

CHURCHES TOGETHER IN WILLENHALL

England & Wales · Charity number 1093921

Details

Other names	BRIDGING THE GAP, CTIW
Status	Registered
Legal form	Other
Registered	2002-09-25
Register	View on the Charity Commission register

Contact

Address	29 John Riley Drive Willenhall WV12 5AS
Phone	01922478489
Email	ctiw.whall@gmail.com

Activities

Objects: 1 TO SPREAD AND INCREASE THE KNOWLEDGE OF CHRISTIANITY IN AND AROUND THE WILLENHALL AREA2 THE RELIEF OF POVERTY, SICKNESS AND DISTRESS FOR THOSE PEOPLE WHO ARE IN NEED BY VIRTUE OF THEIR FINANCIAL CIRCUMSTANCES, SICKNESS OR SOCIAL ISOLATION, IN PARTICULAR BUT NOT EXCLUSIVELY BY THE PROVISION OF AND SIGNPOSTING TOWARDS ADVICE, INFORMATION AND COUNSELLING.

Activities: The Charity leads cooperative working between eleven churches in Willenhall, Walsall. Our major activity, involving more than 90% of our finances, is the running of a community resource centre in the shopping area of our town. We provide various forms of help and support to any in the community, including signposting, debt and money advice, bereavement support, advocacy and a listening ear.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** WILLENHALL.
- Walsall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£55,748	£52,847	-	-
2023-09-30	£45,108	£45,273	-	-
2022-09-30	£32,080	£33,076	-	-
2021-09-30	£32,239	£25,050	-	-
2020-09-30	£39,885	£28,198	-	-

Trustees

Name	Role	Appointed
ROGER FREDERICK WILCOX	Chair	2013-12-13
Eileen Joy Wilcox		2015-05-12
Geoffrey Leslie Ward		2020-10-15
Kerene Mckeown		2020-10-15
Mrs Kathryn MacMahon		2011-07-19

CHURCHES TOGETHER IN WILLENHALL

England & Wales - Charity number 1093921

Accounts

Simon,

Please attach the following report to the accounts for Churches together in Willenhall.

Thanks

Roger

Governing document: Constitution adopted 10th January 2002, last amended 20th October 2005.

How the Charity is constituted: Association of Christian churches in the locality

Trustee selection methods: Trustees are appointed or reappointed at the Annual General Meeting held in October. The Constitution also provides for co-option under certain circumstances.

Administrative Information:

Churches Together in Willenhall is an unincorporated association under the responsibility of an Executive (trustees) who met four times during the year.

Structure, Governance & Information:

The Charity has a voting membership. The members are Christian churches in the locality of Willenhall which commit themselves to furthering the objects and have paid the annual subscription laid down from time to time by the Executive. The Charity is managed by an Executive (trustees) appointed at the Annual General Meeting by the member churches through votes vested in their nominated representatives. Trustees are appointed to serve for two years and may stand for re-election. Member churches have a voice into decision-making at quarterly general meetings. All trustees give their time voluntarily and receive no remuneration or other benefit.

Activities:

Our principal activity continues to be the running of a Community Resource Centre called Bridging the Gap, located in one of the main shopping streets in our Town. There we employ a part time centre manager and operate with fifteen or so volunteers who, typically, give a half a day a week. Volunteers receive no benefit. We also run a foodbank in association with The Black Country Foodbank. This opens every Thursday and provides three days of emergency food to people in need.

The Centre is housed in a three storey, shop-fronted building which we lease from the Brownhills and Willenhall Methodist Circuit. In April we entered into a new four year lease with a break clause at two years. We are aware that the landlord intends to dispose of the building at the end of this period and we have relinquished our right to renew the lease. The operation of the Centre is our main activity. During the year we continued, as in previous years, to offer help with benefits applications, general form filling, bereavement support and other similar helps to people in need or who are vulnerable because of mental health issues, social isolation, lack of literacy or numeracy skills or who are otherwise disadvantaged.

Members of the public and beneficiaries of our services, all of whom are received without distinction, enter our Centre through our on-street charity shop. This becomes the point of contact, help or referral for all who make such a request. We maintain a good reputation in the community

and offer a warm welcome to all. Our costs are funded almost entirely by the sale of second hand goods in our charity shop.

In September 2023, we expanded our presence on the high street by taking on lease the next door shop at 79 Stafford St. We hold this on a four year lease too. This shop gives us more floor space to display larger items of donated goods for sale. This shop opens on three market days only. The additional sales more than covers the cost of outgoings and provides a means of preventing furniture and household goods going to landfill by giving them a second life.

In addition to running the Centre, the Charity coordinates joint public Christian witness events to the community such as a Walk of Witness on Good Friday, a presence at the annual Town Carnival and carol singing in public places in the Christmas season. These events generate a small income to the Charity; always in excess of any costs incurred in running the events.

Public Benefit Test:

The previous heading (**Activities**) provides good evidence that, in the carrying out of our charitable purposes, we provide significant and widespread public benefit to the people of Willenhall. Other than an annual subscription of £25 paid by each member church, all our income is provided in kind by Willenhall people (mainly) who donate second hand items for sale and other local people who buy those items, with the income generated being used for the benefit of Willenhall people who seek our help. Part of our strength is that we raise our income from local people and expend it for the benefit of local people in need. We always keep in mind the Charity Commission's guidance on public benefit.

