

Charity registration Number: 1095786

CHALLENGE COMMUNITY CHURCH

Receipts and Payments Accounts

For the year ending 31 August 2020

CHALLENGE COMMUNITY CHURCH
Financial Statements
For the year ending 31 August 2020

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CHALLENGE COMMUNITY CHURCH

Trust Information

Status

Challenge Community Church, Hereford, is registered with the Charity Commissioners (No. 1095786) and constituted by a Deed of Trust dated 19 July 2002.

Trustees

The Charity is administered by the Trustees, who are at the time of signing this report:

Mr S Sully	Mr IJ Cracknell
Mr SWJ Grisman	Mr JGM Erwin
Mr C Over	Mr FD Erwin

Western Counties Trust are custodian trustees to the church premises at 40 Belmont Road,

Elders

Mr S Sully
Mr C Over
Mr M Roberts
Mr FD Erwin

Church Office

40 Belmont Road
Hereford
HR2 7JW

Registered Office

131 St Peter's Close
Moreton-on-Lugg
Hereford
HR4 8DW

Bankers

Lloyds TSB
High Town
Hereford
HR1 2AE

CHALLENGE COMMUNITY CHURCH

Trustees' Report

For the year ending 31 August 2020

The trustees submit their annual report and financial statements for the year ended 31 August 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (FRS 102) 'Accounting and Reporting by Charities' in preparing their annual report. The financial statements have been prepared in accordance with the accounting policies set out on pages 12 and 13, and comply with the charity's governing documentation, applicable law and the requirements of the SORP.

Constitution

The charity is an unincorporated charity and is governed by its Trust Deed.

Object of the charity

To advance the Christian faith, in accordance with the Statement of Doctrines and Practices set out in the Schedule appended to the deed, mainly but not exclusively in the Hereford area.

Structure, governance and management

The charity is ultimately run by the Trustees. The Trustees have the authority to exercise their powers to further the objects of the charity. The Trustees meet at least once a year but delegate the day to day decision making on the running of the Church to the Elders of the Church, some of whom are also Trustees. The Elders meet formally twice a month to consider the management and pastoral needs of the fellowship.

Mr Steve Sully is the church pastor and is working two days a week for the fellowship. Every future Trustee shall be appointed by a resolution of Trustees passed at a special meeting. Training is available for Trustees as the need arises. The Elders take responsibility for the management of risk and have set up a team to identify, assess and mitigate areas of risk.

Objectives and activities

The church meets every week at 40, Belmont Rd, Hereford. Our objective is to reach out to people in the surrounding community, witness for, teach about, and demonstrate the love of, Jesus Christ and trust and pray that He becomes their own personal saviour. This is undertaken through weekly meetings for teaching and worship; specific evangelistic and outreach events; the work of our Community Link worker; The Storehouse Ministry (provision of foodstuffs to people in desperate need); Neighbourhood Chaplains; Koffee and Kids club; Who Let the Dads Out; coffee mornings; and various children's ministries.

Gifts to external organisations and individuals are considered by the Elders from time to time on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. No commitments have been made for long term support.

Related parties

The Trustees received no remuneration as a result of their office during the year. No Trustee, or other person related to the charity, apart from as detailed in note 7, had any personal interest in any contract or transaction entered into by the charity during the year.

Review of developments

The Church continues to be led by four Elders, Steve Sully, Foster Erwin, Chris Over and Malcolm Roberts. Steve is the Lead Elder/Pastor employed on a 15 hours per week contract. The elders meet twice each month, one being a 'business' meeting and the other a prayer meeting.

CHALLENGE COMMUNITY CHURCH
Trustees' Report (continued)
For the year ending 31 August 2020

We also have a committed and dedicated team of Ministry Leaders taking responsibility for various ministries within the church.

The report for this year is best broken down into two periods:

- Period 1 September 2019 – March 2020 (pre Covid)
- Period 2 April -August 2020 (during Covid restrictions)

Period 1

Our Sunday morning services attract an average congregation of 60 as of the end of the reporting year. Our music group continues to serve us well although we would love to see more gifted musicians within the church to both enhance our music and to enable our current team to have some Sundays off just to be worshippers without the responsibility of playing.

Our preaching has included:

More than a story – familiar Bible stories for an adult audience.

Sun Stand Still – exploring what it means to have a bold audacious faith (based on the best selling book).

I'm In – what it means to be a committed, active member of Challenge.

