

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

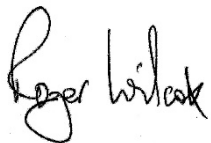
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

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

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	<u>0</u>	9,469	<u>0</u>	10,117
<u>Other incoming Resources</u>				
Shop takings	9,973		11,109	
Other receipts – collections	362		1,029	
Covid grants	<u>9,669</u>		<u>17,630</u>	
		<u>20,004</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	<u>0</u>		<u>0</u>	
Total Outgoing		<u>25,050</u>		<u>28,198</u>
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>