Risk Analysis:

The trustees have carried out a general review of the Charity and consider that there are no major risks to its continuing to the end of the current lease. We are making plans to wind down the Resource Centre at the end of the lease. We are mindful of the age demographic of our volunteers and the advanced age of most of the people in church locally. As we are dependent on our volunteers, we intend to continue our endeavours for as long as possible. We have no plans to further expand our work, rather we to seek to maintain what is regarded as a most useful and highly appreciated help to struggling people in our community.

We are alert to the possibility of unforeseen risks and maintain a responsible view of what our response should be in the event of such an occurrence.

Financial Review:

This report covers the twenty second year of operation since registering as a charity. During the year, receipts amounted to £XXXX. Payments in total amounted to £XXXX. Through prudent management, we have maintained financial stability throughout the twenty two years of our operation.

Reserves Policy:

The Trustees are committed to ensuring that there are sufficient reserves in unrestricted funds to ensure the net settlement of all debtors and creditors, redundancy payments and any costs in meeting its legal obligations. The Trustees have set a 'warning' threshold at £10,000 which will

trigger a priority review of our finances, thus maintaining a reasonable financial margin over and above what we need to close the charity.

Trustees responsibilities:

The Trustees are responsible for safeguarding the assets of the charity, for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

Certain day to day management activities of Bridging the Gap are delegated to the Centre Manager, while all major decisions are taken by the trustees.

Declaration:

The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the Trustees on

CHURCHES TOGETHER IN WILLENHALL

England & Wales - Charity number 1093921

Accounts

Churches Together In Willenhall

Annual Report & Accounts

For the Year to

30th September 2023

Churches Together in Willenhall

Registered Charity No. 1093921

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 30 September 2023

Charity Name:	Churches Together in Willenhall (also known as Bridging the Gap)
Registered Charity No.	1093921
Principal Address:	Bridging the Gap 79a Stafford Street Willenhall West Midlands WV13 1RT
Objects of the Charity:	<ol style="list-style-type: none">1. To spread and increase the knowledge of Christianity in and around the Willenhall area.2. The relief of poverty, sickness and distress for those people who are in need by virtue of their financial circumstances, sickness or social isolation, in particular – but not exclusively – by the provision of, and signposting towards, advice, information and counselling.
Bank:	HSBC Queen Square Wolverhampton WV1 1TE
Charity Officers:	
Chairperson:	Mr R Wilcox
Treasurer:	Ms K MacMahon
Other current Trustees:	Mrs E Wilcox, Mrs K Mckeown, Mr G Ward, Ms C Johnson
Independent Examiner:	Simon Tonry Graphic House, 15-18 New Rd, Willenhall WV13 2BG
Governing document:	Constitution adopted 10 th January 2002, last amended 20 th October 2005.
How the Charity is constituted:	Association of Christian churches in the locality

Churches Together in Willenhall

Trustee selection methods:

Trustees are appointed or reappointed at the Annual General Meeting held in October. The Constitution also provides for co-option under certain circumstances.

Administrative Information:

Churches Together in Willenhall is an unincorporated association under the responsibility of an Executive (trustees) who met four times during the year.

Structure, Governance & Information:

The Charity has a voting membership. The members are Christian churches in the locality of Willenhall which commit themselves to furthering the objects and have paid the annual subscription laid down from time to time by the Executive. The Charity is managed by an Executive (trustees) appointed at the Annual General Meeting by the member churches through votes vested in their nominated representatives. Trustees are appointed to serve for two years and may stand for re-election. Member churches have a voice into decision-making at quarterly general meetings. All trustees give their time voluntarily and receive no remuneration or other benefit.

Operation:

Our principal activity, involving more than 95% of our finance and most of our energy, is the running of a Community Resource Centre called Bridging the Gap, located in one of the main shopping streets in our Town. There we employ a part time centre manager and operate with twenty or so volunteers who, typically, give a few hours a week. Volunteers receive no benefit. We also run a foodbank in association with The Black Country Foodbank and provide face to face advice and support.

The Centre is housed in a three storey, shop-fronted building owned by the Methodist Church of Great Britain, represented by the local Methodist Circuit. The Charity rents the building from the Methodist Church. The operation of the Centre is our main activity. During the year we continued, as in previous years, to offer help with benefits applications, general form filling, bereavement support and other similar helps to people in need or who are vulnerable because of mental health issues, social isolation, lack of literacy, numeracy or computer skills or who are otherwise disadvantaged.

Members of the public and beneficiaries of our services, all of whom are received without distinction, enter our Centre through our on-street charity shop. This becomes the point of contact, help or referral for all who make such a request. Our costs are funded almost entirely by the sale of second-hand goods in our charity shop.

From first September 2023 we have taken on the next door shop at number 70 on a 4-year lease. This is an affordable way to increase our shop floor area, giving needed space for the display and sale of larger donated items such as occasional furniture, household goods, curtains and the like. Initial signs suggest it will be popular and will more than cover rent and other outgoings.

In addition, the Charity coordinates joint public Christian witness events to the community such as a Walk of Witness on Good Friday, a presence at the annual Town Carnival and carol singing in public places in the Christmas season. These events generate a small income to the Charity; always in excess of any costs incurred in running the events.

Churches Together in Willenhall

Public Benefit Test:

The previous heading (Operation) provides good evidence that, in the carrying out of our charitable purposes, we provide significant and widespread public benefit to the people of Willenhall. Other than an annual subscription of £25 paid by each member church, all our income is provided in kind by Willenhall people (mainly) who donate second hand items for sale, other local people who buy those items, with the income generated being used for the benefit of Willenhall people who seek our help. Part of our strength is that we raise our income from local people and expend it for the benefit of local people in need. We always keep in mind the Charity Commission's guidance on public benefit. The local community continues to have a high degree of confidence in what we seek to achieve and provide.