40 Days in the Word – How to study the Bible and apply it to our daily life (Rick Warren/Saddleback resource).

We continue to provide speakers for many churches across the county and beyond.

Whilst our Sunday School numbers are low they continue to enjoy a well thought out, creative programme of teaching and they are growing in knowledge and faith.

TNT, our Sunday Morning group for 11-16 year olds meet in their own, comfortable youth room where they are able to learn in a relaxed and relevant way. Through Bible study and teaching, discussion, clips and presentations, the young people are encouraged to delve deeper into the Bible and see how it applies to their lives. There are opportunities to be creative and reflective.

Our youth work continues to thrive. On Friday nights 'Ignite' and 'Boom' attract some 60 young people with both groups running a varied programme including a weekly 'God Slot' with creative Bible teaching. We strive to connect with their families and in December invited the parents to a three course meal and a record number of families attended.

Schools work has also continued with regular assemblies in Marlbrook and Blackmarston schools. We lead two assemblies each month in Marlbrook, one for Key Stage 1 the other for Key Stage 2. Both assemblies are similar in content as we use Open the Book material. Feedback informs us the children and staff really look forward to these assemblies.

Our weekly After School Club at Marlbrook is unashamedly Bible based. Each week some 30 children attend. The school continue to value the relationship with the church. Liz Greenow, our Community Link Worker has been invited to lead several RE lessons in Marlbrook.

CHALLENGE COMMUNITY CHURCH
Trustees' Report (continued)
For the year ending 31 August 2020

We continue to work hard at connecting with our community. In September our annual Fun Day saw hundreds of people join us in our building for various activities and many good conversations were had.

Later in September we had a team from ToughTalk share a weekend with us. These are ex gangsters, bouncers, addicts etc who have seen their lives transformed by Jesus. Using power lifting demonstrations, competitions and testimony they had a great impact and their visit was a highlight of the year.

We promoted an Alpha course to take place in October/November but unfortunately we did not have take up.

In December we sang carols in our local Tesco store and hosted our second Wonder Wander at the Greenow's farm. Sheltered from the elements in a barn we enjoyed a 'Living Nativity'(including donkeys!), carols, a short message and refreshments.

Our Wednesday Life Group have a great connection with Southgate Court, a sheltered living community just across the road from the church building. In December we hosted an Afternoon Tea attended by over 25 residents with entertainment provided by a group of Christian singers from Leominster.

As is our custom we started the New Year with a Half Day of Prayer in January.

Neighbourhood Chaplains

Our partnership with Community Brokers and Community Connectors (both initiatives within Herefordshire County Council) has flourished with regular requests made for help including clearing overgrown gardens, befriending isolated and/or vulnerable adults and assisting with basic household chores.

Challenge has a very close link with Vennture, a Christian charity in the city that oversees several ministries including Street Pastors, Family Pastors, Vennture Ambassadors, Youth Mentoring and support for the homeless. Many members of Challenge are either staff or volunteers and we provide a regular monthly gift to Vennture.

Malc Roberts (one of our Elders) shared with the church that he has been prayer walking in Hunderton weekly. Hunderton is a housing estate close to the church with a high index of social and financial deprivation. From this he felt the Lord was telling him that the church needs to build a 'Spiritual Wall' around the area to repel and keep out any dark forces. After discussion we agreed to hire the local scout hut once a month and invite residents to come with prayer requests. We also invited CCC members commit to praying regularly for one street in the area.

Sadly the onset of Covid has prevented us from launching the prayer meetings but we believe God is using this time to prepare the hearts of residents whilst our members continue to pray for their street.

Earlier in 2019 Faye Roberts shared with the elders her conviction that God was calling her to full time Christian service. As a teacher in a local secondary school Faye approached the head asking for a 'year out' for time to explore where this calling may lead. The school declined her offer so, as a step of faith, Faye resigned.

CHALLENGE COMMUNITY CHURCH

Trustees' Report (continued)

For the year ending 31 August 2020

At the outset of 2020 Faye spent 6 weeks in the USA, to serve within Life Church whilst also taking time to gain clarity of the calling the Lord was placing upon her.

Faye returned and shared with the elders that, whilst this was not what she expected, she felt a clear calling to serve within Challenge. After discussion and prayerful reflection we agreed that her calling was of the Lord and appointed Faye on a 22.5 hour contract to oversee and develop our youth work, take a greater role in our preaching and lead on projects aimed at making the church relevant and accessible.

