

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: 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.

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

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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:

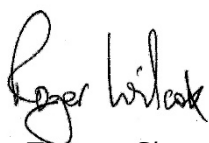
- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

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	
		Not es	£	£	£
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

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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>