Risk Analysis:

The trustees have carried out a general review of the Charity and consider that there are no major risks to its continuing for the foreseeable future. In the longer term, we are mindful of the age demographic of our volunteers and the advanced age of most of the people in church locally. As we are dependent on our volunteers, we intend to continue our endeavours for as long as possible. We have no plans to expand our work, rather we to seek to maintain what is regarded as a most useful and highly appreciated help to struggling people in our community. We are alert to the possibility of unforeseen risks and maintain a responsible view of what our response should be in the event of such an occurrence, including maintaining appropriate reserves for such as eventuality.

Financial Review:

This report covers the twenty second year of operation since registering as a charity. During the year, receipts amounted to £45,108. Payments in total amounted to £45,273. Payments this year have included *circa* £6,920 to cover various repairs and refurbishments to the property, seeking to make it a cleaner, brighter and more welcoming experience, both for our volunteers and for our beneficiaries. Through prudent management, we have maintained financial stability throughout the year.

Reserves Policy:

The Trustees are committed to ensuring that there are sufficient reserves in unrestricted funds to ensure the net settlement of all debtors and creditors, redundancy payments and any costs in meeting its legal obligations. The Trustees have set a 'warning' threshold at £10,000 which will trigger a priority review of our finances, thus maintaining a reasonable financial margin over and above what we need to close the charity.

Churches Together in Willenhall

Trustees responsibilities:

The Trustees are responsible for safeguarding the assets of the charity, for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

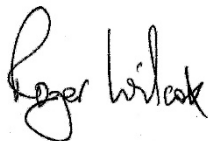
- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

Certain day to day management activities of Bridging the Gap are delegated to the Centre Manager, while all major decisions are taken by the trustees.

Declaration:

The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the Trustees on 9th July 2024



Trustee Signature

Roger Frederick Wilcox

Trustee Name

Chairman

Position

**Independent Examiner's Report
To the Trustees of Churches Together in Willenhall
(Registered Charity Number 1093921)**

I report on the accounts of the Charity for the year ending 30th September 2021, which are set out on pages 7-10.

Respective Responsibilities of the 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:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with 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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequentially 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.

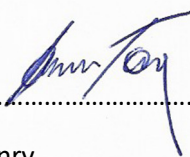
Independent Examiner's Statement

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 130 of the Charities Act;
to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Signed.....

On: 9th July 2024

Mr Simon Tonry
KST Accountancy LLP
Graphic House
15-18 New Road
Willenhall
West Midlands WV13 2BG

Churches Together in Willenhall

Statement of Assets & Liabilities

		30 September 2023		30 September 2022	
	Notes	£	£	£	£
Fixed Assets					
Tangible assets				0	0
Current assets					
Bank balance	Main account		30,473		30,264
	CTIW 21380206		202		22
	Grants account		103		103
Cash in hand			300		854
			<u>31,078</u>		<u>31,243</u>
Less payments after date			<u>-</u>		<u>-</u>
Adjusted bank & cash in hand			<u>31,078</u>		<u>31,243</u>
Total Assets			<u><u>31,078</u></u>		<u><u>31,243</u></u>

Notes on Accounts for the Year to 30th September 2023

Note 1 Accounting convention
The accounts are prepared on a receipts and payment basis

Churches Together in Willenhall

Receipts & Payments Account

	Year to 30/09/2023		Year to 30/09/2022	
	£	£	£	£
Receipts				
<u>Voluntary Incoming</u>				
Donations & membership	5,405		5,530	
Trust funding & grants	0	5,405	0	5,530
		<hr/>		<hr/>
<u>Other incoming Resources</u>				
Shop takings	34,204		25,141	
Other receipts – collections	5,499		1,185	
Covid grants	0		224	
		<hr/>		<hr/>
		39,703		26,550
		<hr/>		<hr/>
<u>Total Receipts</u>		45,108		32,080
Payments				
Wages & Employers NIC	11,816		9,617	
Rent & rates	9,580		8,909	
Heat & light	3,342		1,061	
Insurance	528		466	
Printing, postage & stationery	717		385	
Telephone	3,247		1,670	
Donation	2,431		2,037	
General expenses	4,851		2,116	
Travel and subsistence	667		0	
Repairs & maintenance	6,145		6,337	
Bank charges	649		169	
Goods for resale	1,300		309	
		<hr/>		<hr/>
Total Outgoing		45,273		33,076
		<hr/>		<hr/>
Surplus of payments over receipts		(165)		(996)
Adjusted bank & cash in hand as at 1 st October 2022		31,243		32,239
		<hr/>		<hr/>
Adjusted bank & cash in hand as at 30 th September 2023		31,078		31,243
		<hr/> <hr/>		<hr/> <hr/>

Churches Together in Willenhall

	2023	2022
	£	£
<u>Donations & membership</u>		
Subscriptions	220	480
Church donations	4,185	4,185
Donations	1,000	865
	<u>5,405</u>	<u>5,530</u>
<u>General expenses</u>		
Performing rights	458	414
Cleaning	1110	0
Software	0	66
Miscellaneous	2,509	1,636
PAT Testing/Security	774	0
	<u>4,851</u>	<u>2,116</u>