One of Faye's first requests was to form a working party of elders and a couple of worship leaders to look at our Sunday mornings and see how we could make our gatherings truly 'relevant and accessible'. As a result our services are reduced from 90 minutes to 60, communion would still be held regularly but necessarily restricted to the first Sunday of each month and we would strive to bring greater variety to each week (e.g. use of drama, testimonies).

Period 2

As Covid struck, Challenge had to close our doors and find ways of 'Doing Church Differently'.

Concerned over the possible financial impact of Covid, Steve Sully was asked and agreed to move to hourly pay rather than salary as working hours were likely to be less than the 15 hours per week contracted.

Initially for Sunday mornings we invited people to share a short, written reflection with a few songs which was collated by Kath Erwin and sent out to church members.

We quickly signed up for a Zoom account and began weekly Tuesday evening 'virtual prayer meetings' which continue today.

Our Neighbourhood Chaplains received many requests to help with shopping, transport, collecting prescriptions etc for those who were vulnerable and shut in.

When restrictions were eased we decided not to meet immediately but wait until we had undertaken a comprehensive risk assessment. With all the necessary measures in place we planned to resume Sunday morning services in September, possibly live streaming.

In April the Elders will meet for a time away to think about how our Sunday morning worship and teaching can be improved.

Clearly it has been a difficult second half of the year with nearly all activity coming to a halt in March. Nevertheless, we have seen positive outcomes:

- We believe the appointment of Faye will prove to be of huge value to the fellowship.
- Kath Erwin has made a real impact in collating our 'Doing Church Differently' Sunday morning programmes, taking ownership of social media and setting up a WhatsApp group for members to share favourite songs, bible verses and simply stay in touch with one another.
- Tuesday evening prayer meetings have been regularly attended by a core group of members.
- Finances have remained in good health.
- Through Neighbourhood Chaplains we have been able to pray for and with people from outside the fellowship whilst taking opportunities to share our faith with them.

CHALLENGE COMMUNITY CHURCH
Trustees' Report (continued)
For the year ending 31 August 2020

We go forward into uncertain times but trusting in our God who is the same, yesterday, today and forever and recognising that these difficult times are but temporary.

Public benefit statement

Identifiable Benefits, related to the aims of the charity

Through the regular worship & prayer meetings, Bible studies, children's clubs, social action programmes and personal visitation the Christian Faith is shared and people in the community helped. Individuals have become Christians, had their faith developed and lifestyles impacted. As part of community life families have been supported.

Beneficiaries

In addition to Church members, families, other regular attendees and friends anyone is welcome to attend appropriate events without restriction. We seek to be available to all in the community.

The Trustees consider that they have complied with their duties under the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission.

Reserves policy

It was agreed at the Trustees meeting on 19 April 2021 to aim to build up reserves in the General Fund equivalent to three months expenditure (approx. £10,000) and a base level of reserves of £6,000 (only necessary expenditure below base reserves). The Trustees review this policy from time to time and agree that it is still appropriate.

Reserves are currently higher than this due to the desire to hold funds to help us transition to funding 100% of the Community Link Workers now that the CSI grant has ceased.

No limit has been put on the Restricted Funds (Building, Mission, Community Worker and Storehouse) as these are being held for a specific purpose and spent when the need arises.

Risk management policy

The operations team have reviewed and updated the risk management policies of the church; when finalised these are passed to the Elders for adoption. The policy is to review the risk assessments on a two year rotational basis.

The principal risks currently identified, and strategies for managing those risks are as follows:

- Adequate funds to meet commitments. Addressed through the preparation of an annual budget; regular monitoring of income and expenditure by treasurer; periodic review by Elders at finance meetings.
- Safeguarding vulnerable adults and children. Addressed through a Safeguarding Officer; Child Protection and Safeguarding policy kept up to date through review and being a member of CCPAS; training.
- Health and safety on church premises. Addressed through a member being tasked to monitor the condition of premises; fire drills; regular maintenance; promoting the need to consider health and safety during activities.

CHALLENGE COMMUNITY CHURCH
Trustees' Report (continued)
For the year ending 31 August 2020

Results and financial review

The financial statements for the year to 31 August 2020 have been prepared on a Receipts and Payments basis.

Net movement of funds for the Church were a total of £5,069 decrease for the year. This is made up of a £4,130 decrease on the General Fund, a £939 decrease with respect to restricted funds.

