

# CATFORD COMMUNITY CHURCH

England & Wales · Charity number 1103390

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [05039733](#)

**Registered** 2004-04-26

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Here For Good  
17 Sydenham Road  
London  
SE26 5EX

**Phone** 02082491970

**Email** [admin@catfordonline.org.uk](mailto:admin@catfordonline.org.uk)

**Website** [www.catfordonline.org.uk](http://www.catfordonline.org.uk)

## Activities

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**Objects:** 3.1 TO PROMOTE AND ADVANCE THE CHRISTIAN FAITH THROUGHOUT THE WORLD GENERALLY INCLUDING BY THE WORSHIP OF GOD, THE INSTRUCTION AND EDIFICATION OF CHRISTIANS, THE CARE AND CHRISTIAN INSTRUCTION OF YOUNG PEOPLE AND CHILDREN AND THE EVANGELISATION OF NON-CHRISTIANS.3.2 TO RELIEVE POVERTY, HARDSHIP, SICKNESS AND DISTRESS AMONG ALL PEOPLES OF THE WORLD.3.3 TO PROMOTE EDUCATION AND TRAINING.3.4 TO SUPPORT SUCH OTHER CHARITIES AND CHARITABLE PURPOSES AS THE TRUSTEES SHALL DECIDE.

**Activities:** The principle activities of the charity include the arrangement of public community events open to all, weekly Christian services services open to all, regular children's and youth events, regular elderly events in the community and provision of support and pastoral services.

## Classification

- **How:** Provides Human Resources, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** GREATER LONDON
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-29	£8,502	£60,502	-	-
2023-12-31	£61,276	£72,363	-	-
2022-12-31	£81,481	£71,808	-	-
2021-12-31	£80,939	£69,731	-	-
2020-12-31	£92,066	£74,022	-	-

## Trustees

Name	Role	Appointed
Elizabeth Mary Maxted		2013-06-18
Malcolm Holman		2023-06-29
Margaret Joy George		2016-07-06
NICOLE ADAMIDES		2014-09-24
Philip James Wood		2023-06-29

**CATFORD COMMUNITY CHURCH**

England & Wales - Charity number 1103390

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# Accounts

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# Catford Community Church

Report and Accounts

Year ended 31 December 2023

**Neil Atherton Accountancy  
Services Limited**



**CATFORD COMMUNITY CHURCH**  
**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

<b>Trustees</b>	Margaret George (Chair) Nicole Adamides Stuart Checkley (resigned 29 <sup>th</sup> June 2023) Malcolm Holman (appointed 29 <sup>th</sup> June 2023) Elizabeth Maxted (appointed 18 <sup>th</sup> June 2023) Andrew Wilson (resigned 29 <sup>th</sup> June 2023) Philip Wood (appointed 29 <sup>th</sup> June 2023)
<b>Key Staff</b>	Ian Butcher (resigned 1 <sup>st</sup> October 2023)
<b>Governing Document</b>	Memorandum & Articles of Association dated 10 February 2004
<b>Company Registration Number</b>	05039733
<b>Charity Registration Number</b>	1103390
<b>Principal Address</b>	The Point, 401 Lewisham High Street, London SE13 6NZ
<b>Registered Office</b>	Here for Good 17 Sydenham Road, Sydenham SE26 5EX
<b>Independent Examiner</b>	Neil Atherton (ACMA, CGMA) Neil Atherton Accountancy Services Limited Rosemount, Garden Close Lane, Newbury RG14 6PR
<b>Bankers</b>	HSBC 149 Rushey Green Catford, London SE6 4BQ

<b>Contents</b>	<b>Page</b>
Company Information	1
Trustees' Annual Report	2-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Accounts	10-17
Detailed Statement of Financial Activities with Comparatives	18

# **CATFORD COMMUNITY CHURCH**

**A charity (1103390) and a company (05039733) limited by guarantee**

## **TRUSTEES' REPORT**

**for the year ended 31 December 2023**

The Trustees present their annual report together with the Financial Statements of the company for the 1 January 2023 to 31 December 2023. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

## **OBJECTIVES AND ACTIVITIES**

### **a. Policies and objectives**

The principal object of the charity is to promote and advance the Christian Faith throughout the world generally including the worship of God, the introduction and edification of Christians, the care and the Christian instruction of young people and children and the evangelisation of non-Christians.

### **b. Activities for achieving objectives and to further the charity's purpose of Public Benefit**

The principal activities of the charity include the provision of religious services and public community events that are open to all.

Our Sunday services continued at St. Luke's, Downham through the first half of 2023, although we were pleased to relocate to The Point in Catford from July 2023. This allowed us to return to meeting on Sunday mornings and to be closer to the centre of Catford.

Public community events mostly take place at the Point. These activities are open to all and include English classes which are especially for refugees, a toddler group known as PlayPoint for local residents, and a walk-in session called Connection Point which provides cake and conversation to passers-by including those in obvious need. There is also a knitting group for local residents. When the church is not using The Point, it is let to other local groups whose activities are of similar public benefit; these include refugee groups and health-focused groups as well as activities for young people.

Pastoral support is offered on an individual basis to church members and through small groups that meet in members' houses or online.

Two households in the church foster and adopt vulnerable children, including the leader of the church, and we are registered as a Home for Good partner church.

In the above paragraphs the Trustees have paid regard to guidance issued by the Charity Commission on public benefit, in deciding what activities the charity should undertake and, in particular, the special guidance for those charities that have been set up for the advancement of religion.

# ACHIEVEMENTS AND PERFORMANCE

## a. Key financial performance indicators

At the end of 2023 total funds were £55,914, compared to £65,298, at the end of 2022.

During the year income fell significantly by £20,205, to £61,276 (2022: £81,481) as the church planned to reduce its Sunday morning activities, whilst expenditure remained relatively constant at £70,660 (2022: £71,808). As a result, there was a deficit for the year of £9,384 (2022: £9,673 surplus) and the charity's net assets reduced by this amount to £55,914.

The key driver of the fall in income was regular giving with a number of key families moved out of the locality. As a result donations fell by £23,501 to £48,428 (2022: £71,929). This was offset slightly by small increases in other areas including Investment Income: up £655 to £724 as a result of bank interest rate rises, and Charitable Activities: up £683 to £735 as the church celebrated its 21<sup>st</sup> anniversary. Other Income rose by £1,958 through an increase in rental income activity at The Point to £11,389 (2022: £9,431).

With expenditure, key movements were the £3,154 reduction in salary costs to £19,834 (2022: £22,988) due to the Senior Leader standing down on 1<sup>st</sup> October 2023. This was offset by a £2,911 increase in grants paid out to £10,499 (2022: £7,588) which represented the increased giving to support individuals working on the overseas mission field.

## b. Review of activities

**Community services.** The English classes, the walk-in community outreach (Connection Point) and toddler group (Playpoint) continued to meet regularly at The Point throughout the year. The knitting group met both online and in person. Other community services were provided by local groups who hire The Point on a sessional basis; the number of groups providing services remained similar throughout the year.

**Sunday services** were held at St Lukes Church, Downham, in the afternoons until July. No other suitable venue in Catford became available, including our previous venue, despite efforts to locate a suitable location for Sunday mornings, but during the year the church applied for a variation of planning permission to permit services to be held at The Point on Sunday mornings. This was approved, and services began taking place at The Point from July.

Through the year, the congregation gradually reduced in size, as a number of people moved out of the local area or out of London completely, which meant that The Point was a good size for the remaining congregation.

**House groups** continued to meet online with one reverting to in-person meeting, as did the weekly prayer meeting. Monthly men's and women's breakfasts continued through the year.

### Overseas workers

Greg and Sophie Sangwine returned to **Zimbabwe** in April 2023, and began a new school, "Way Maker School" for pupils who have additional needs or have been unable to access mainstream education for other reasons. The congregation encouraged and supported them in prayer as they considered this option, and as they made their return.

We continued to support the **iNet Trust** which supports overseas workers from the Transform Network of churches of which we are part. Members of the church contributed to the annual conference for overseas workers.

### Leadership of the church

Ian Butcher led the church with a team of five others, who are appointed in conjunction with the church membership. Ian had been in post for 9 years, and in June 2023 announced his intention to step down from his role as leader as of October 2023.

The Leadership Team and Trustees considered the implications of this, and looked at options for how the church would move forwards, including whether to look for a partnership with another church and whether to replace Ian with another employed leader. We also considered the reduction in size of the congregation, knowing that others on the Leadership Team were also planning to move on from the church, and the financial position of the church. The congregation were brought into these discussions and asked to pray for

wisdom for the way ahead.

Following discussions, the Leadership and Trustees made the difficult decision to close weekly Sunday services by the end of the year, with the Leadership Team leading the church together for the final few months. During this time, the Leadership encouraged members of the congregation to be visiting other churches that could potentially be their new church families. Weekly services ended on 17<sup>th</sup> December 2023, though there were still some services taking place into 2024.

The church provided Ian with a pension under the Government's Automatic Enrolment scheme.

**Links with other churches.** We value our ongoing local relationships with Transform Network, a network of local churches mainly in Lewisham Borough. We are also a member of a wider network of churches which support overseas workers. We are also members of the Lewisham Inter-Faith Forum which promotes local community.

**Rental of The Point.** The Point is a small shop front space on Lewisham High Street from which most of our community services are given. The space we use is fit for purpose, but the building as a whole is in a poor state of repair. The lease expires on August 25<sup>th</sup> 2024, and as part of the discussions on the future of the church, it was decided to give notice in February 2024 that we would not renew the lease at its expiry.

## FINANCIAL REVIEW

### **a. Going concern.**

Whilst The Trustees are evaluating the next steps for the charity, they have a reasonable expectation that the company has adequate resources to support itself for the immediate future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

### **b. Investment policy and performance**

The company does not invest monies in shares but places surplus funds in deposit or money market accounts to earn interest prior to its being withdrawn for use within the company's activities.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### **a. Constitution**

The company is a charitable company limited by guarantee and was set up by a Memorandum of Association on 10 February 2004. and is a registered charity number 1103390.

### **b. Method of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the governing document being the Articles of Association.

The minimum number of members of the Board of Directors shall be three. At each annual general meeting one third of the Board shall retire, those who retire will have held the office of Trustee the longest.

### **c. Organisational structure and decision making**

The Board meets regularly to discuss the Company's affairs. The Board will, on occasions, ask various people to attend the meetings to discuss certain aspects of the charity requiring specialist knowledge. The church leader attends all meetings of the Board.

### **d. Risk management**

The Trustees continue to assess the major risks to which the Charity is exposed, in particular those related to the operations and finances of the church, and are satisfied that systems and procedures are in place at present to mitigate our exposure to the major risks as best they are able to. One significant risk arises from the poor state of the building in which The Point is located and the Charities' responsibility for a share of any repair costs. For this reason, we negotiated a reduction of our contribution to repair costs in the current lease.

Another risk that we have previously identified arises from the fact that a large proportion of our giving comes from a small group of households. Over the last few years we have seen a reduction in our regular

membership. We increased our efforts to lease The Point to users whose activities meet our charitable objectives, and by the end of 2023 we increased our income from such subletting by over 20% to £11,399 pa. The relocation of our Sunday services to The Point has reduced our property rental outgoing.

We continue to keep a relatively large financial reserve of at least £40,000 in view of the above risks. At the moment the charity holds general unrestricted reserves of £43,911.

## **PLANS FOR FUTURE PERIODS**

### **a. Future developments**

Following the decision taken to end Sunday services, some gatherings were held through January 2024 for members to spend time together and discuss their experiences visiting other churches. Sunday services were held on a monthly basis until Easter for those who had not yet found a new church.

A decision is yet to be made on the future of the charity.

#### **The Point**

The charity continued to hold language classes for refugees, the walk-in morning for any local resident and the knitting group until the end of May 2024.

The charity continued to let the Point for activities that are compatible with its charitable objectives. These included homework classes for immigrant groups, groups run by the Refugee Council and health-focused organisations. These lettings were mostly ceased at the end of May, with some finishing their activities through June and into July.

The current lease on The Point expired in August 2024 and we have informed the owners that we will not be extending the lease. As a result of this the role of Community Leader/Worker will become redundant later in September 2024. At this present time, the trustees are carefully evaluating the next steps for the charity going forward.