CHURCHES TOGETHER IN WILLENHALL

England & Wales - Charity number 1093921

Accounts

Churches Together in Willenhall

Churches Together In Willenhall

Annual Report & Accounts

For the Year to

30th September 2022

**Churches Together in Willenhall
Registered Charity No. 1093921**

**TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 30 September 2022**

Charity Name:	Churches Together in Willenhall (also known as Bridging the Gap)
Registered Charity No.	1093921
Principal Address:	Bridging the Gap 79a Stafford Street Willenhall West Midlands WV13 1RT
Objects of the Charity:	<ol style="list-style-type: none">1. To spread and increase the knowledge of Christianity in and around the Willenhall area.2. The relief of poverty, sickness and distress for those people who are in need by virtue of their financial circumstances, sickness or social isolation, in particular – but not exclusively – by the provision of, and signposting towards, advice, information and counselling.
Bank:	HSBC Queen Square Wolverhampton WV1 1TE
Charity Officers:	
Chairperson:	Mr R Wilcox
Treasurer:	Ms K MacMahon
Other current Trustees:	Mrs E Wilcox, Mrs K Mckeown, Mr G Ward, Mr L Westwood
Independent Examiner:	K S T Accountancy LLP Graphic House, 15-18 New Rd, Willenhall WV13 2BG
Governing document: amended	Constitution adopted 10 th January 2002, last 20 th October 2005.

Churches Together in Willenhall

How the Charity is constituted: Association of Christian churches in the locality

Trustee selection methods: Trustees are appointed or reappointed at the Annual General Meeting held in October. The Constitution also provides for co-option under certain circumstances.

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Churches Together in Willenhall

events generate a small income to the Charity; always in excess of any costs incurred in running the events.

Public Benefit Test:

The previous heading (Operation) provides good evidence that, in the carrying out of our charitable purposes, we provide significant and widespread public benefit to the people of Willenhall. Other than an annual subscription of £25 paid by each member church, all our income is provided in kind by Willenhall people (mainly) who donate second hand items for sale, other local people who buy those items, with the income generated being used for the benefit of Willenhall people who seek our help. Part of our strength is that we raise our income from local people and expend it for the benefit of local people in need. We always keep in mind the Charity Commission's guidance on public benefit. The local community continues to have a high degree of confidence in what we seek to achieve and provide.

Risk Analysis:

The trustees have carried out a general review of the Charity and consider that there are no major risks to its continuing for the foreseeable future. In the longer term, we are mindful of the age demographic of our volunteers and the advanced age of most of the people in church locally. As we are dependent on our volunteers, we intend to continue our endeavours for as long as possible. We have no plans to expand our work, rather we to seek to maintain what is regarded as a most useful and highly appreciated help to struggling people in our community. We are alert to the possibility of unforeseen risks and maintain a responsible view of what our response should be in the event of such an occurrence, including maintaining appropriate reserves for such as eventuality.

Financial Review:

This report covers the twenty second year of operation since registering as a charity. During the year, receipts amounted to £32,080. Payments in total amounted to £33,076. Payments this year have included *circa* £6,300 to cover various repairs and refurbishments to the property, seeking to make it a cleaner, brighter and more welcoming experience, both for our volunteers and for our beneficiaries. Through prudent management, we have maintained financial stability throughout the year.

Reserves Policy:

The Trustees are committed to ensuring that there are sufficient reserves in unrestricted funds to ensure the net settlement of all debtors and creditors, redundancy payments and any costs in meeting its legal obligations. The

Churches Together in Willenhall

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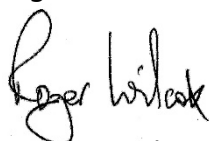
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- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

Certain day to day management activities of Bridging the Gap are delegated to the Centre Manager, while all major decisions are taken by the trustees.

Declaration:

The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the Trustees on 26.6.2023



Trustee Signature

Roger Frederick Wilcox
Trustee Name

Chairman
Position

Churches Together in Willenhall

Independent Examiner's Report To the Trustees of Churches Together in Willenhall (Registered Charity Number 1093921)

I report on the accounts of the Charity for the year ending 30th September 2021, which are set out on pages 7-10.

Respective Responsibilities of the 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:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with 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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequentially 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

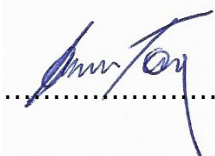
In connection with my examination, no matter has come to my attention: -

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with Section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

Churches Together in Willenhall

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

Signed.....
2023



On: 21st June

Mr Simon Tonry
KST Accountancy LLP
Graphic House
15-18 New Road
Willenhall
West Midlands WV13 2BG

Statement of Assets & Liabilities

		30 September 2022		30 September 2021	
	Notes	£	£	£	£
Fixed Assets					
Tangible assets				0	0
Current assets					
Bank balance	Main account	30,264		30,801	
	CTIW 21380206	22		481	
	Grants account	103		103	
Cash in hand		854		854	
		<u>31,243</u>		<u>32,239</u>	
Less payments after date		<u>-</u>		<u>-</u>	
Adjusted bank & cash in hand			31,243		32,239
Total Assets			<u>31,243</u>		<u>32,239</u>