The General Fund received income of £38,566 (2019 - £45,723) which is a 15.7% decrease on the previous year, due to a decrease in giving. The decrease in relation to collections was due to not being able to hold any services since the middle of March as a result of COVID-19. The General Fund running expenditure was £33,824 (2019 - £40,841) which was a 17.2% decrease from last year. The main variances were that there was approximately £4,100 of equipment purchases and building improvements in the previous year. Other decreases were a drop in evangelism costs - due to only hosting the Tough Talk outreach; and ministry expenditure - mainly because there was no youth weekend away.

The main transfers between funds were £8,572 from the General Fund to the Community Worker Fund to meet the costs of this initiative. £300 has been transferred from the General Fund to the Mission Fund as a gift to Project India.

The Restricted Funds showed incoming resources (received or transferred) of £13,102, which are shown in more detail in note 8. £5,495 was given or transferred to Mission Fund and was either passed on during the year, or shortly after the year end, to the mission works that the church supports (see note 5). A further £7,305 was granted to missions and those in Christian work from the General Fund. Therefore in total 24.7% of the church income was gifted to missionary works during the year. The Mission Fund shows a deficit of £163 which will be cleared by Gift Aid claims in the coming year. The Storehouse Fund continues to be very active with income in the form of gifts received of £1,529 and expenditure of £895. These accounts only reflect the financial gifts to the Storehouse Fund and how they were spent. It was not practical to value and record in these accounts the provisions that are given by members and passed on to those in need. The Building Fund received gifts of £695 and £3,130 has been spent so far refurbishing the front entrance. We received £1,100 from the Hereford Community Grant Fund to help the church support families in the community who were particularly struggling as a result of COVID-19. This predominantly took the form of providing food parcels.

The Community Worker Fund received the final tranche of a grant from the The Laing Trust under the Church Strengthening Initiative of £4,583 and transfers from the General Funds of £8,572 to cover the expenditure incurred in relation to this work, which includes costs relating to Neighbourhood Chaplains.

CHALLENGE COMMUNITY CHURCH
Trustees' Report (continued)
For the year ending 31 August 2020


Statement of Trustees responsibilities

Charity law requires trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the payments and receipts of the Charity for that period. In preparing these accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act. They are also responsible for safeguarding the assets of the Charity and hence take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees confirm that the accounts comply with current statutory requirements and those of the Charity's Trust Deed.

Signed for and on behalf of the
Trustees of Challenge Community Church



Trustee

19/4/21

Date

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHALLENGE COMMUNITY CHURCH

I report on the accounts of the charity for the year ended 31 August 2020, which are set out on pages 10 to 16.

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(2) 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 Commissioners. 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 the 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 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; and
 - to prepare accounts which accord with the accounting records and to 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.



Independent Examiner

11th February 2021.
Date

Mr D Hill
Jalna, Chapel Lane
Bodenham Moor
Herefordshire
HR1 3HR

CHALLENGE COMMUNITY CHURCH
Receipts and Payments Account
For the year ending 31 August 2020

		General	Desig-	Rest-	Total	Total
		Fund	nated	ri-cted	Funds	Funds
	Note	£	Funds	Funds	2020	2019
			£	£	£	£
Receipts						
Voluntary Receipts						
Regular giving from members						
Tax effective giving	2	23,490	-	3,960	27,450	34,578
Collections	2	3,341	-	2,001	5,342	7,062
Income Tax recovered	2	7,128	-	1,458	8,586	9,647
Other voluntary receipts		1,205	-	-	1,205	419
Activities for generating funds		746	-	-	746	394
Receipts from church activities		2,643	-	-	2,643	4,424
Grants received	2	-	-	5,683	5,683	6,000
Investment income		13	-	-	13	14
Total income		38,566	-	13,102	51,668	62,538
Payments						
Costs of generating funds						
Church activities	3,4	26,519	-	17,468	43,987	44,619
Grants payable (mission gifts)	5	7,305	-	5,445	12,750	11,623
		33,824	-	22,913	56,737	56,242
Purchase of new equipment		-	-	-	-	3,557
Building improvements		-	-	-	-	554
Loan repayments and interest	4	-	-	-	-	3,269
Total payments		33,824	-	22,913	56,737	63,622
Excess Receipts over Payments		4,742	-	(9,811)	(5,069)	(1,084)
Transfers between funds	6,8,9	(8,872)	-	8,872	-	-
Net movement on funds		(4,130)	-	(939)	(5,069)	(1,084)
Funds brought forward		24,594	3,912	4,969	33,475	34,559
Funds carried forward		20,464	3,912	4,030	28,406	33,475

CHALLENGE COMMUNITY CHURCH
Statement of Assets and Liabilities
As at 31 August 2020

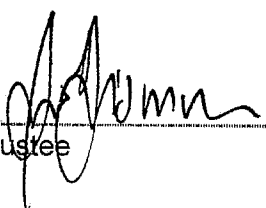
	Note	2020 £	2019 £
Fixed assets			
Premises at 40 Belmont Road, Hereford		423,023	423,023
Fixtures and fittings		8,539	10,859
Equipment		<u>2,712</u>	<u>4,438</u>
		<u>434,274</u>	<u>438,320</u>

Western Counties Trust are Custodian Trustees of the church property at 40 Belmont Road.