#### **Way Maker School Harare**

Greg and Sophie Sangwine returned to Zimbabwe in April 2023, where they have set up a new school specifically catering for those who struggle to access mainstream education. They have been supported by the church pastorally and financially through the year, but have also been taken on by Forest Hill Community Church, another church within the Transform Network and with whom we have a close relationship. Forest Hill Community Church will continue to support Greg and Sophie into the future.

## **EMPLOYEE INVOLVEMENT AND EMPLOYMENT OF THE DISABLED**

Employees have been consulted on issues of concern to them and have been kept informed on specific issues directly by the Trustees. The company carries out exit interviews for all staff leaving the organisation and had adopted a procedure of upward feedback for senior management and the Trustees. The Company has reviewed its Health and Safety Policy and Child Protection Policy. Full details of these are available at the company's offices.

The company has introduced an Equal Opportunities policy as well as a Volunteer's policy. The company has long established fair employment practices in the recruitment, retention and training of disabled staff.

## **RESPONSIBILITIES OF TRUSTEES UNDER COMPANY LAW**

The Trustees are responsible for preparing the Trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the Trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements 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 that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **APPROVAL**

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the Trustees and signed on their behalf by:

**Philip Wood**

Trustee

Date: 17th September 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
CATFORD COMMUNITY CHURCH  
('the Company')**

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 December 2023 on pages 8 to 18 following, which have been prepared on the basis of the accounting policies set out on pages 10 to 11.

**Responsibilities and basis of report**

As the charity's Trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Neil Atherton ACMA (CGMA)

Neil Atherton Accountancy Services Limited  
Rosemount  
Garden Close Lane Newbury  
RG14 6PR

Date: 17th September 2024

**CATFORD COMMUNITY CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE**  
**ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	48,128	300	48,428	71,929
Charitable activities	4	735	-	735	52
Investments	5	724	-	724	69
Other income	6	11,389	-	11,389	9,431
<b>Total income and endowments</b>		<u>60,976</u>	<u>300</u>	<u>61,276</u>	<u>81,481</u>
<b>EXPENDITURE ON:</b>					
Charitable activities	7	70,396	1,967	72,363	71,808
<b>Total expenditure</b>		<u>70,396</u>	<u>1,967</u>	<u>72,363</u>	<u>71,808</u>
<b>Net gains/(losses) on investments</b>		-	-	-	-
<b>Net income/(expenditure)</b>		<u>(9,420)</u>	<u>(1,667)</u>	<u>(11,087)</u>	<u>9,673</u>
<b>Transfers between funds</b>		-	-	-	-
<b>Net income/(expenditure)</b>		<u>(9,420)</u>	<u>(1,667)</u>	<u>(11,087)</u>	<u>9,673</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		63,331	1,967	65,298	55,625
<b>Total funds carried forward</b>	14	<u>53,911</u>	<u>300</u>	<u>54,211</u>	<u>65,298</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 10-18 form part of these accounts.

# CATFORD COMMUNITY CHURCH

## BALANCE SHEET

**AS AT 31 DECEMBER 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>FIXED ASSETS</b>					
Tangible assets	9	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>CURRENT ASSETS</b>					
Debtors	10	12,569	-	12,569	10,195
Cash at bank and in hand	11	45,070	2,003	47,073	60,039
		<u>57,639</u>	<u>2,003</u>	<u>59,642</u>	<u>70,234</u>
<b>CREDITORS: Amounts falling</b>					
due within one year	12	(3,728)	(1,703)	(5,431)	(4,936)
<b>Net current assets / (liabilities)</b>		<u>53,911</u>	<u>300</u>	<u>54,211</u>	<u>65,298</u>
<b>Total assets less current liabilities</b>					
		<u>53,911</u>	<u>300</u>	<u>54,211</u>	<u>65,298</u>
<b>TOTAL NET ASSETS</b>		<u>53,911</u>	<u>300</u>	<u>54,211</u>	<u>65,298</u>
<b>FUND BALANCES</b>					
14					
Unrestricted Funds					
General funds		43,911	-	43,911	53,331
Designated funds		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
		53,911	-	53,911	63,331
Restricted Funds					
		-	300	300	1,967
		<u>53,911</u>	<u>300</u>	<u>54,211</u>	<u>65,298</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023. The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's Trustees for the purposes of charity law) acknowledge their responsibilities

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf on 17th September 2024 by:

Margaret George (Chair)

Philip Wood (Trustee)

Company Number: 05039733

Charity Number: 1103390

The notes on page 10-18 form part of these accounts.

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The Trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the Trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a reducing balance basis to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	33%
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

i) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

j) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

k) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

l) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year-end (i.e., the liabilities exclude any interest chargeable on the loans in future years).

n) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

o) Critical accounting estimates and areas of judgement

The Trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

**3 Donations**

	2023	2022
	£	£
Donations of cash and similar	42,910	63,674
Income tax recoverable	5,518	8,256
	48,428	71,929

**4 Income from charitable activities**

	2023	2022
	£	£
Church retreats and other small events	735	52
	735	52

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

<b>5 Investment income</b>	2023	2022
	£	£
Bank interest	<u>724</u>	<u>69</u>
	<u>724</u>	<u>69</u>
<b>6 Other income</b>	2023	2022
	£	£
Rental income	<u>11,389</u>	<u>9,431</u>
	<u>11,389</u>	<u>9,431</u>
<b>7 Charitable Expenditure</b>	2023	2022
	£	£
<b>a Costs incurred directly on specific activities</b>		
Salaries, travel and expenses	20,678	22,988
Telephone	605	541
Venue hire and associated costs	30,507	34,202
Church activities	<u>3,649</u>	<u>843</u>
	55,439	58,574
Grants payable (note 7c)	11,358	7,588
	<u>66,797</u>	<u>66,162</u>
<b>b Costs incurred on support &amp; administration</b>		
Governance costs		
Independent examiner's fee	1,000	1,000
Printing, publicity, postage and stationery	-	-
Subscriptions & licenses	300	320
Professional fees	2,775	2,933
Website design & maintenance	552	455
Bank charges	99	104
Depreciation of tangible fixed assets	-	-
Insurance	<u>840</u>	<u>834</u>
	<u>5,566</u>	<u>5,646</u>
<b>Total expenditure</b>	<u>72,363</u>	<u>71,808</u>

The fee payable to the independent examiner for preparing and examining the accounts was £1,000 (2022: £1,000).

<b>c Grants payable</b>	Institutions	Individuals	2023
	£	£	£
Grants for UK and overseas mission	4,816	-	4,816
Grants for the relief of poverty	<u>1,359</u>	<u>5,183</u>	<u>6,542</u>
	<u>6,175</u>	<u>5,183</u>	<u>11,358</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2022
	£	£	£
Grants for UK and overseas mission	5,988	-	5,988
Grants for the relief of poverty	<u>1,050</u>	<u>550</u>	<u>1,600</u>
	<u>7,038</u>	<u>550</u>	<u>7,588</u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

The charity's principal grants to institutions comprised:

	2023	2022
	£	£
Transform Network	600	1,800
Christian Aid	859	-
iNet	3,880	3,880
One Way School, Harare	500	1,050
Compassion UK	<u>336</u>	<u>308</u>
	<u><u>6,175</u></u>	<u><u>7,038</u></u>

**8 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expense**

The average monthly number of employees during the year was 2 (2022: 2.0). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

During the year key management received employment benefits totalling £19,821 (2022: £18,367).

No Trustees received employment benefits in either the current or preceding year.

**9 Tangible fixed assets**

	Office Equipment £	Total 2023 £
Cost		
At 1 January 2023	<u>8,445</u>	<u>8,445</u>
At 31 December 2023	<u>8,445</u>	<u>8,445</u>
Accumulated depreciation		
At 1 January 2023	8,445	8,445
Charge for the year	<u>-</u>	<u>-</u>
At 31 December 2023	<u>8,445</u>	<u>8,445</u>
Net book value		
At 31 December 2023	<u><u>-</u></u>	<u><u>-</u></u>
At 31 December 2022	<u><u>-</u></u>	<u><u>-</u></u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**10 Debtors**

	2023	2022
<b>Falling due within one year:</b>	£	£
Tax recoverable	5,517	8,255
Other debtors	120	120
Prepayments and accrued income	6,932	1,820
<b>Total debtors</b>	<b>12,569</b>	<b>10,195</b>

**11 Cash at Bank and in Hand**

	2023	2022
	£	£
Cash at bank with immediate access	47,073	60,039
	<b>47,073</b>	<b>60,039</b>

**12 Creditors: liabilities falling due within one year**

	2023	2022
	£	£
Trade creditors	2,666	2,792
Taxation and social security	62	204
Accruals	2,703	1,940
	<b>5,431</b>	<b>4,936</b>

**13 Pension commitments**

During the year employer's pension contributions totalling £842 (2022: £1,062) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2022: £nil).

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**14 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
<i>Designated Funds</i>						
Legacy fund	10,000	-	-	-	-	10,000
	10,000	-	-	-	-	10,000
<i>General Unrestricted Funds</i>	53,331	60,976	(70,396)	-	-	43,911
Total Unrestricted Funds	<u>63,331</u>	<u>60,976</u>	<u>(70,396)</u>	<u>-</u>	<u>-</u>	<u>53,911</u>
<i>Restricted Funds</i>						
Hope for Harare	0	300	-	-	-	300
Live Below the Line Azerbaijan & Zimbabwe travel	859	-	(859)	-	-	-
	1,108	-	(1,108)	-	-	-
	<u>1,967</u>	<u>300</u>	<u>(1,967)</u>	<u>-</u>	<u>-</u>	<u>300</u>
Aggregate of funds	<u>65,298</u>	<u>61,276</u>	<u>(72,363)</u>	<u>-</u>	<u>-</u>	<u>54,211</u>

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			
	General funds £	Designated funds £	Restricted funds £	2023 £
Tangible fixed assets	-	-	-	-
Debtors	12,569	-	-	12,569
Investments held as current assets	-	-	-	-
Cash at bank and in hand	35,070	10,000	2,003	47,073
Creditors falling due within one year	(3,728)	-	(1,703)	(5,431)
	<u>43,911</u>	<u>10,000</u>	<u>300</u>	<u>54,211</u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
<i>Designated Funds</i>						
Legacy fund	10,000	-	-	-	-	10,000
	10,000	-	-	-	-	10,000
<i>General Unrestricted Funds</i>	43,658	80,731	(71,058)	-	-	53,331
Total Unrestricted Funds	<u>53,658</u>	<u>80,731</u>	<u>(71,058)</u>	<u>-</u>	<u>-</u>	<u>63,331</u>
<i>Restricted Funds</i>						
Hope for Harare	0	550	(550)	-	-	-
Live Below the Line Azerbaijan & Zimbabwe travel	859 1,108	- -	- -	- -	- -	859 1,108
Other (pastoral gifts)	-	200	(200)	-	-	-
	<u>1,967</u>	<u>750</u>	<u>(750)</u>	<u>-</u>	<u>-</u>	<u>1,967</u>
Aggregate of funds	<u>55,625</u>	<u>81,481</u>	<u>(71,808)</u>	<u>-</u>	<u>-</u>	<u>65,298</u>

**Analysis of net assets by fund**

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2022 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	-	-	-	-
Debtors	10,195	-	-	10,195
Investments held as current assets	-	-	-	-
Cash at bank and in hand	48,072	10,000	1,967	60,039
Creditors falling due within one year	(4,936)	-	-	(4,936)
	<u>53,331</u>	<u>10,000</u>	<u>1,967</u>	<u>65,298</u>

**Description of funds**

Live below the line	These are donations made towards the Christian Aid "Live Below the Line" project
Azerbaijan & Zimbabwe travel	These were donations made towards the travel costs of visits to overseas workers in Azerbaijan & Zimbabwe
Hope for Harare - One Way School	This fund supports the One Way School in Harare, Zimbabwe; funds were used to support food distribution during a major food crisis
Other (pastoral gift)	This fund provides one off ad hoc support in time of need to individuals known to the church
Legacy Fund	This fund represents a large legacy left to the church by a church member

# CATFORD COMMUNITY CHURCH

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 DECEMBER 2023

#### 15 Operating lease commitments

The charity has an operating lease for its church building. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2023 £	2022 £
Payments falling due:		
Within one year	12,333	18,500
Between one and five years	-	12,333
After five years	-	-
	<u>12,333</u>	<u>30,833</u>

During the year the charity was charged £18,500 (2022: £18,500) for its operating lease.