Notes on Accounts for the Year to 30th September 2022

Note 1

Accounting convention

The accounts are prepared on a receipts and payment basis

Churches Together in Willenhall

Churches Together in Willenhall

Receipts & Payments Account

	Year to 30/09/2022		Year to 30/09/2021	
	£	£	£	£
Receipts				
<u>Voluntary Incoming</u>				
Donations & membership	5,530		9,469	
Trust funding & grants	<u>0</u>	5,530	<u>0</u>	9,469
<u>Other incoming Resources</u>				
Shop takings	25,141		9,973	
Other receipts - collections	1,185		362	
Covid grants	<u>224</u>		<u>9,669</u>	
		<u>26,550</u>		<u>20,004</u>
<u>Total Receipts</u>		32,080		29,473
 Payments				
Wages & Employers NIC	9,617		11,790	
Rent & rates	8,909		8,132	
Heat & light	1,061		858	
Insurance	466		792	
Printing, postage & stationery	385		198	
Telephone	1,670		1,506	
Donation	2,037		376	
General expenses	2,116		1,398	
Repairs & maintenance	6,337		0	
Bank charges	169		0	
Goods for resale	<u>309</u>		<u>0</u>	
Total Outgoing		<u>33,076</u>		<u>25,050</u>
Surplus of payments over receipts		(996)		4,423
Adjusted bank & cash in hand as at 1 st October 2021		<u>32,239</u>		<u>27,816</u>
Adjusted bank & cash in hand as at 30 th September 2022		<u>31,243</u>		<u>32,239</u>

Churches Together in Willenhall

	2022	2021
	£	£
<u>Donations & membership</u>		
Subscriptions	480	225
Church donations	4,185	4,185
Donations	865	5,059
	<u>5,530</u>	<u>9,469</u>
<u>General expenses</u>		
Refreshments		21
	0	
Performing rights	414	169
Travel	0	22
Software	66	0
Miscellaneous	1,636	1,188
Literature	0	0
Christian crosses & other items	0	0
Food bank	0	0
Advertising	0	0
	<u>2,116</u>	<u>1,398</u>

CHURCHES TOGETHER IN WILLENHALL

England & Wales - Charity number 1093921

Accounts

Churches Together in Willenhall

Churches Together In Willenhall

Annual Report & Accounts
For the Year to
30th September 2021

Churches Together in Willenhall

Churches Together in Willenhall
Registered Charity No. 1093921

TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 30 September 2021

Charity Name: Churches Together in Willenhall
(also known as Bridging the Gap)

Registered Charity No. 1093921

Principal Address: Bridging the Gap
79a Stafford Street
Willenhall
West Midlands WV13 1RT

Objects of the Charity:

1. To spread and increase the knowledge of Christianity in and around the Willenhall area.
2. The relief of poverty, sickness and distress for those people who are in need by virtue of their financial circumstances, sickness or social isolation, in particular – but not exclusively – by the provision of, and signposting towards, advice, information and counselling.

Bank: HSBC
Queen Square
Wolverhampton
WV1 1TE

Charity Officers:

Chairperson: Mr R Wilcox

Secretary: Mrs C Gobsill

Treasurer: Ms K MacMahon

Other current Trustees: Mrs E Wilcox, Mrs K Mckeown, Mr G Ward, Mr L Westwood

Independent Examiner: K S T Accountancy LLP
Graphic House,
15-18 New Rd,
Willenhall WV13 2BG

Governing document: Constitution adopted 10th January 2002, last amended 20th October 2005.

How the Charity is constituted: Association of Christian churches in the locality

Trustee selection method: Trustees are appointed or reappointed at the Annual General Meeting held in October. The Constitution also provides for co-option under certain circumstances.

Administrative Information:

Churches Together in Willenhall is an unincorporated association under the responsibility of an Executive (trustees) who met four times during the year (once in person and three times online).

Structure, Governance & Information:

The Charity has a voting membership. The members are Christian churches in the locality of Willenhall which commit themselves to furthering the objects and have paid the annual subscription laid down from time to time by the Executive. The Charity is managed by an Executive (trustees) appointed at the Annual General Meeting by the member churches through votes vested in their nominated representatives. Trustees are appointed to serve for two years and may stand for re-election. Member churches have a voice into decision-making at quarterly general meetings. All trustees give their time voluntarily and receive no remuneration or other benefit.

Operation:

Our principal activity, involving more than 95% of our finance and most of our energy, is the running of a Community Resource Centre called Bridging the Gap, located in one of the main shopping streets in our Town. There we employ a part time centre manager and operate with twenty or so volunteers who, typically, give a few hours a week. Volunteers receive no benefit. We also run a foodbank in association with The Black Country Foodbank.

The Centre is housed in a three storey, shop-fronted building owned by the Methodist Church of Great Britain, represented by the local Methodist Circuit. The Charity rents the building from the Methodist Church. The operation of the Centre is our main activity. During the year we continued, as in previous years, to offer help with benefits applications, general form filling, bereavement support and other similar helps to people in need or who are vulnerable because of mental health issues, social isolation, lack of literacy or numeracy skills or who are otherwise disadvantaged.

Members of the public and beneficiaries of our services, all of whom are received without distinction, enter our Centre through our on-street charity shop. This becomes the point of contact, help or referral for all who make such a request. Our costs are funded almost entirely by the sale of second hand goods in our charity shop.

Curtailed by covid-19, in normal times the Charity coordinates joint public Christian witness events to the community such as a Walk of Witness on Good Friday, a presence at the annual Town Carnival and carol singing in public places in the Christmas season. These events generate a small income to the Charity; always in excess of any costs incurred in running the events.

