration

			2,021 £	2,020 £
	Restricted	General	Total	
Electricity		1,580	1,580	1,705
Phone and broadband		443	443	387
Insurance		909	909	888
Stationery		22	22	87
Repairs and maintenance		190	190	6,825
Water rates		170	170	198
Cleaning (labour and materials)		556	556	540
Photocopier		1,231	1,231	1,310
Copyright		326	326	350
Legal and professional		299	299	565
Total	<u>0</u>	<u>5,726</u>	<u>5,726</u>	<u>12,855</u>

Statement of assets and liabilities at 31st December 2021

			2,021 As at 31/12/21	2,020 As at 31/12/20
	Restricted	General	Total	
1 Cash funds				
Current account: General		24,723	24,723	18,551
Current account: Restricted	5,565		5,565	4,962
Deposit account		4,171	4,171	4,171
Cash funds	<u>5,565</u>	<u>256</u>	<u>256</u>	<u>21</u>
		<u>29,150</u>	<u>34,715</u>	<u>27,705</u>
2 Other monetary assets				
Debts			1,143	1,226
HMRC (Tax recoverable on Gift Aid)			392	167
Debts			<u>1,535</u>	<u>1,393</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			1,445	1,612
NEST: Pension			160	160
Independent examiner			245	240
Electricity			560	0
Total			<u>2,410</u>	<u>2,012</u>

The accounts were approved by the trustees on 15th October 2022 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 £245 (2020 - £240).
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.