Under the terms of the lease to The Point, there is an obligation to contribute 40% of the cost of repairs to the building arising during our occupancy. A review of the condition of the building has been carried out in August 2024 and the trustees are in the process of concluding the negotiations on the final financial obligations. The trustees are however satisfied that there is sufficient funds and free reserves to meet these obligations.

#### 16 Transactions with related parties

During the year the charity:

- a) received donations totalling £21,612 (2022: £18,808) from related parties (which includes Trustees, any other members of key management and anyone closely connected to them).
- b) did not pay any expenses (2022: *£nil*) to, or for, the Trustees.

#### 17 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

**CATFORD COMMUNITY CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

	Note	<u>Unrestricted funds</u>				<u>Unrestricted funds</u>			
		General 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £	General 2022 £	Designated 2022 £	Restricted 2022 £	Total 2022 £
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	48,128	-	300	48,428	71,179	-	750	71,929
Charitable activities	4	735	-	-	735	52	-	-	52
Investments	5	724	-	-	724	69	-	-	69
Other income	6	11,389	-	-	11,389	9,431	-	-	9,431
<b>Total income and endowments</b>		<b>60,976</b>	<b>-</b>	<b>300</b>	<b>61,276</b>	<b>80,731</b>	<b>-</b>	<b>750</b>	<b>81,481</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	7	70,396	-	1,967	72,363	71,058	-	750	71,808
Raising funds		-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-
<b>Total Expenditure</b>		<b>70,396</b>	<b>-</b>	<b>1,967</b>	<b>72,363</b>	<b>71,058</b>	<b>-</b>	<b>750</b>	<b>71,808</b>
<b>Net income/(expenditure)</b>		<b>(9,420)</b>	<b>-</b>	<b>(1,667)</b>	<b>(11,087)</b>	<b>9,673</b>	<b>-</b>	<b>-</b>	<b>9,673</b>
<b>Transfers between funds</b>	15	-	-	-	-	-	-	-	-
<b>Net movement in funds</b>		<b>(9,420)</b>	<b>-</b>	<b>(1,667)</b>	<b>(11,087)</b>	<b>9,673</b>	<b>-</b>	<b>-</b>	<b>9,673</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		53,331	10,000	1,967	65,298	43,658	10,000	1,967	55,625
<b>Total funds carried forward</b>	15	<b>43,911</b>	<b>10,000</b>	<b>300</b>	<b>54,211</b>	<b>53,331</b>	<b>10,000</b>	<b>1,967</b>	<b>65,298</b>

**CATFORD COMMUNITY CHURCH**

England & Wales - Charity number 1103390

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# Accounts

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# Catford Community Church

Report and Accounts

Year ended 31 December 2022

**Neil Atherton Accountancy  
Services Limited**



**CATFORD COMMUNITY CHURCH  
COMPANY INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2022**

<b>Trustees</b>	Margaret George (Chair) Nicole Adamides Stuart Checkley (resigned 29 <sup>th</sup> June 2023) Malcolm Holman (appointed 29 <sup>th</sup> June 2023) Elizabeth Maxted (appointed 18 <sup>th</sup> June 2023) Andrew Wilson (resigned 29 <sup>th</sup> June 2023) Philip Wood (appointed 29 <sup>th</sup> June 2023)
<b>Key Staff</b>	Ian Butcher
<b>Governing Document</b>	Memorandum & Articles of Association dated 10 February 2004
<b>Company Registration Number</b>	05039733
<b>Charity Registration Number</b>	1103390
<b>Principal Address</b>	The Point, 401 Lewisham High Street, London SE13 6NZ
<b>Registered Office</b>	Here for Good 17 Sydenham Road, Sydenham SE26 5EX
<b>Independent Examiner</b>	Neil Atherton (ACMA, CGMA) Neil Atherton Accountancy Services Limited Rosemount, Garden Close Lane, Newbury RG14 6PR
<b>Bankers</b>	HSBC 149 Rushey Green Catford, London SE6 4BQ

<b>Contents</b>	<b>Page</b>
Company Information	1
Trustees' Annual Report	2-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Accounts	10-17
Detailed Statement of Financial Activities with Comparatives	18

# **CATFORD COMMUNITY CHURCH**

## **A charity (1103390) and a company (05039733) limited by guarantee**

### **TRUSTEES' REPORT**

#### **for the year ended 31 December 2022**

The Trustees present their annual report together with the Financial Statements of the company for the 1 January 2022 to 31 December 2022. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

### **OBJECTIVES AND ACTIVITIES**

#### **a. Policies and objectives**

The principal object of the charity is to promote and advance the Christian Faith throughout the world generally including the worship of God, the introduction and edification of Christians, the care and the Christian instruction of young people and children and the evangelisation of non-Christians.

#### **b. Activities for achieving objectives and to further the charity's purpose of Public Benefit**

The principal activities of the charity include the provision of religious services and public community events that are open to all.

Our Sunday services continued at St. Luke's, Downham, throughout 2022, although we were pleased to relocate to The Point in Catford from July 2023. This allowed us to return to meeting on Sunday mornings and to be closer to the centre of Catford.

Public community events mostly take place at the Point. These activities are open to all and include English classes which are especially for refugees, a toddler group known as PlayPoint for local residents, and a walk-in session called Connection Point which provides cake and conversation to passers-by including those in obvious need. There is also a knitting group for local residents. When the church is not using The Point, it is let to other local groups whose activities are of similar public benefit; these include refugee groups and health-focused groups as well as activities for young people.

Pastoral support is offered on an individual basis to church members, and through small groups that meet in members houses or online.

Two households in the church foster and adopt vulnerable children, including the leader of the church, and we are registered as a Home for Good partner church.

In the above paragraphs the Trustees have paid regard to guidance issued by the Charity Commission on public benefit, in deciding what activities the charity should undertake and, in particular, the special guidance for those charities that have been set up for the advancement of religion.

## ACHIEVEMENTS AND PERFORMANCE

### a. Key financial performance indicators

At the end of 2022 total funds were £65,298, compared to £55,655, at the end of 2021.

During the year income fell marginally by £650, to £81,481 (2021: £82,131), whilst expenditure increased slightly by £869 to £71,808 (2021: £70,939). As a result, the surplus for the year was £9,673 (2021: £11,192) and the charity's net assets increased by this amount to £65,298.

Whilst income remained constant, including regular giving, key changes were the reduction in income from charitable activities (falling from £7,734 to £52 due to no church retreat in 2022) being offset by an increase in rental income at The Point from £2,120 to £9,431 as a result of no Covid impact on activities in 2022.

With expenditure, key movements were the increase in venue hire at St Luke's Downham and associated costs of servicing at The Point (from £22,685 in 2021 to £34,200 in 2022) to support the increased rental activity, offset by the reduction in church activity costs from £10,207 in 2021 to £843 in 2022 from no church retreat taking place in 2022.

### b. Review of activities

**Community services.** The English classes, the walk-in community outreach (Connection Point) and toddler group (Playpoint) continued to meet regularly at The Point throughout the year. The knitting group returned to meeting in person. Other community services were provided by local groups who hire The Point on a sessional basis; the number of groups providing services grew throughout the year.

**Sunday afternoon services** were held at St Lukes Church, Downham, throughout the year. No suitable venue in Catford became available, including our previous venue, despite efforts to locate a suitable location for Sunday mornings.

**House groups** continued to meet online with one reverting to in-person meeting, as did the weekly prayer meeting. Monthly men's and women's breakfasts continued through the year.

#### Overseas workers

Greg and Sophie Sangwine expressed an interest in returning to **Zimbabwe** where they had previously set up a school. The congregation encouraged and supported them in prayer as they considered options.

We continue to support the **iNet Trust** which supports overseas workers from the Transform Network of churches of which we are part. Members of the church contributed to the annual conference for overseas workers.

#### Leadership of the church

Ian Butcher leads the church with a team of five others, who are appointed in conjunction with the church membership.

Ian has been in post for 8 years and took 3 months of sabbatical leave in spring 2022 and used much of that time to complete the dissertation for his MA. Ian completed his MA in Contemporary Missiology, being awarded a distinction.

The church provides Ian with a pension under the Government's Automatic Enrolment scheme.

**Links with other churches.** We value our ongoing local relationships with Transform Network, a network of local churches mainly in Lewisham Borough. We are also a member of a wider network of churches which support overseas workers. We are also members of the Lewisham Inter-Faith Forum which promotes local community.

**Rental of The Point.** The Point is a small shop front space on Lewisham High Street from which most of our community services are given. The space we use is fit for purpose but the building as a whole is in a poor state of repair. The lease will need to be renewed or terminated 6 months before August 25th 2024.

## FINANCIAL REVIEW

### **a. Going concern.**

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the immediate future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

### **b. Investment policy and performance**

The company does not invest monies in shares but places surplus funds in deposit or money market accounts to earn interest prior to its being withdrawn for use within the company's activities.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### **a. Constitution**

The company is a charitable company limited by guarantee and was set up by a Memorandum of Association on 10 February 2004. During July 2012, a constitution was adopted, with a view to making church leadership more transparent. The company is constituted under a Memorandum of Association dated 10 February 2004 and is a registered charity number 1103390.

### **b. Method of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the governing document being the Articles of Association.

The minimum number of members of the Board of Directors shall be three. At each annual general meeting one third of the Board shall retire, those who retire will have held the office of Trustee the longest.

### **C. Organisational structure and decision making**

The Board meets regularly to discuss the Company's affairs. The Board will, on occasions, ask various people to attend the meetings to discuss certain aspects of the charity requiring specialist knowledge. The church leader attends all meetings of the Board.

### **d. Risk management**

The Trustees continue to assess the major risks to which the Charity is exposed, in particular those related to the operations and finances of the church, and are satisfied that systems and procedures are in place at present to mitigate our exposure to the major risks as best they are able to. One significant risk arises from the poor state of the building in which The Point is located and the Charities' responsibility for a share of any repair costs. For this reason, we negotiated a reduction of our contribution to repair costs in the current lease.

Another risk that we have previously identified arises from the fact that a large proportion of our giving comes from a small group of households. Over the last few years we have seen a reduction in our regular membership. We increased our efforts to lease The Point to users whose activities meet our charitable objectives, and by the end of 2022 we increased our income from such subletting by £7,300 pa. The relocation of our Sunday services to The Point has reduced our property rental outgoing.

We keep a relatively large financial reserve of at least £40,000 in view of the above risks. At the moment the charity holds reserves of £65,299.

## PLANS FOR FUTURE PERIODS

### **a. Future developments**

The church leader informed the Trustees in May 2023 of his intention to stand down and this will be effective 1<sup>st</sup> October 2023. In the short-term, the charity plans to continue all of its core activities and has the resources to do so for the immediate future. Alongside this, the Trustees and remaining leaders are in conversation with another local church about partnering for the future.

### **The Point**

The charity will continue to hold language classes for refugees, the play group for young children, the

walk-in morning for any local resident and the knitting group.

The charity will continue to let the Point for activities that are compatible with its charitable objectives. These include homework classes for immigrant groups, groups run by the Refugee Council and health-focused organisations.

The current lease on The Point expires in August 2024, we aim to make a decision on renewal by February 2024 in the light of the discussions mentioned above.

### **Way Maker School Harare**

Greg and Sophie Sangwine returned to Zimbabwe in April 2023, where they have set up a new school specifically catering for those who struggle to access mainstream education. The church is supporting them pastorally and financially.

## **EMPLOYEE INVOLVEMENT AND EMPLOYMENT OF THE DISABLED**

Employees have been consulted on issues of concern to them and have been kept informed on specific issues directly by the Trustees. The company carries out exit interviews for all staff leaving the organisation and had adopted a procedure of upward feedback for senior management and the Trustees. The Company has reviewed its Health and Safety Policy and Child Protection Policy. Full details of these are available at the company's offices.

The company has introduced an Equal Opportunities policy as well as a Volunteer's policy. The company has long established fair employment practices in the recruitment, retention and training of disabled staff.

## **RESPONSIBILITIES OF TRUSTEES UNDER COMPANY LAW**

The Trustees are responsible for preparing the Trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the Trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements 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 that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **APPROVAL**

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the Trustees and signed on their behalf by:

**Philip Wood**

Trustee

Date: 27th September 2023

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
CATFORD COMMUNITY CHURCH  
('the Company')**

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 December 2022 on pages 8 to 18 following, which have been prepared on the basis of the accounting policies set out on pages 10 to 11.