Public Benefit Test:

The previous heading (Operation) provides good evidence that, in the carrying out of our charitable purposes, we provide significant and widespread public benefit to the people of Willenhall. Other than an annual subscription of £25 paid by each member church, all our income is provided in kind by Willenhall people (mainly) who donate second hand items for sale, other local people who buy those items, with the income generated being used for the benefit of Willenhall people who seek our help. Part of our strength is that we raise our income from local people and expend it for the benefit of local people in need. We always keep in mind the Charity Commission's guidance on public benefit.

Activity:

Our centre manager retired during the year after twenty two years in post. Subsequently we appointed Sharon Clifton as the new manager, to work on a part time paid basis. A new volunteer admin role was created at the same time and is filled by Geoff Ward, one of the Trustees.

When the covid-19 pandemic eased somewhat after June 2020, the shop started cautiously to open with covid safety measures in place, including limiting the numbers of the public entering the shop, having a one-way system and having much reduced opening hours. While some of these rules have since been relaxed, the opening hours were still much reduced at 15 hrs per week for many months. Takings at the till were also reduced in consequence. We only reached 75% of our pre-pandemic income. The reduced hours would normally have meant a reduction in overheads but the current huge spike in energy prices is of concern for the future. It is only the cushion that was provided by Government grants that enabled us to contemplate running at a loss for the time being. It is still very difficult to forecast a budget while there is so much uncertainty. Nevertheless, we prudently manage our finance and expectations and have maintained a healthy level of reserves throughout the year.

Risk Analysis:

The trustees have carried out a general review of the Charity and consider that there are no major risks to its continuing for the foreseeable future. In the longer term, we are mindful of the age demographic of our volunteers and the advanced age of most of the people in church locally. As we are dependent on our volunteers, we intend to continue our endeavours for as long as possible. We have no plans to expand our work, rather we to seek to maintain what is regarded as a most useful and highly appreciated help to struggling people in our community. We are currently in the process of renewing our lease with the landlord. A six year lease with a break clause at three years is envisaged. We are alert to the possibility of unforeseen risks and maintain a responsible view of what our response should be in the event of such an occurrence.

Financial Review:

This report covers the twenty first year of operation since registering as a charity. During the year, receipts amounted to £32,239. Payments in total amounted to £25,050. Through prudent management, we have maintained financial stability throughout our operation.

Reserves Policy:

The Trustees are committed to ensuring that there are sufficient reserves in unrestricted funds to ensure the net settlement of all debtors and creditors, redundancy payments and any costs in meeting its legal obligations. The Trustees have set a 'warning' threshold at £10,000 which will trigger a priority review of our finances, thus maintaining a reasonable financial margin over and above what we need to close the charity.

Trustees responsibilities:

The Trustees are responsible for safeguarding the assets of the charity, for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition

Churches Together in Willenhall

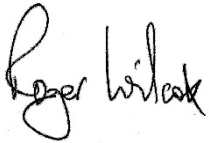
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

Certain day to day management activities of Bridging the Gap are delegated to the Centre Manager, while all major decisions are taken by the trustees.

Declaration:

The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the Trustees on 26th July 2022



Trustee Signature

Roger Frederick Wilcox
Trustee Name

Chairman
Position

**Independent Examiner's Report
To the Trustees of Churches Together in Willenhall
(Registered Charity Number 1093921)**

I report on the accounts of the Charity for the year ending 30th September 2021, which are set out on pages 7-10.

Respective Responsibilities of the 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 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 Statement

My examination was carried out in accordance with 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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequentially 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: -

- 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;
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.....

Mr Simon Tonry
KST Accountancy LLP
Graphic House
15-18 New Road
Willenhall
West Midlands WV13 2BG

On: 26th July 2022

Statement of Assets & Liabilities

		30 September 2021		30 September 2020	
	Notes	£	£	£	£
Fixed Assets					
Tangible assets			0		0
Current assets					
Bank balance	Main account		30,801		26,739
	CTIW 21380206		481		420
	Grants account		103		103
Cash in hand			854		554
			<u>32,239</u>		<u>27,816</u>
Less payments after date			<u>-</u>		<u>-</u>
Adjusted bank & cash in hand			<u>32,239</u>		<u>27,816</u>
Total Assets			<u>32,239</u>		<u>27,816</u>

Notes on Accounts for the Year to 30th September 2021

Note 1 Accounting convention
The accounts are prepared on a receipts and payment basis

Churches Together in Willenhall

Receipts & Payments Account

	Year to 30/09/2021		Year to 30/09/2020	
	£	£	£	£
Receipts				
<u>Voluntary Incoming</u>				
Donations & membership		9,469	10,117	
Trust funding & grants		0	0	10,117
		<u>9,469</u>	<u>0</u>	
<u>Other incoming Resources</u>				
Shop takings		9,973	11,109	
Other receipts – collections		362	1,029	
Covid grants		9,669	17,630	
		<u>20,004</u>	<u>17,630</u>	
				<u>29,768</u>
<u>Total Receipts</u>		29,473		39,885
 Payments				
Wages & Employers NIC		11,790	11,008	
Rent & rates		8,132	8,068	
Heat & light		858	960	
Insurance		792	768	
Printing, postage & stationery		198	361	
Telephone		1,506	1,383	
Donation		376	250	
General expenses		1,398	1,751	
Advice services		0	3,649	
Charitable grants – Baron Davenport		0	0	
Cash thefts		0	0	
		<u>25,050</u>	<u>28,198</u>	
Total Outgoing		25,050		28,198
Surplus of receipts over payments		4,423		11,687
Adjusted bank & cash in hand as at 1 st October 2020		27,816		16,129
Adjusted bank & cash in hand as at 30 th September 2021		<u>32,239</u>		<u>27,816</u>