Cash funds

Lloyds Bank Current account	114	2,940
Lloyds Bank Deposit account	28,007	30,000
Petty cash	-	50
Storehouse petty cash	13	13
Ignite tuck shop petty cash	<u>272</u>	<u>472</u>
	<u>28,406</u>	<u>33,475</u>

Signed for and on behalf of the
Trustees of Challenge Community Church



Trustee

19/4/21

Date

CHALLENGE COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 August 2020

1 Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

Basis of accounting

The financial statements are prepared under the historical cost convention, and using the Receipts and Payments basis.

Fund accounting

The church maintains various types of funds as follows:

Restricted Funds

Restricted Funds represent gifts received for specific purposes. Challenge Community Church has six such funds.

- The Building Fund represents monies given for the acquisition and refurbishment of a building in which Challenge Community Church can run its activities.
- The Mission Fund represents monies given to support missionary works which is reviewed on an annual basis. The church does not enter into commitments to support any given beneficiary beyond the end of its financial year.
- The Storehouse Fund represents monies given to fund of people in the local community, mainly in the form of food parcels. The beneficiaries are brought to our attention by local social services.
- The Bundles of Hope Fund represents monies given to support mothers with new born babies in need of practical support through gifts of necessary goods.
- The Community Worker Fund represents monies given to support the employment of a community worker.
- The Hereford Community Grant Fund represents monies given to help provide food to those in need as a result of COVID-19.

Designated Funds

Designated Funds are amounts that have been put aside out of unrestricted funds at the discretion of the trustees. Challenge Community Church has two such funds.

- The Computer Fund ensures that funds are retained to provide for the replacement of this asset.
- The Project Fund has been set up to ring fence some larger one off gifts to the church. The Trustees wish these funds to be used for specific evangelistic projects that we would normally find difficult to fund from regular giving or to release to general funds in a planned way.

CHALLENGE COMMUNITY CHURCH

Notes to the accounts

For the year ending 31 August 2020

Unrestricted Funds

The General Fund represents unrestricted income that is expendable at the discretion of the Trustees in the furtherance of the objects of the charity.

Fixed assets

Western Counties and South Wales Evangelisation Trust are Custodian Trustees for the church property at 40 Belmont Road, Hereford, HR2 7 JW. The £423,023 premises costs shown in the Statement of Assets and Liabilities represent the purchase and refurbishment costs of these premises and continues to be an asset of Challenge Community Church under this arrangement.

Equipment, fixtures and fittings are recorded on the statement of assets and liabilities at cost less an estimated decrease in value.

2 Analysis of Restricted Fund Receipts

	Building Fund £	Mission Fund £	Store- house Fund £	Sub Total £
Receipts from donors				
Tax effective giving	20	3,370	570	3,960
Collections	-	1,205	796	2,001
Income Tax recovered	675	619	164	1,458
Other voluntary receipts	-	-	-	-
Grants received	-	-	-	-
Total income	695	5,194	1,530	7,419

	Hereford Community Grant Fund £	Bundles of Hope Fund £	Community worker Fund £	2020 Total £	2019 Total £
Receipts from donors					
Tax effective giving	-	-	-	3,960	6,522
Collections	-	-	-	2,001	2,962
Income Tax recovered	-	-	-	1,458	1,331
Other voluntary receipts	-	-	-	-	-
Grants received	1,100	-	4,583	5,683	6,000
Total income	1,100	-	4,583	13,102	16,815

The grant received during the year was from the Stewards Laing Ltd towards the cost of a Community worker.