**Responsibilities and basis of report**

As the charity's Trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Neil Atherton ACMA (CGMA)

Neil Atherton Accountancy Services Limited  
Rosemount  
Garden Close Lane Newbury  
RG14 6PR

Date: 27th September 2023

**CATFORD COMMUNITY CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE**  
**ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	71,179	750	71,929	72,788
Charitable activities	4	52	-	52	7,194
Investments	5	69	-	69	29
Other income	6	9,431	-	9,431	2,120
<b>Total income and endowments</b>		<u>80,731</u>	<u>750</u>	<u>81,481</u>	<u>82,131</u>
<b>EXPENDITURE ON:</b>					
Charitable activities	7	71,058	750	71,808	70,939
<b>Total expenditure</b>		<u>71,058</u>	<u>750</u>	<u>71,808</u>	<u>70,939</u>
<b>Net gains/(losses) on investments</b>		-	-	-	-
<b>Net income/(expenditure)</b>		<u>9,673</u>	<u>-</u>	<u>9,673</u>	<u>11,192</u>
<b>Transfers between funds</b>		-	-	-	-
<b>Net movement in funds</b>		<u>-</u>	<u>-</u>	<u>-</u>	<u>11,192</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		53,658	1,967	55,625	44,433
<b>Total funds carried forward</b>	15	<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 10-18 form part of these accounts.

**CATFORD COMMUNITY CHURCH  
BALANCE SHEET**

**AS AT 31 DECEMBER 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>FIXED ASSETS</b>					
Tangible assets	10	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>CURRENT ASSETS</b>					
Debtors	11	10,195	-	10,195	9,418
Cash at bank and in hand	12	58,072	1,967	60,039	49,128
		<u>68,267</u>	<u>1,967</u>	<u>70,234</u>	<u>58,546</u>
<b>CREDITORS: Amounts falling due within one year</b>	13	(4,936)	-	(4,936)	(2,921)
<b>Net current assets / (liabilities)</b>		<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>
<b>Total assets less current liabilities</b>		<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>
<b>TOTAL NET ASSETS</b>		<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>
<b>FUND BALANCES</b>					
15					
Unrestricted Funds					
General funds		53,331	-	53,331	43,658
Designated funds		10,000	-	10,000	10,000
		<u>63,331</u>	<u>-</u>	<u>63,331</u>	<u>53,658</u>
Restricted Funds		-	1,967	1,967	1,967
		<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022. The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's Trustees for the purposes of charity law) acknowledge their responsibilities

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf on 27th September 2023 by:

Margaret George (Chair)

Philip Wood (Treasurer)

Company Number: 05039733

Charity Number: 1103390

The notes on page 10-18 form part of these accounts.

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The Trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the Trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the Trustees have considered how Covid-19 might affect projections.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

# CATFORD COMMUNITY CHURCH

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 DECEMBER 2022

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a reducing balance basis to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	33%
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

i) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

j) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

k) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

l) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year-end (i.e., the liabilities exclude any interest chargeable on the loans in future years).

n) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

o) Critical accounting estimates and areas of judgement

The Trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

### 3 Donations

	2022	2021
	£	£
Donations of cash and similar	63,674	64,537
Income tax recoverable	8,256	8,251
	<u>71,929</u>	<u>72,788</u>

### 4 Income from charitable activities

	2022	2021
	£	£
Church retreats and other small events	52	7,194
	<u>52</u>	<u>7,194</u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

<b>5 Investment income</b>	2022	2021
	£	£
Bank interest	<u>69</u>	<u>29</u>
	<u>69</u>	<u>29</u>
<b>6 Other income</b>	2022	2021
	£	£
Rental income	<u>9,431</u>	<u>2,120</u>
	<u>9,431</u>	<u>2,120</u>
<b>7 Charitable Expenditure</b>	2022	2021
	£	£
<b>a Costs incurred directly on specific activities</b>		
Salaries, travel and expenses	22,988	22,777
Telephone	541	500
Venue hire and associated costs	34,202	22,685
Church activities	<u>843</u>	<u>10,207</u>
	58,574	56,169
Grants payable (note 7c)	7,588	7,775
	<u>66,162</u>	<u>63,944</u>
<b>b Costs incurred on support &amp; administration</b>		
Governance costs		
Independent examiner's fee	1,000	1,530
Printing, publicity, postage and stationery	-	-
Subscriptions & licenses	320	469
Professional fees	2,933	3,630
Website design & maintenance	455	424
Bank charges	104	104
Depreciation of tangible fixed assets	-	-
Insurance	<u>834</u>	<u>838</u>
	<u>5,646</u>	<u>6,995</u>
<b>Total expenditure</b>	<u>71,808</u>	<u>70,939</u>

The fee payable to the independent examiner for preparing and examining the accounts was £1,000 (2021: £1,530).

<b>c Grants payable</b>			
	Institutions	Individuals	2022
	£	£	£
Grants for UK and overseas mission	5,988	-	5,988
Grants for the relief of poverty	<u>1,050</u>	<u>550</u>	<u>1,600</u>
	<u>7,038</u>	<u>550</u>	<u>7,588</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2021
	£	£	£
Grants for UK and overseas mission	5,729	-	5,729
Grants for the relief of poverty	<u>1,316</u>	<u>730</u>	<u>2,046</u>
	<u>7,045</u>	<u>730</u>	<u>7,775</u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

The charity's principal grants to institutions comprised:

	2022	2021
	£	£
Transform Network	1,800	1,800
iNet	3,880	3,929
One Way School, Harare	1,050	1,316
Compassion UK	<u>308</u>	<u>-</u>
	<u><u>7,038</u></u>	<u><u>7,045</u></u>

**8 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses**

The average monthly number of employees during the year was 2 (2021: 2.0). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

During the year key management received employment benefits totalling £18,367 (2021: £18,176).

No Trustees received employment benefits in either the current or preceding year.

**9 Acting as agent**

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor and any money distributed in advance of receipt is recognised as a debtor.

In 2022 the charity did not act as an agent however in 2021 it did act as agent for One Way School, Harare and, in that capacity historic activity is noted in brackets below:

- a) received £0 (2021: £1,959) and paid £0 (2021: £1,618)
- b) at the year end the charity owed £0 on behalf of (2021: £0) external supporters of the One Way School.

**10 Tangible fixed assets**

	Office Equipment	Total
	£	2022 £
<b>Cost</b>		
At 1 January 2022	<u>8,445</u>	<u>8,445</u>
At 31 December 2022	<u>8,445</u>	<u>8,445</u>
<b>Accumulated depreciation</b>		
At 1 January 2022	8,445	8,445
Charge for the year	<u>-</u>	<u>-</u>
At 31 December 2022	<u>8,445</u>	<u>8,445</u>
<b>Net book value</b>		
At 31 December 2022	<u><u>-</u></u>	<u><u>-</u></u>
At 31 December 2021	<u><u>-</u></u>	<u><u>-</u></u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**11 Debtors**

	2022	2021
<b>Falling due within one year:</b>	£	£
Tax recoverable	8,255	8,518
Other debtors	120	120
Prepayments and accrued income	1,820	780
<b>Total debtors</b>	<b>10,195</b>	<b>9,418</b>

**12 Cash at Bank and in Hand**

	2022	2021
	£	£
Cash at bank with immediate access	60,039	49,128
	<b>60,039</b>	<b>49,128</b>

**13 Creditors: liabilities falling due within one year**

	2022	2021
	£	£
Trade creditors	2,792	467
Taxation and social security	204	217
Accruals	1,940	2,237
	<b>4,936</b>	<b>2,921</b>

**14 Pension commitments**

During the year employer's pension contributions totalling £1,062 (2021: £1,030) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2021: £nil).

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**15 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
<i>Designated Funds</i>						
Legacy fund	10,000	-	-	-	-	10,000
	10,000	-	-	-	-	10,000
<i>General Unrestricted Funds</i>	43,658	80,731	(71,058)	-	-	53,331
Total Unrestricted Funds	<u>53,658</u>	<u>80,731</u>	<u>(71,058)</u>	<u>-</u>	<u>-</u>	<u>63,331</u>
<i>Restricted Funds</i>						
Hope for Harare	0	550	(550)	-	-	-
Live Below the Line	859	-	-	-	-	859
Azerbaijan & Zimbabwe travel	1,108	-	-	-	-	1,108
The Point	-	-	-	-	-	-
Moving Home Fund	-	-	-	-	-	-
Other (pastoral gifts)	-	200	(200)	-	-	-
	<u>1,967</u>	<u>750</u>	<u>(750)</u>	<u>-</u>	<u>-</u>	<u>1,967</u>
Aggregate of funds	<u>55,625</u>	<u>81,481</u>	<u>(71,808)</u>	<u>-</u>	<u>-</u>	<u>65,298</u>

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2022 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	-	-	-	-
Debtors	10,195	-	-	10,195
Investments held as current assets	-	-	-	-
Cash at bank and in hand	48,072	10,000	1,967	60,039
Creditors falling due within one year	<u>(4,936)</u>	<u>-</u>	<u>-</u>	<u>(4,936)</u>
	<u>53,331</u>	<u>10,000</u>	<u>1,967</u>	<u>65,298</u>

# CATFORD COMMUNITY CHURCH

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 DECEMBER 2022

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
<i>Designated Funds</i>						
Legacy Fund	10,000	-	-	-	-	10,000
	10,000	-	-	-	-	10,000
<i>General Unrestricted Funds</i>	32,466	80,939	(69,731)	(16)	-	43,658
Total Unrestricted Funds	42,466	80,939	(69,731)	(16)	-	53,658
<i>Restricted Funds</i>						
Hope for Harare	-	300	(316)	16	-	0
Live Below the Line	859	-	-	-	-	859
Lewisham ESOL	-	-	-	-	-	-
Azerbaijan & Zimbabwe travel	1,108	-	-	-	-	1,108
Food Project at the Point	-	-	-	-	-	-
The Point	-	500	(500)	-	-	-
Moving Home Fund	-	392	(392)	-	-	-
	1,967	1,192	(1,208)	16	-	1,967
Aggregate of funds	44,433	82,131	(70,939)	-	-	55,625

#### Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2021 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	-	-	-	-
Debtors	9,418	-	-	9,418
Cash at bank and in hand	37,161	10,000	1,967	49,128
Creditors falling due within one year	(2,921)	-	-	(2,921)
	43,658	10,000	1,967	55,625

#### Description of funds

Live below the line	These are donations made towards the Christian Aid "Live Below the Line" project
Azerbaijan & Zimbabwe travel	These were donations made towards the travel costs of visits to overseas workers in Azerbaijan & Zimbabwe
Hope for Harare - One Way School	This fund supports the One Way School in Harare, Zimbabwe; funds were used to support food distribution during a major food crisis
The Point	These are donations made towards the costs of running "The Point"
Moving Home Fund	This fund contributed to costs to enable a church member in need to move to more suitable housing
Other (pastoral gift)	This fund provides one off ad hoc support in time of need to individuals known to the church
Legacy Fund	This fund represents a large legacy left to the church by a church member

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**16 Operating lease commitments**

The charity has an operating lease for its church building. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2022	2021
	£	£
Payments falling due:		
Within one year	18,500	18,500
Between one and five years	12,333	30,833
After five years	-	-
	30,833	49,333

During the year the charity was charged £18,500 (2020: £18,500) for its operating lease.

Under the terms of the lease to The Point, there is an obligation to contribute 40% of the cost of repairs to the building arising during our occupancy. A review of the condition of the building, including the damp which is now known to exist, is to be carried out and we await notification of our liability under the terms of the lease.

**17 Transactions with related parties**

During the year the charity:

- a) received donations totalling £18,808 (2021: £21,070) from related parties (which includes Trustees, any other members of key management and anyone closely connected to them).
- b) did not pay any expenses (2021: £nil) to, or for, the Trustees.

**18 Members**

Each member of the company commits to contribute if the charity is wound up an amount of £10.