Churches Together in Willenhall

	2021	2020
	£	£
<u>Donations & membership</u>		
Subscriptions	225	300
Church donations	4,185	4,185
Donations	5,059	5,632
	<u>9,469</u>	<u>10,117</u>
 <u>Trust funding & grants</u>		
Express & Star	0	0
James Beattie Trust	0	0
St Peters Tamworth	0	0
Baron Davenport – grant	0	0
	<u>0</u>	<u>0</u>
 <u>General expenses</u>		
Refreshments	21	63
Performing rights	167	390
Travel	22	237
Software	0	0
Miscellaneous	1,188	782
Literature	0	64
Christian crosses & other items	0	215
Food bank	0	0
Advertising	0	0
	<u>1,398</u>	<u>1,751</u>

CHURCHES TOGETHER IN WILLENHALL

England & Wales - Charity number 1093921

Accounts

Churches Together in Willenhall

Churches Together In Willenhall

Annual Report & Accounts

For the Year to

30th September 2020

**Churches Together in Willenhall
Registered Charity No. 1093921**

**TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 30 September 2020**

Charity Name:	Churches Together in Willenhall (also known as Bridging the Gap)
Registered Charity No.	1093921
Principal Address:	Bridging the Gap 79a Stafford Street Willenhall West Midlands WV13 1RT
Objects of the Charity:	<ol style="list-style-type: none">1. To spread and increase the knowledge of Christianity in and around the Willenhall area.2. The relief of poverty, sickness and distress for those people who are in need by virtue of their financial circumstances, sickness or social isolation, in particular – but not exclusively – by the provision of, and signposting towards, advice, information and counselling.
Bank:	HSBC Queen Square Wolverhampton WV1 1TE
Charity Officers:	
Chairperson:	Mr R Wilcox
Secretary:	Mrs C Gobsill
Treasurer:	Ms K MacMahon
Other current Trustees:	Mrs E Wilcox, Mrs K Mckeown, Mr G Ward, Mr L Westwood
Independent Examiner:	K S T Accountancy LLP Graphic House, 15-18 New Rd, Willenhall WV13 2BG
Governing document:	Constitution adopted 10 th January 2002, last amended 20 th October 2005.

Churches Together in Willenhall

How the Charity is constituted: Association of Christian churches in the locality

Trustee selection methods: Trustees are appointed or reappointed at the Annual General Meeting held in October. The Constitution also provides for co-option under certain circumstances.

Administrative Information:

Churches Together in Willenhall is an unincorporated association under the responsibility of an Executive (trustees) who met four times during the year.

Structure, Governance & Information:

The Charity has a voting membership. The members are Christian churches in the locality of Willenhall which commit themselves to furthering the objects and have paid the annual subscription laid down from time to time by the Executive. The Charity is managed by an Executive (trustees) appointed at the Annual General Meeting by the member churches through votes vested in their nominated representatives. Trustees are appointed to serve for two years and may stand for re-election. Member churches have a voice into decision-making at quarterly general meetings. All trustees give their time voluntarily and receive no remuneration or other benefit.

Activities:

Our principal activity, involving more than 95% of our finance and most of our energy, is the running of a Community Resource Centre called Bridging the Gap, located in one of the main shopping streets in our Town. There we employ a part time centre manager and operate with forty or so volunteers who, typically, give a half a day a week. Volunteers receive no benefit. We also receive paid-for assistance from the engagement of a qualified, licensed debt advisor one day per week and one other person who we call in to assist with stock management and general office duties as and when we need such help. We also run a foodbank in association with The Black Country Foodbank. Our activities during the year became severely restricted due to the outbreak of the covid-19 pandemic in early 2020 (more detail below).

The Centre is housed in a three storey, shop-fronted building owned by the Methodist Church, represented by the Brownhills and Willenhall Methodist Circuit. The Charity rents the building from the Methodist Church. The operation of the Centre is our main activity. During the year we continued, as in previous years, to offer help with benefits applications, general form filling, bereavement support and other similar helps to people in need or who are vulnerable because of mental health issues, social isolation, lack of literacy or numeracy skills or who are otherwise disadvantaged.

Members of the public and beneficiaries of our services, all of whom are received without distinction, enter our Centre through our on-street charity shop. This becomes the point of contact, help or referral for all who make such a request. We had a footfall into the shop of around 38,000 people a year, when last

Churches Together in Willenhall

measured. Our costs are funded almost entirely by the sale of second hand goods in our charity shop.

In addition to running the Centre, the Charity coordinates joint public Christian witness events to the community such as a Walk of Witness on Good Friday, a presence at the annual Town Carnival and carol singing in public places in the Christmas season. These events generate a small income to the Charity; always in excess of any costs incurred in running the events.

Public Benefit Test:

The previous heading (**Activities**) provides good evidence that, in the carrying out of our charitable purposes, we provide significant and widespread public benefit to the people of Willenhall. Other than an annual subscription of £25 paid by each member church, all our income is provided in kind by Willenhall people (mainly) who donate second hand items for sale, other local people who buy those items, with the income generated being used for the benefit of Willenhall people who seek our help. Part of our strength is that we raise our income from local people and expend it for the benefit of local people in need. We always keep in mind the Charity Commission's guidance on public benefit.

Covid-19 Pandemic

Bridging the gap was forced to close in late March 2020 when the covid-19 epidemic spread reached dangerous levels. Closure was all the more necessary as many of our volunteers were classed as vulnerable due to advanced age or health reasons.