CHALLENGE COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 August 2020

3 Analysis of General Fund payments - Church Activities

	2020	2019
	£	£
Wages and expenses	9,582	9,267
Speaker expenses	319	1,000
Evangelism and outreach costs	2,857	4,463
Ministry expenditure	3,238	6,140
Running costs	3,663	4,132
Repairs	1,794	1,247
Utilities	5,066	3,678
	<u>26,519</u>	<u>29,927</u>

4 Analysis of Restricted Fund Payments

	Building	Mission	Store-	Sub
	Fund	Fund	house	Total
	£	£	Fund	£
Church activities				
Wages and pastoral support	-	-	-	-
Ministry expenditure	-	-	895	895
Running costs	-	-	-	-
Repairs	3,130	-	-	3,130
	<u>3,130</u>	<u>-</u>	<u>895</u>	<u>4,025</u>
Grants payable (see note 5)	-	5,445	-	5,445
Loan repayments and interest	-	-	-	-
	<u>3,130</u>	<u>5,445</u>	<u>895</u>	<u>9,470</u>

	Hereford	Bundles	Community	2020	2019
	Community	of Hope	worker	Total	Total
	Grant Fund	Fund	Fund	£	£
Church activities					
Wages and pastoral support	-	-	13,155	13,155	12,870
Ministry expenditure	267	21	-	1,183	1,822
Running costs	-	-	-	-	-
Repairs	-	-	-	3,130	-
	<u>267</u>	<u>21</u>	<u>13,155</u>	<u>17,468</u>	<u>14,692</u>
Grants payable (see note 5)	-	-	-	5,445	-
Loan repayments and interest	-	-	-	-	3,269
	<u>267</u>	<u>21</u>	<u>13,155</u>	<u>22,913</u>	<u>17,961</u>

CHALLENGE COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 August 2020

5 Grants payable	General Fund	Mission Fund	2020	2019
	£	£	£	£
Bodenham Christian Fellowship	100	-	100	-
Counties	-	1,347	1,347	1,332
Counties evangelist - Phil Davies	-	-	-	196
Craig and Georgie Dowling	-	641	641	-
Fijian church ministry	-	-	-	250
Solomon Nathaniel	-	898	898	390
OM India	-	40	40	208
Project India	-	300	300	600
Marc and Debbie Smalley	-	-	-	318
Storehouse	-	187	187	159
Joel and Emily Thibault	-	570	570	550
Three Counties Show	-	161	161	203
Vennature	6,000	970	6,970	6,898
Warwick CU	-	331	331	266
Other grants	1,205	-	1,205	253
	<u>7,305</u>	<u>5,445</u>	<u>12,750</u>	<u>11,623</u>

6 Transfers between funds

£8,572 has been transferred from the General Fund to the Community Worker Fund being the church's commitment to meet expenditure in relation to this activity.

£300 from the General Fund to the Mission Fund to meet our commitment to Solomon Nathaniel for Project India.

7 Related party transactions

Mr S Sully is a Trustee of Challenge Community Church and was the pastor for the year. In return for the services that he provided to the fellowship, the church has paid him £9,582.

Elders and their spouses have claimed reimbursement, from time to time, for sundry expenditure incurred in relation to church activities.

CHALLENGE COMMUNITY CHURCH
Notes to the accounts
For the year ending 31 August 2020

8 Analysis of restricted funds	Building	Mission	Store-house	Sub total
	Fund	Fund	Fund	
	£	£	£	£
Balance brought forward	4,303	(213)	(121)	3,969
Receipts	695	5,195	1,529	7,419
Payments	(3,130)	(5,445)	(895)	(9,470)
Transfers in/(out)		300	-	300
Balance carried forward	<u>1,868</u>	<u>(163)</u>	<u>513</u>	<u>2,218</u>

	Sub total	Hereford	Bundles	Community	Total
	Community	Grant	of Hope	Worker	
	Fund	Fund	Fund	Fund	
	£	£	£	£	£
Balance brought forward	3,969	-	1,000	-	4,969
Receipts	7,419	1,100	-	4,583	13,102
Payments	(9,470)	(267)	(21)	(13,155)	(22,913)
Transfers in/(out)	300	-	-	8,572	8,872
Balance carried forward	<u>2,218</u>	<u>833</u>	<u>979</u>	<u>-</u>	<u>4,030</u>

The Mission Fund is showing an overdrawn positions at the year end due to funds being distributed and based on Gift Aid not yet received by the church.

9 Analysis of designated funds	Project	Computer	Total
	Fund	Fund	
	£	£	£
Balance brought forward	2,282	1,630	3,912
Receipts	-	-	-
Payments	-	-	-
Transfers in/(out)	-	-	-
Balance carried forward	<u>2,282</u>	<u>1,630</u>	<u>3,912</u>