**CATFORD COMMUNITY CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Note	<u>Unrestricted funds</u>				Total 2021
		General 2022 £	Designated 2022 £	Restricted 2022 £	Restricted 2021 £	
<b>INCOME AND ENDOWMENTS FROM:</b>						
Donations and legacies	3	71,179	-	750	71,929	
Charitable activities	4	52	-	-	52	
Investments	5	69	-	-	69	
Other income	6	9,431	-	-	9,431	
<b>Total income and endowments</b>		<b>80,731</b>	<b>-</b>	<b>750</b>	<b>81,481</b>	
<b>EXPENDITURE ON:</b>						
Charitable activities:	7	71,058	-	750	71,808	
Raising funds		-	-	-	-	
Other		-	-	-	-	
<b>Total Expenditure</b>		<b>71,058</b>	<b>-</b>	<b>750</b>	<b>71,808</b>	
<b>Net income/(expenditure)</b>		<b>9,673</b>	<b>-</b>	<b>-</b>	<b>9,673</b>	
<b>Transfers between funds</b>	15	-	-	-	-	
<b>Net movement in funds</b>		<b>9,673</b>	<b>-</b>	<b>-</b>	<b>9,673</b>	
<b>Reconciliation of funds:</b>						
Total funds brought forward		43,658	10,000	1,967	55,625	
<b>Total funds carried forward</b>	15	<b>53,331</b>	<b>10,000</b>	<b>1,967</b>	<b>65,298</b>	

		<u>Unrestricted funds</u>			
		General 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £
		71,596	-	1,192	72,788
		7,194	-	-	7,194
		29	-	-	29
		2,120	-	-	2,120
<b>Total income and endowments</b>		<b>80,939</b>	<b>-</b>	<b>1,192</b>	<b>82,131</b>
		69,731	-	1,208	70,939
		-	-	-	-
		-	-	-	-
<b>Total Expenditure</b>		<b>69,731</b>	<b>-</b>	<b>1,208</b>	<b>70,939</b>
<b>Net income/(expenditure)</b>		<b>11,208</b>	<b>-</b>	<b>(16)</b>	<b>11,192</b>
<b>Transfers between funds</b>		<b>(16)</b>	<b>-</b>	<b>16</b>	<b>-</b>
<b>Net movement in funds</b>		<b>11,192</b>	<b>-</b>	<b>-</b>	<b>11,192</b>
		32,466	10,000	1,967	44,433
<b>Total funds carried forward</b>		<b>43,658</b>	<b>10,000</b>	<b>1,967</b>	<b>55,625</b>

**CATFORD COMMUNITY CHURCH**

England & Wales - Charity number 1103390

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# Accounts

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# Catford Community Church

Report and Accounts

Year ended 31 December 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**CATFORD COMMUNITY CHURCH**  
**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

<b>Trustees</b>	Margaret George (Chair) Nicole Adamides Stuart Checkley Elizabeth Maxted Andrew Wilson
<b>Company Secretary</b>	Andrew Wilson
<b>Key Staff</b>	Ian Butcher
<b>Governing Document</b>	Memorandum & Articles of Association dated 10 February 2004
<b>Company Registration Number</b>	05039733
<b>Charity Registration Number</b>	1103390
<b>Principal Address</b>	Here for Good 17 Sydenham Road, Sydenham SE26 5EX
<b>Registered Office</b>	Here for Good 17 Sydenham Road, Sydenham SE26 5EX
<b>Independent Examiner</b>	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage London EC1Y 8AB
<b>Bankers</b>	HSBC 149 Rushey Green Catford, London SE6 4BQ

<b>Contents</b>	<b>Page</b>
Company Information	1
Trustees' Annual Report	2-9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Accounts	13-19
Detailed Statement of Financial Activities with Comparatives	20

## **CATFORD COMMUNITY CHURCH**

**A charity (1103390) and a company (05039733) limited by guarantee**

### **TRUSTEES' REPORT**

**for the year ended 31 December 2021**

The Trustees present their annual report together with the Financial Statements of the company for the 1 January 2021 to 31 December 2021. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

### **OBJECTIVES AND ACTIVITIES**

#### **a. Policies and objectives**

The principal object of the charity is to promote and advance the Christian Faith throughout the world generally including the worship of God, the introduction and edification of Christians, the care and the Christian instruction of young people and children and the evangelisation of non-Christians.

#### **b. Activities for achieving objectives and to further the charity's purpose of Public Benefit**

The principal activities of the charity include the provision of religious services and public community events that are open to all.

Before the COVID lockdown, Sunday services took place at The Calabash Centre and community outreach took place at "The Point". Services were open to all and were advertised by a notice in the street.

The Calabash Centre was closed at the beginning of the national lockdown in response to the COVID pandemic and is still closed for refurbishment. Throughout lockdown services continued online which inevitably made them less accessible to the general public. However members living abroad were able to attend. Since the easing of lockdown restrictions, and while the refurbishment of the Calabash Centre continues, religious services have resumed at St Luke's Church in Downham. This is the closest facility to our

catchment area that we could find, but it is 1 1/2 miles away. We hope to meet at The Calabash Centre, which is 100 yards from The Point, when The Calabash Centre re-opens later in 2022.

Before lockdown public community events mostly took place at the Point. These activities were advertised by notice visible to the public through a shop window. They include English classes which are especially for refugees, a toddler group known as Play Point for local residents, and a walk-in facility called Connection Point which provides cake and conversation to passers by including those in obvious need. There is also a knitting group for local residents. When the church is not using The Point, it is let to other local groups whose activities are of similar public benefit; these include refugee groups and NHS groups.

At the height of the lockdown most of these activities were closed, but The Point was used by local residents to distribute food to NHS workers from the local hospital. The charity managed this use and ensured that government guidance was followed.

The One Way School in Harare which was set up by two members of the church gives a Christian education to children in Zimbabwe. The church continues to support this school, although no funds were sent there in 2021.

Pastoral support is offered on an individual basis to church members and through small groups that meet in members houses or online.

Two households in the church foster and adopt vulnerable children including the leader of the church, who is a member of the Council's committee for overseeing fostering and adoption.

In the above paragraphs the directors have paid regard to guidance issued by the Charity Commission on public benefit, in deciding what activities the charity should undertake and, in particular, the special guidance for those charities that have been set up for the advancement of religion.

## **ACHIEVEMENTS AND PERFORMANCE**

### **a. Key financial performance indicators**

At the end of 2021 total funds were £55,655, compared to £44,433, at the end of 2020.

During the year income reduced by £9,935, to £82,131, and expenditure decreased by £3,083, to £70,939. As a result, the surplus for the year was

£11,192 and the charity's net assets increased by this amount to £55,655. The main reason for the reduction in income was the high level of giving at the 2020 gift days. Regular giving remained constant.

The COVID 19 pandemic had no significant effect on our overall financial performance. Although collections ceased following lockdown and income from letting The Point also ceased for the same reason, these two losses were balanced by equivalent savings from being unable to rent the space where the church usually meets on Sundays. Total giving was hardly affected by COVID

## **b. Review of activities**

For the first 3 months of 2021 the church's activities continued online as in the report for 2020. Thereafter in 2021 normal activities were gradually re-introduced

### **Food distribution**

"The Point" which was closed due to COVID restrictions, was made available for the the distribution of food to NHS health workers at the local hospital. This was organised by a former member of the church together with other local volunteers. Food was donated by local shops and distributed to NHS workers by volunteers. The church managed this activity and put in place Health and Safety policies which followed government guidance as these developed. This service was closed in March 2021

**Community services.** Our usual Community services at "The Point" were closed for the duration of lockdown in 2020 following government guidelines. The English classes continued online until June 2021. We kept in touch with the mother and toddler group by phone, by home visits at Christmas and by meeting in a park when this was allowed. The walk-in community outreach, Connection Point, which had been started just before the pandemic was re-opened on April 14 2021. English Classes were continued online and then by face to face contact from September 2021. Playpoint met during lockdown in the park when this was possible and then at The Point from September 13th 2021.

**Sunday morning services** continued online using Zoom until September 2021. Some aspects of the services were more difficult online, especially active involvement in worship, but others, such as teaching, continued unchanged while the use of break out groups enabled more participation than in a typical service. The online context also enabled people on holiday to

attend, and one church member was able to participate regularly from Trinidad.

**Church weekend at Ashburnham.** The church met in person for a weekend away from September 10 to 13 2021.

**Sunday afternoon services** were held at St Lukes Church Downham from September 26th.

**House groups** continued to meet online as did the weekly prayer meeting, a and a knitting group. A face to face men's breakfast resumed on April 17 and a similar group for women started from July 3.

### **Overseas workers**

**One Way School in Harare, Zimbabwe** was built and established under the leadership of Greg and Sophie Sangwine who are both school teachers and members of the church. They are supporting the school remotely and Sophie made a pastoral visit in 2021.

We continue to support the **iNet trust** which supports overseas workers from the Transform Network of churches of which we are part. Members of the church contributed to the annual conference for overseas workers, which this year was conducted remotely in 2021.

### **Leadership of the church**

Ian Butcher leads the church with a team of five others, who are appointed in conjunction with the church membership.

Ian has been in post for 7 years and so is eligible for sabbatical leave. Ian will take 3 months of sabbatical leave in 2022 and use much of that time to complete the thesis for his MA. The church has supported Ian on a postgraduate course at Redcliffe College from which Ian will soon have met the requirements for the award of an MA in Contemporary Missiology.

The church provides Ian with a pension under the Government's Automatic Enrolment scheme.

The New Wine conference, which groups from the church usually attend in the summer, was cancelled during the pandemic, and has not resumed except online.

**Links with other churches.** We value our ongoing local relationships with Transform Network, a network of local churches mainly in Lewisham

Borough. We are also a member of a wider network of churches which support overseas workers and our support of One Way School in Harare continues as part of that network. We are also members of the Lewisham Inter-Faith Forum which promotes local community and organises an annual Inter-Faith Peace Walk.

**Rental of “The Point”.** The Point is a small shop front space on Lewisham High Street from which most of our community services are given. The space we use is fit for purpose but the building as a whole is in a poor state of repair. We have not been able to find an alternative site, and having obtained legal advice, we have negotiated a reduced liability for our share of liability for repairs from 60% to 40% and we accepted an increased lease. The break point in the lease is August 19th 2021 and the lease will need to be renewed or terminated 6 months before August 19th 2024.

## **FINANCIAL REVIEW**

**a. Going concern.** After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the immediate future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

### **b. Investment policy and performance**

The company does not invest monies in shares but places surplus funds in deposit or money market accounts to earn interest prior to its being withdrawn for use within the company's activities.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **a. Constitution**

The company is a charitable company limited by guarantee and was set up by a Memorandum of Association on 10 February 2004 . During July 2012, a constitution was adopted, with a view to making church leadership more transparent.

The company is constituted under a Memorandum of Association dated 10 February 2004 and is a registered charity number 1103390.

### **b. Method of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the governing document being the Articles of Association.

The minimum number of members of the Board of Directors shall be three. At each Annual General meeting one third of the Board shall retire, those who retire will have held the office of trustee the longest.

### **c. Organisational structure and decision making**

The Board meets regularly to discuss the Companies's affairs. The Board will, on occasions, ask various people to attend the meetings to discuss certain aspects of the charity requiring specialist knowledge. The church leader attends all meetings of the Board.

### **d. Risk management**

The Trustees continue to assess the major risks to which the Charity is exposed, in particular those related to the operations and finances of the church, and are satisfied that systems and procedures are in place at present to mitigate our exposure to the major risks as best they are able to. One significant risk arises from the poor state of the building in which The Point is located and the Charities's responsibility for a share of any repair costs. That is why we have negotiated a reduction of our contribution to repair costs as described above.

Another risk that we have previously identified, arises from the fact that a large proportion of our giving comes from a small group of households. One family left the church in 2022 and a second will do so in 2023 and the net loss of income will be £14,000. We are increasing our efforts to lease The Point to users whose activities meet our charitable objectives, and by the end of 2022 we expect to have increased our income from such subletting by at least £5,000 pa. We are trying to raise an additional £10,000 in 2023, but if we are not able to do that, we could hold our religious services at The Point.

We keep a relatively large financial reserve of at least £40,000 in view of the above risks. At the moment the charity holds reserves of £55,655.

## **PLANS FOR FUTURE PERIODS**

### **a. Future developments**

The charity plans to continue all of its core activities.

#### **The Point**

The charity will continue to hold language classes for refugees, the play group for young children, the walk in morning for any local resident and the knitting group.

The charity will continue to let the Point for activities that are compatible with its charitable objectives. These include homework classes for immigrant groups, groups run by the Refugee Council and the NHS. Excellent working relationships with these and similar groups have been resumed following the easing of lockdown restrictions and discussions with users are taking place about the expansion of these activities.