The normal quarterly meetings of church representatives and quarterly meetings of the Executive were suspended indefinitely (and beyond the year end covered by this report) for the same reasons.

While we now had no income, we continued to pay rent, rates, utilities and the manager's wage ... an outflow of funds that needed to be closely monitored. Two support grants from HM Government in May and August were a great relief to us and ensured that we would survive the crisis.

Risk Analysis:

The trustees have carried out a general review of the Charity and consider that there are no major risks to its continuing for the foreseeable future. In the longer term, we are mindful of the age demographic of our volunteers and the advanced age of most of the people in church locally. As we are dependent on our volunteers, we intend to continue our endeavours for as long as possible. We have no plans to expand our work, rather we to seek to maintain what is regarded as a most useful and highly appreciated help to struggling people in our community.

We are alert to the possibility of unforeseen risks and maintain a responsible view of what our response should be in the event of such an occurrence.

Financial Review:

Churches Together in Willenhall

This report covers the nineteenth year of operation since registering as a charity. During the year, receipts amounted to £39,885. Payments in total amounted to £28,198. Through prudent management, we have maintained financial stability throughout the nineteen years of our operation and are now in a good place for recovery once the pandemic is suppressed.

Reserves Policy:

The Trustees are committed to ensuring that there are sufficient reserves in unrestricted funds to ensure the net settlement of all debtors and creditors, redundancy payments and any costs in meeting its legal obligations. The Trustees have set a 'warning' threshold at £10,000 which will trigger a priority review of our finances, thus maintaining a reasonable financial margin over and above what we need to close the charity.

Trustees responsibilities:

The Trustees are responsible for safeguarding the assets of the charity, for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

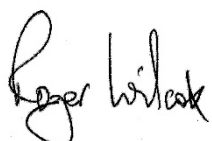
- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

Certain day to day management activities of Bridging the Gap are delegated to the Centre Manager, while all major decisions are taken by the trustees.

Declaration:

The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the Trustees on 12/7/2021



Trustee Signature

Roger Frederick Wilcox
Trustee Name

Chairman
Position

Independent Examiner's Report To the Trustees of Churches Together in Willenhall (Registered Charity Number 1093921)

I report on the accounts of the Charity for the year ending 30th September 2020, which are set out on pages 7-10.

Respective Responsibilities of the Trustees and Examiner

Churches Together in Willenhall

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:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with 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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequentially 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 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Signed.....
12/07/2021

On:

Mr Simon Tonry
KST Accountancy LLP
Graphic House
15-18 New Road
Willenhall
West Midlands WV13 2BG

Churches Together in Willenhall

Statement of Assets & Liabilities

		30 September 2020		30 September 2019	
	Notes	£	£	£	£
Fixed Assets					
Tangible assets			0		0
Current assets					
Bank balance	Main account	26,739		15,150	
	CTIW 21380206	420		322	
	Grants account	103		103	
Cash in hand		554		554	
		<u>27,816</u>		<u>16,129</u>	
Less payments after date		<u>-</u>		<u>-</u>	
Adjusted bank & cash in hand			<u>27,816</u>		<u>16,129</u>
Total Assets			<u>27,816</u>		<u>16,129</u>

Notes on Accounts for the Year to 30th September 2020

Note 1 Accounting convention
The accounts are prepared on a receipts and payment basis

Churches Together in Willenhall

Churches Together in Willenhall

Receipts & Payments Account

	Year to 30/09/2020		Year to 30/09/2019	
	£	£	£	£
Receipts				
<u>Voluntary Incoming</u>				
Donations & membership	10,117		7,437	
Trust funding & grants	<u>0</u>	10,117	<u>0</u>	7,437
<u>Other incoming Resources</u>				
Shop takings	11,109		20,537	
Other receipts - collections	1,029		1,725	
Covid grants	<u>17,630</u>		<u>0</u>	
		<u>29,768</u>		<u>22,262</u>
<u>Total Receipts</u>		39,885		29,699
 Payments				
Wages & Employers NIC	11,008		11,335	
Rent & rates	8,068		8,287	
Heat & light	960		1,157	
Insurance	768		764	
Printing, postage & stationery	361		494	
Telephone	1,383		2,023	
Donation	250		452	
General expenses	1,751		3,083	
Advice services	3,649		3,122	
Charitable grants - Baron	0		0	
Davenport				
Cash thefts	<u>0</u>		<u>900</u>	
Total Outgoing		<u>28,198</u>		<u>31,617</u>
Surplus of receipts over payments		11,687		(1,918)
Adjusted bank & cash in hand as at 1 st October 2019		16,129		18,047
Adjusted bank & cash in hand as at 30 th September 2020		<u>27,816</u>		<u>16,129</u>

Churches Together in Willenhall

	2020	2019
	£	£
<u>Donations & membership</u>		
Subscriptions	300	275
Church donations	4,185	4,185
Donations	5,632	2,977
	<u>10,117</u>	<u>7,437</u>
<u>Trust funding & grants</u>		
Express & Star	0	0
James Beattie Trust	0	0
St Peters Tamworth	0	0
Baron Davenport - grant	0	0
	<u>0</u>	<u>0</u>
<u>General expenses</u>		
Refreshments	63	257
Performing rights	390	377
Travel	237	812
Software	0	0
Miscellaneous	782	1,554
Literature	64	83
Christian crosses & other items	215	0
Food bank	0	0
Advertising	0	0
	<u>1,751</u>	<u>3,083</u>