### **The Calabash Centre**

The Calabash Centre is expected to re-open in the near future and they know of our interest in resuming Sunday morning services there. No rental rates have been mentioned and we will aim to avoid a large increase in rent by reducing the time that we use the building each week. If we are not able to afford the new rent we will try to hold Sunday services at The Point.

### **One Way School Harare**

Greg Sanguine will make a pastoral visit to the school in 2022.

## **EMPLOYEE INVOLVEMENT AND EMPLOYMENT OF THE DISABLED**

Employees have been consulted on issues of concern to them and have been kept informed on specific issues directly by the Trustees. The company carries out exit interviews for all staff leaving the organisation and had adopted a procedure of upward feedback for senior management and the Trustees.

The Company has reviewed its Health and Safety Policy and Child Protection Policy. Full details of these are available at the company's offices.

The company has introduced an Equal Opportunities policy as well as a Volunteer's policy. The company has long established fair employment practices in the recruitment, retention and training of disabled staff.

## **RESPONSIBILITIES OF TRUSTEES UNDER COMPANY LAW**

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for

the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements 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 that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **APPROVAL**

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

*Stuart Checkley*

**Stuart Checkley**

Trustee

Date: 23 September 2022

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CATFORD COMMUNITY CHURCH**  
**('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021 on pages 11 to 20 following, which have been prepared on the basis of the accounting policies set out on pages 13 to 14.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Lourens du Plessis*

Lourens du Plessis ACA CA(SA)

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: 23 September 2022

**CATFORD COMMUNITY CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	71,596	1,192	72,788	89,251
Charitable activities	4	7,194	-	7,194	-
Investments	5	29	-	29	29
Other income	6	2,120	-	2,120	2,785
<b>Total income and endowments</b>		<b>80,939</b>	<b>1,192</b>	<b>82,131</b>	<b>92,066</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	7	69,731	1,208	70,939	74,022
<b>Total expenditure</b>		<b>69,731</b>	<b>1,208</b>	<b>70,939</b>	<b>74,022</b>
<b>Net gains/(losses) on investments</b>		-	-	-	-
<b>Net income/(expenditure)</b>		<b>11,208</b>	<b>(16)</b>	<b>11,192</b>	<b>18,044</b>
<b>Transfers between funds</b>	15	(16)	16	-	-
<b>Net movement in funds</b>		<b>11,192</b>	<b>-</b>	<b>11,192</b>	<b>18,044</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		42,466	1,967	44,433	26,389
<b>Total funds carried forward</b>	15	<b>53,658</b>	<b>1,967</b>	<b>55,625</b>	<b>44,433</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 13-19 form part of these accounts.

**CATFORD COMMUNITY CHURCH**  
**BALANCE SHEET**  
**AS AT 31 DECEMBER 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>FIXED ASSETS</b>					
Tangible assets	10	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>CURRENT ASSETS</b>					
Debtors	11	9,418	-	9,418	15,038
Cash at bank and in hand	12	47,161	1,967	49,128	43,589
		56,579	1,967	58,546	58,628
<b>CREDITORS: Amounts falling due within one year</b>					
	13	(2,921)	-	(2,921)	(14,194)
<b>Net current assets / (liabilities)</b>		<u>53,658</u>	<u>1,967</u>	<u>55,625</u>	<u>44,433</u>
<b>Total assets less current liabilities</b>		<u>53,658</u>	<u>1,967</u>	<u>55,625</u>	<u>44,433</u>
<b>TOTAL NET ASSETS</b>		<u>53,658</u>	<u>1,967</u>	<u>55,625</u>	<u>44,433</u>
<b>FUND BALANCES</b>					
15					
Unrestricted Funds					
General funds		43,658	-	43,658	32,466
Designated funds		10,000	-	10,000	10,000
		53,658	-	53,658	42,466
Restricted Funds					
		-	1,967	1,967	1,967
		<u>53,658</u>	<u>1,967</u>	<u>55,625</u>	<u>44,433</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

*Margaret George*

*Andrew Wilson*

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Margaret George  
Chair

-----  
Andrew Wilson  
Church Secretary

Date: 22 September 2022

Company number: 05039733

Charity number: 1103390

The notes on page 13-19 form part of these accounts.

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered how Covid-19 might affect projections.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a reducing balance basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	33%
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

i) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

j) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

k) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

l) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

n) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

o) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

**3 Donations**

	2021	2020
	£	£
Donations of cash and similar	64,537	78,380
Income tax recoverable	8,251	10,872
	72,788	89,251

**4 Income from charitable activities**

	2021	2020
	£	£
Church retreats and events	7,194	-
	7,194	-

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**5 Investment income**

	2021	2020
	£	£
Bank interest	29	29
	<u>29</u>	<u>29</u>

**6 Other income**

	2021	2020
	£	£
Rental income	2,120	2,785
	<u>2,120</u>	<u>2,785</u>

**7 Charitable expenditure**

**a Costs incurred directly on specific activities**

	2021	2020
	£	£
Salaries, travel and expenses	22,777	24,141
Telephone	500	458
Venue hire and associated costs	22,685	29,524
Church activities	10,207	2,896
	<u>56,169</u>	<u>57,019</u>
Grants payable (note 7c)	7,775	9,547
	<u>63,944</u>	<u>66,566</u>

**b Costs incurred on support & administration**

Governance costs		
Independent examiner's fee	1,530	1,500
Printing, publicity, postage and stationery	-	1,120
Subscriptions & licences	469	325
Professional fees	3,630	3,124
Website design & maintenance	424	487
Bank charges	104	92
Depreciation of tangible fixed assets	-	3
Insurance	838	804
	<u>6,995</u>	<u>7,456</u>

**Total expenditure**

	<u>70,939</u>	<u>74,022</u>
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The fee payable to the independent examiner for preparing and examining the accounts was £1,530 (2020: £1,500).

**c Grants payable**

	Institutions	Individuals	2021
	£	£	£
Grants for UK and overseas mission	5,729	-	5,729
Grants for the relief of poverty	1,316	730	2,046
	<u>7,045</u>	<u>730</u>	<u>7,775</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2020
	£	£	£
Grants for UK and overseas mission	5,640	586	6,226
Grants for the relief of poverty	3,321	-	3,321
	<u>8,961</u>	<u>586</u>	<u>9,547</u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

The charity's principal grants to institutions comprised:

	2021	2020
	£	£
Transform Network	1,800	1,800
iNet	3,929	3,840
One Way School, Harare	1,316	3,321
	7,045	8,961

**8 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses**

The average monthly number of employees during the year was 2 (2020: 2.25). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

During the year key management received employment benefits totalling £18,176 (2020: £17,669).

No trustees received employment benefits in either the current or preceding year.

**9 Acting as agent**

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor and any money distributed in advance of receipt is recognised as a debtor.

During the year the charity acted as agent for One Way School, Harare and, in that capacity:

- a) received £1,959 (2020: £9,723) and paid £1,618 (2020: £10,063)
- b) at the year end the charity owed £0 on behalf of (2020: £341 owed by) external supporters of the One Way School.

**10 Tangible fixed assets**

	Office Equipment £	Total 2021 £
<b>Cost</b>		
At 1 January 2021	8,445	8,445
At 31 December 2021	8,445	8,445
<b>Accumulated depreciation</b>		
At 1 January 2021	8,445	8,445
Charge for the year	-	-
At 31 December 2021	8,445	8,445
<b>Net book value</b>		
At 31 December 2021	-	-
At 31 December 2020	-	-

**11 Debtors**

	2021	2020
	£	£
<b>Falling due within one year:</b>		
Trade debtors	-	-
Tax recoverable	8,518	10,871
Other debtors	120	120
Prepayments and accrued income	780	4,047
<b>Total debtors</b>	9,418	15,038

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**12 Cash at Bank and in Hand**

	2021	2020
	£	£
Cash at bank with immediate access	49,128	43,589
	<u>49,128</u>	<u>43,589</u>

**13 Creditors: liabilities falling due within one year**

	2021	2020
	£	£
Trade creditors	467	4,715
Taxation and social security	217	224
Other creditors	-	-
Accruals	2,237	2,919
Deferred income	-	6,336
	<u>2,921</u>	<u>14,194</u>

Deferred income relates to payments received for the church's weekend away, which was been postponed to September 2021. The full amount was released during the 2021 financial year.

**14 Pension commitments**

During the year employer's pension contributions totalling £1,030 (2020: £942) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2020: £nil).

**15 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
<i>Designated Funds</i>						
Legacy fund	10,000	-	-	-	-	10,000
	<u>10,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,000</u>
<i>General Unrestricted Funds</i>	32,466	80,939	(69,731)	(16)	-	43,658
	<u>32,466</u>	<u>80,939</u>	<u>(69,731)</u>	<u>(16)</u>	<u>-</u>	<u>43,658</u>
<b>Total Unrestricted Funds</b>	<u>42,466</u>	<u>80,939</u>	<u>(69,731)</u>	<u>(16)</u>	<u>-</u>	<u>53,658</u>
<i>Restricted Funds</i>						
Hope for Harare	-	300	(316)	16	-	-
Live Below the Line	859	-	-	-	-	859
Lewisham ESOL	-	-	-	-	-	-
Azerbaijan & Zimbabwe travel	1,108	-	-	-	-	1,108
Food Project at the Point	-	-	-	-	-	-
The Point	-	500	(500)	-	-	-
Moving Home Fund	-	392	(392)	-	-	-
	<u>1,967</u>	<u>1,192</u>	<u>(1,208)</u>	<u>16</u>	<u>-</u>	<u>1,967</u>
<b>Aggregate of funds</b>	<u>44,433</u>	<u>82,131</u>	<u>(70,938)</u>	<u>-</u>	<u>-</u>	<u>55,625</u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2021 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	-	-	-	-
Debtors	9,418	-	-	9,418
Investments held as current assets	-	-	-	-
Cash at bank and in hand	37,161	10,000	1,967	49,128
Creditors falling due within one year	(2,921)	-	-	(2,921)
	<u>43,658</u>	<u>10,000</u>	<u>1,967</u>	<u>55,625</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Gains and losses 2020 £	Closing balance 2020 £
<i>Designated Funds</i>						
Legacy Fund	10,000	-	-	-	-	10,000
	<u>10,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,000</u>
<i>General Unrestricted Funds</i>	14,202	79,995	(61,730)	-	-	32,466
	<u>14,202</u>	<u>79,995</u>	<u>(61,730)</u>	<u>-</u>	<u>-</u>	<u>32,466</u>
Total Unrestricted Funds	<u>24,202</u>	<u>79,995</u>	<u>(61,730)</u>	<u>-</u>	<u>-</u>	<u>42,466</u>
<i>Restricted Funds</i>						
Hope for Harare	-	3,321	(3,321)	-	-	-
Live Below the Line	859	-	-	-	-	859
Lewisham ESOL	220	-	(220)	-	-	-
Azerbaijan & Zimbabwe travel	1,108	-	-	-	-	1,108
Food Project at the Point	-	250	(250)	-	-	-
The Point	-	8,500	(8,500)	-	-	-
Moving Home Fund	-	-	-	-	-	-
	<u>2,187</u>	<u>12,071</u>	<u>(12,291)</u>	<u>-</u>	<u>-</u>	<u>1,967</u>
Aggregate of funds	<u>26,389</u>	<u>92,066</u>	<u>(74,022)</u>	<u>-</u>	<u>-</u>	<u>44,433</u>

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**Analysis of net assets by fund**

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2020 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	-	-	-	-
Debtors	14,697	-	341	15,038
Cash at bank and in hand	31,963	10,000	1,626	43,589
Creditors falling due within one year	(14,194)	-	-	(14,194)
	<u>32,466</u>	<u>10,000</u>	<u>1,967</u>	<u>44,433</u>

**Description of funds**

Live below the line	These are donations made towards the Christian Aid "Live Below the Line" project
Azerbaijan & Zimbabwe travel	These were donations made towards the travel costs of visits to overseas workers in Azerbaijan & Zimbabwe
ESOL forum	This was a grant made by LB Lewisham for the running of English for Speakers of Other Languages courses.
Hope for Harare - One Way School	This fund supports the One Way School in Harare, Zimbabwe; funds were used to support food distribution during a major food crisis
Food Project (at The Point)	Funds supporting a Food distribution project from The Point during the Covid crisis
The Point	These are donations made towards the costs of running "The Point"
Moving Home Fund	This fund contributed to costs to enable a church member in need to move to more suitable
Legacy Fund	This fund represents a large legacy left to the church by a church member

**16 Operating lease commitments**

The charity has an operating lease for its church building. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2021 £	2020 £
Payments falling due:		
Within one year	-	-
Between one and five years	18,500	18,500
After five years	-	-
	<u>18,500</u>	<u>18,500</u>

During the year the charity was charged £18,500 (2020: £18,500) for its operating lease.

Under the terms of the lease to The Point, there is an obligation to contribute 40% of the cost of repairs to the building arising during our occupancy. A review of the condition of the building, including the damp which is now known to exist, is to be carried out and we await notification of our liability under the terms of the lease.

**17 Transactions with related parties**

During the year the charity:

- a) received donations totalling £21,070 (2020: £21,168) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) did not pay any expenses (2020: £nil) to, or for, the trustees.

**18 Members**

Each member of the company commits to contribute if the charity is wound up an amount of £10.

**CATFORD COMMUNITY CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

Note	Unrestricted funds				Unrestricted funds				
	General	Designated	Restricted	Total	General	Designated	Restricted	Total	
	2021 £	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £	2020 £	
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	71,596	-	1,192	72,788	77,180	-	12,071	89,251
Charitable activities	4	7,194	-	-	7,194	-	-	-	-
Investments	5	29	-	-	29	29	-	-	29
Other income	6	2,120	-	-	2,120	2,785	-	-	2,785
<b>Total income and endowments</b>		<b>80,939</b>	<b>-</b>	<b>1,192</b>	<b>82,131</b>	<b>79,995</b>	<b>-</b>	<b>12,071</b>	<b>92,066</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	7	69,731	-	1,208	70,939	61,730	-	12,291	74,022
Raising funds	8	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-
<b>Total Expenditure</b>		<b>69,731</b>	<b>-</b>	<b>1,208</b>	<b>70,939</b>	<b>61,730</b>	<b>-</b>	<b>12,291</b>	<b>74,022</b>
<b>Net income/(expenditure)</b>		<b>11,208</b>	<b>-</b>	<b>(16)</b>	<b>11,192</b>	<b>18,264</b>	<b>-</b>	<b>(220)</b>	<b>18,044</b>
<b>Transfers between funds</b>	15	<b>(16)</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>11,192</b>	<b>-</b>	<b>-</b>	<b>11,192</b>	<b>18,264</b>	<b>-</b>	<b>(220)</b>	<b>18,044</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		32,466	10,000	1,967	44,433	14,202	10,000	2,187	26,389
<b>Total funds carried forward</b>	15	<b>43,659</b>	<b>10,000</b>	<b>1,967</b>	<b>55,626</b>	<b>32,466</b>	<b>10,000</b>	<b>1,967</b>	<b>44,433</b>

**CATFORD COMMUNITY CHURCH**

England & Wales - Charity number 1103390

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# Accounts

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# Catford Community Church

Report and Accounts  
Year ended 31 December 2020

**Stewardship**   
*Active generosity*

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[www.stewardship.org.uk](http://www.stewardship.org.uk)

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COMPANIES HOUSE

**CATFORD COMMUNITY CHURCH**  
**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

<b>Trustees</b>	Margaret George (Chair) Nicole Adamides Stuart Checkley Elizabeth Maxted Andrew Wilson
<b>Company Secretary</b>	Andrew Wilson
<b>Key Staff</b>	Ian Butcher
<b>Governing Document</b>	Memorandum and Articles of Association dated 10 February 2017
<b>Company Registration Number</b>	05039733
<b>Charity Registration Number</b>	1103390
<b>Principal Address</b>	Here for Good 17 Sydenham Road, Sydenham; SE26 5EX
<b>Registered Office</b>	Here for Good 17 Sydenham Road, Sydenham SE26 5EX
<b>Independent Examiner</b>	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage London EC1Y 8AB
<b>Bankers</b>	HSBC 149 Rushey Green Catford, London SE6 4BQ

<b>Contents</b>	<b>Page</b>
Company Information	1
Trustees' Annual Report	2-9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Accounts	13-19
Detailed Statement of Financial Activities with Comparatives	20

# **CATFORD COMMUNITY CHURCH**

## **(A company limited by guarantee)**

### **TRUSTEES' REPORT**

**for the year ended 31 December 2020**

The Trustees present their annual report together with the Financial Statements of the company for the 1 January 2020 to 31 December 2020. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015). Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

### **OBJECTIVES AND ACTIVITIES**

#### **a. Policies and objectives**

The principal object of the charity is to promote and advance the Christian Faith throughout the world generally including the worship of God, the introduction and edification of Christians, the care and the Christian instruction of young people and children and the evangelisation of non-Christians.

#### **b. Activities for achieving objectives and to further the charity's purpose of Public Benefit**

The principal activities of the charity include the provision of religious services and public community events that are open to all.

Over 2020 and until the Covid lockdown began, Sunday services took place at The Calabash Centre. Services were open to all and were advertised by a notice in the street. The Calabash Centre was closed at the beginning of the national lockdown in response to the Covid pandemic and for the remainder of the year church services continued on-line using Zoom. This limited their availability to the general public although those that were in touch with us online were able to connect, including one former member of the church who is now overseas. Almost all regular church members were able to join the

services either online, although some used phones and two were phoned and visited individually.

Public community events mostly take place at the Point. These activities are advertised by notice visible to the public through a shop window. They include English classes which are especially for refugees, a mother and toddler group for local residents, and a walk-in facility called Connection Point which provides cake and conversation to passers by including those in obvious need. When the church is not using The Point, it is let to other local groups whose activities are of similar public benefit; these include refugee groups and the NHS. The charity managed this use and ensured that government guidance was followed.

At the height of the lockdown most of these activities were closed, but The Point was used by local residents to distribute food to NHS workers from the local hospital. The charity managed this use and ensured that the government's COVID guidance was followed.

The One Way School in Harare which was set up by two members of the church gives a Christian education to children in Zimbabwe. The church continued to support this school, whose activities include both Christian and humanitarian outreach. Throughout the pandemic it was also used to distribute famine relief and £13,384 was sent to the school through the charity although only £3,321 of this collection came from the charity; the remainder came from other churches and individuals in London which are also supporting One Way School.

Pastoral support is offered on an individual basis and through small groups that meet in members houses or online.

Two households in the church foster or adopt vulnerable children including the leader of the church, who supports other foster carers through the charity Home for God.

In the above paragraph the directors have paid regard to guidance issued by the Charity Commission on public benefit, in deciding what activities the charity should undertake and, in particular, the special guidance for those charities that have been set up for the advancement of religion.

## **ACHIEVEMENTS AND PERFORMANCE**

### **a. Key financial performance indicators**

At the end of 2020 total funds were £44,433, compared to £26,389, at the end of 2019.

During the year income increased by £10,521, to £92,066, and expenditure decreased by £28,971, to £74,022. As a result surplus for the year increased by £39,492, to £18,044 and the charity's net assets increased by the same amount, to £44,433. Net current assets increased by £18,047, to £44,433.

The COVID 19 pandemic has so far had no significant effect on our overall financial performance. Although collections ceased following lockdown and income from letting The Point also ceased for the same reason, these two losses were balanced by equivalent savings from being unable to rent the space where the church usually meets on Sundays.

The main reason for our end of year surplus of £18,044 was the exceptionally large donation of £18,944 on our giving day.

The restricted donations towards the school project of £13,384 was a response to a shortage of food in Harare where the school we support is located. The majority of this came from outside the church and we do not expect this to be repeated in the future.

### **b. Review of activities**

For the first 10 weeks of 2020 the church's activities continued as in the report for 2019.

From March 15th almost all church activities moved online in response to the national lockdown introduced by the government in response to the Covid pandemic.

**Sunday morning services** continued online using Zoom. Some aspects of the service were more difficult online, especially active involvement in worship, but others, such as teaching, continued unchanged while the use of break out groups enabled more participation than in a typical service. The online context also enabled people on holiday to attend, and one church member was able to participate regularly from Trinidad.

House groups continued to meet online as did the weekly prayer meeting, a Saturday Men's Breakfast, a knitting group and other informal groups.

Social events such as the monthly barbecue were cancelled, and face to face contact was mostly stopped except for urgent and essential pastoral matters which were dealt with within government guidelines.

**Community services.** Our usual Community services at “The Point” were closed for the duration of lockdown in 2020 following government guidelines. The English classes continued online. We kept in touch with the mother and toddler group by phone, by home visits at Christmas and by meeting in a park when this was allowed. The walk in community outreach which had been started just before the pandemic was halted for the remainder of 2020.

### **Food distribution**

“The Point” which was closed due to Covid restrictions, was made available for the the distribution of food to NHS health workers at the local hospital. This was organised by a former member of the church together with other local volunteers. Food was donated by local shops and distributed to NHS workers by volunteers. The church managed this activity and put in place Health and Safety policies which followed government guidance as these developed.

### **Overseas workers**

**One Way School in Harare, Zimbabwe** was built and established under the leadership of Greg and Sophie Sangwine who are both school teachers and members of the church. They are managing the school remotely and Sophie made one pastoral visit during the year. A collection for the school is described below.

We continue to support the iNet trust which supports overseas workers from the Transform Network of churches of which we are part. Members of the church contributed to the annual conference for overseas workers, which this year was conducted remotely.

### **Leadership of the church**

Ian Butcher leads the church with a team of four others, who are appointed in conjunction with the church membership. The church has supported Ian on a postgraduate course Contemporary Missiology at Redcliffe College and which Ian expects to complete in 2022.

The church provides Ian with a pension under the Government’s Automatic Enrolment scheme.

The New Wine conference, which groups from the church usually attend in the summer, was cancelled during the pandemic.

**Links with other churches.** We value our ongoing local relationships with Transform Network, a network of local churches mainly in Lewisham Borough. We are also members of the Lewisham Inter-Faith Forum which promotes local community and organises an annual Inter-Faith Peace Walk.

**Rental of "The Point".** The Point is a small shop front space on Lewisham High Street from which most of our community services are given. The space we use is fit for purpose but the building as a whole is in a poor state of repair. We have not been able to find an alternative site, and having obtained legal advice we negotiated a reduced liability for our share of liability for repairs from 60% to 40% and accepted an increased lease. The lease of the Point was due to be renewed on August 19th 2019 but negotiations continued until April 2020 when a new lease was signed and backdated to August 19th 2019.

## **FINANCIAL REVIEW**

**a. Going concern.** After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the immediate future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

### **b. Investment policy and performance**

The company does not invest monies in shares but places surplus funds in deposit or money market accounts to earn interest prior to its being withdrawn for use within the company's activities.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **a. Constitution**

The company is a charitable company limited by guarantee and was set up by a Memorandum of Association on 10 February 2004 . During July 2012, a constitution was adopted, with a view to making church leadership more transparent.

The company is constituted under a Memorandum of Association dated 10 February 2004 and is a registered charity number 1103390.

### **b. Method of appointment or election of Trustees**

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the governing document being the Articles of Association.

The minimum number of members of the Board of Directors shall be three. At each Annual General meeting one third of the Board shall retire, those who retire will have held the office of trustee the longest.

#### **c. Organisational structure and decision making**

The Board meets regularly to discuss the Company's affairs. The Board will, on occasions, ask various people to attend the meetings to discuss certain aspects of the charity requiring specialist knowledge. The church leader attends all meetings of the Board.

#### **d. Risk management**

The Trustees continue to assess the major risks to which the Company is exposed, in particular those related to the operations and finances of the church, and are satisfied that systems and procedures are in place at present to mitigate our exposure to the major risks as best they are able to. One significant risk arises from the poor state of the building in which The Point is located and the Company's responsibility for a share of any repair costs. That is why we have negotiated a reduction of our contribution to repair costs as described above. Another risk we have identified arises from the fact that a large proportion of our giving comes from a small group of households. We keep a relatively large financial reserve of around £40,000 in view of the above risks.

### **PLANS FOR FUTURE PERIODS**

#### **a. Future developments**

The charity plans to continue its core activities whether or not the Covid restrictions are re-introduced.

#### **The Point**

We are planning to re-start at The Point all of our community activities that are described above.

#### **The Calabash Centre**

The Calabash Centre, where the church has met on Sundays, is owned by the London Borough of Lewisham, and has been closed since the onset of the pandemic. The Council does not intend to re-open it in the near future, and so we are looking for a new meeting place. If we are not able to find an

alternative meeting place we will use a combination of "The Point" and online meetings.

## **EMPLOYEE INVOLVEMENT AND EMPLOYMENT OF THE DISABLED**

Employees have been consulted on issues of concern to them and have been kept informed on specific issues directly by the Trustees. The company carries out exit interviews for all staff leaving the organisation and had adopted a procedure of upward feedback for senior management and the Trustees.

The Company has reviewed its Health and Safety Policy and Child Protection Policy. Full details of these are available at the company's offices.

The company has introduced an Equal Opportunities policy as well as a Volunteer's policy. The company has long established fair employment practices in the recruitment, retention and training of disabled staff.

## **RESPONSIBILITIES OF TRUSTEES UNDER COMPANY LAW**

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements 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 that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements

comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **APPROVAL**

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

*Stuart Checkley*

**Stuart Checkley**  
Trustee

Date: 24/09/2021

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CATFORD COMMUNITY CHURCH**  
**('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020 on pages 11 to 20 following, which have been prepared on the basis of the accounting policies set out on pages 13 to 14.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Lourens du Plessis ACA CA(SA)

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: 27 September 2021

**CATFORD COMMUNITY CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	77,180	12,071	89,251	76,485
Investments	4	29	-	29	30
Other income	5	2,785	-	2,785	5,030
<b>Total income and endowments</b>		<b>79,995</b>	<b>12,071</b>	<b>92,066</b>	<b>81,545</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	6	61,730	12,291	74,022	102,993
<b>Total expenditure</b>		<b>61,730</b>	<b>12,291</b>	<b>74,022</b>	<b>102,993</b>
<b>Net gains/(losses) on investments</b>		-	-	-	-
<b>Net income/(expenditure)</b>		<b>18,264</b>	<b>(220)</b>	<b>18,044</b>	<b>(21,448)</b>
<b>Transfers between funds</b>	14	-	-	-	-
<b>Net movement in funds</b>		<b>18,264</b>	<b>(220)</b>	<b>18,044</b>	<b>(21,448)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		24,202	2,187	26,389	47,837
<b>Total funds carried forward</b>	14	<b>42,466</b>	<b>1,967</b>	<b>44,433</b>	<b>26,389</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 13-19 form part of these accounts.

**CATFORD COMMUNITY CHURCH**

**BALANCE SHEET**

**AS AT 31 DECEMBER 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>FIXED ASSETS</b>					
Tangible assets	9	-	-	-	3
		-	-	-	3
<b>CURRENT ASSETS</b>					
Debtors	10	14,697	341	15,038	9,196
Cash at bank and in hand	11	41,963	1,626	43,589	30,809
		56,661	1,967	58,628	40,005
<b>CREDITORS: Amounts falling due within one year</b>	12	(14,194)	-	(14,194)	(13,619)
<b>Net current assets / (liabilities)</b>		<u>42,466</u>	<u>1,967</u>	<u>44,433</u>	<u>26,386</u>
<b>Total assets less current liabilities</b>		<u>42,466</u>	<u>1,967</u>	<u>44,433</u>	<u>26,389</u>
<b>TOTAL NET ASSETS</b>		<u>42,466</u>	<u>1,967</u>	<u>44,433</u>	<u>26,389</u>
<b>FUND BALANCES</b>					
Unrestricted Funds	14				
General funds		32,466	-	32,466	14,202
Designated funds		10,000	-	10,000	10,000
		<u>42,466</u>	-	<u>42,466</u>	<u>24,202</u>
Restricted Funds		-	1,967	1,967	2,187
		<u>42,466</u>	<u>1,967</u>	<u>44,433</u>	<u>26,389</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

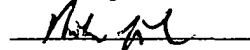
The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

  
Margaret George  
Chair

  
Andrew Wilson  
Church Secretary

Date: 24/09/2021

Company number: 05039733

Charity number: 1103390

The notes on page 13-19 form part of these accounts.

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered how Covid-19 might affect projections.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a reducing balance basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	33%
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**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

- i) **Leased assets**  
 Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).
- j) **Pension scheme arrangements**  
 The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.
- k) **Taxation**  
 The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.
- l) **Financial instruments**  
 The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).
- n) **Exemption from preparing a cashflow statement**  
 The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.
- o) **Critical accounting estimates and areas of judgement**  
 The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

**3 Donations**

	2020	2019
	£	£
Donations of cash and similar	78,380	68,159
Income tax recoverable	10,872	8,326
	89,251	76,485

**4 Investment income**

	2020	2019
	£	£
Bank interest	29	30
	29	30

**5 Other income**

	2020	2019
	£	£
Rental income	2,785	5,030
	2,785	5,030

**6 Charitable expenditure**

	2020	2019
	£	£
<b>a Costs incurred directly on specific activities</b>		
Salaries, travel and expenses	24,141	34,053
Telephone and utilities	458	440
Venue hire	29,524	29,794
Conferences and training	2,896	2,000
Church activities	57,019	79,669
	9,547	16,685
Grants payable (note 6c)	9,547	16,685
	66,566	96,354

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**b Costs incurred on support & administration**

Governance costs		
Independent examiner's fee	1,500	1,200
Printing, publicity, postage and stationery	1,120	381
Subscriptions & licences	325	356
Professional fees	3,124	3,410
Website design & maintenance	487	416
Bank charges	92	72
Depreciation of tangible fixed assets	3	-
Insurance	804	804
	<u>7,456</u>	<u>6,639</u>
<b>Total expenditure</b>	<u><b>74,022</b></u>	<u><b>102,993</b></u>

The fee payable to the independent examiner for preparing and examining the accounts was £1,500 (2019: £1,200).

**c Grants payable**

	Institutions	Individuals	2020
	£	£	£
Grants for UK and overseas mission	5,640	586	6,226
Grants for the relief of poverty	3,321	-	3,321
	<u>8,961</u>	<u>586</u>	<u>9,547</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2019
	£	£	£
Grants for UK and overseas mission	5,640	3,999	9,639
Grants for the relief of poverty	7,046	-	7,046
	<u>12,686</u>	<u>3,999</u>	<u>16,685</u>

The charity's principal grants to institutions comprised:

	2020	2019
	£	£
Transform Network	1,800	1,800
iNet	3,840	3,840
One Way School, Harare	3,321	7,046
Grants to institutions for less than £1,000 each	-	-
	<u>8,961</u>	<u>12,686</u>

**7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses**

The average monthly number of employees during the year was 2.25 (2019: 3). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

During the year key management received employment benefits totalling £17,669 (2019: £17,332).

No trustees received employment benefits in either the current or preceding year.

**8 Acting as agent**

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor and any money distributed in advance of receipt is recognised as a debtor.

During the year the charity acted as agent for One Way School, Harare and, in that capacity:

- a) received £9,723 (2019: £nil) and paid £10,063 (2019: £nil)
- b) at the year end the charity was owed £341 (2019: £nil) to / by external supporters of the One Way School.

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**9 Tangible fixed assets**

	Office Equipment £	Total 2020 £
<b>Cost</b>		
At 1 January 2020	8,445	8,445
At 31 December 2020	<u>8,445</u>	<u>8,445</u>
<b>Accumulated depreciation</b>		
At 1 January 2020	8,442	8,442
Charge for the year	3	3
At 31 December 2020	<u>8,445</u>	<u>8,445</u>
<b>Net book value</b>		
At 31 December 2020	-	-
At 31 December 2019	<u>3</u>	<u>3</u>

**10 Debtors**

	2020 £	2019 £
<b>Falling due within one year:</b>		
Trade debtors	-	-
Tax recoverable	10,871	8,326
Other debtors	120	-
Prepayments and accrued income	4,047	870
<b>Total debtors</b>	<u>15,038</u>	<u>9,196</u>

**11 Cash at Bank and in Hand**

	2020 £	2019 £
Cash at bank with immediate access	43,589	30,809
	<u>43,589</u>	<u>30,809</u>

**12 Creditors: liabilities falling due within one year**

	2020 £	2019 £
Trade creditors	4,715	7,345
Taxation and social security	224	241
Other creditors	-	201
Accruals	2,919	2,400
Deferred income	6,336	3,432
	<u>14,194</u>	<u>13,619</u>

Deferred income relates to payments received for the church's weekend away, which has been postponed to September 2021. The full amount is expected to be released during the 2021 financial year.

**13 Pension commitments**

During the year employer's pension contributions totalling £942 (2019: £1,394) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2019: £nil).

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**14 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Gains and losses 2020 £	Closing balance 2020 £
<b>Designated Funds</b>						
Legacy fund	10,000	-	-	-	-	10,000
	10,000	-	-	-	-	10,000
<b>General Unrestricted Funds</b>	14,202	79,995	(61,730)	-	-	32,466
<b>Total Unrestricted Funds</b>	24,202	79,995	(61,730)	-	-	42,466
<b>Restricted Funds</b>						
Zimbabwe Trip	-	-	-	-	-	-
Hope for Harare	-	3,321	(3,321)	-	-	-
Live Below the Line	859	-	-	-	-	859
Lewisham ESOL	220	-	(220)	-	-	-
Azerbaijan	1,108	-	-	-	-	1,108
Food Project at the Point	-	250	(250)	-	-	-
The Point	-	8,500	(8,500)	-	-	-
	2,187	12,071	(12,291)	-	-	1,967
<b>Aggregate of funds</b>	26,389	92,066	(74,022)	-	-	44,433

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2020 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	-	-	-	-
Debtors	14,697	-	341	15,038
Investments held as current assets	-	-	-	-
Cash at bank and in hand	31,963	10,000	1,626	43,589
Creditors falling due within one year	(14,194)	-	-	(14,194)
	32,466	10,000	1,967	44,433

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2019 £	Incoming resources 2019 £	Outgoing resources 2019 £	Transfers in the year 2019 £	Gains and losses 2019 £	Closing balance 2019 £
<i>Designated Funds</i>						
Legacy Fund	10,000	-	-	-	-	10,000
	10,000	-	-	-	-	10,000
<i>General Unrestricted Funds</i>	31,139	78,381	(95,258)	(60)	-	14,202
<b>Total Unrestricted Funds</b>	<b>41,139</b>	<b>78,381</b>	<b>(95,258)</b>	<b>(60)</b>	<b>-</b>	<b>24,202</b>
<i>Restricted Funds</i>						
Zimbabwe Trip	3,231	-	(3,255)	24	-	-
Hope for Harare	-	3,164	(3,200)	36	-	-
Live Below the Line	859	-	-	-	-	859
Lewisham ESOL	1,500	-	(1,280)	-	-	220
Azerbaijan	1,108	-	-	-	-	1,108
Food Project at the Point	-	-	-	-	-	-
The Point	-	-	-	-	-	-
	6,698	3,164	(7,735)	60	-	2,187
<b>Aggregate of funds</b>	<b>47,837</b>	<b>81,545</b>	<b>(102,993)</b>	<b>-</b>	<b>-</b>	<b>26,389</b>

**Analysis of net assets by fund**

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2019 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	3	-	-	3
Debtors	9,196	-	-	9,196
Cash at bank and in hand	18,622	10,000	2,187	30,809
Creditors falling due within one year	(13,619)	-	-	(13,619)
	14,202	10,000	2,187	26,389

**Description of funds**

Live below the line	These are donations made towards the Christian Aid "Live Below the Line" project
Azerbaijan & Zimbabwe travel	These were donations made towards the travel costs of visits to overseas workers in Azerbaijan & Zimbabwe
ESOL forum	This was a grant made by LB Lewisham for the running of English for Speakers of Other Languages courses.
Hope for Harare - One Way School	This fund supports the One Way School in Harare, Zimbabwe; funds were used to support food distribution during a major food crisis
Food Project (at The Point) The Point	Funds supporting a Food distribution project from The Point during the Covid crisis These are donations made towards the costs of running "The Point"
Legacy Fund	This fund represents a large legacy left to the church by a church member

**CATFORD COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**15 Operating lease commitments**

The charity has an operating lease for its church building. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2020	2019
	£	£
Payments falling due:		
Within one year	-	-
Between one and five years	18,500	18,500
After five years	-	-
	<u>18,500</u>	<u>18,500</u>

During the year the charity was charged £18,500 (2019: £16,500) for its operating lease.

Under the terms of the lease to The Point, there is an obligation to contribute 40% of the cost of repairs to the building arising during our occupancy. A review of the condition of the building, including the damp which is now known to exist, is to be carried out and we await notification of our liability under the terms of the lease.

**16 Members**

Each member of the company commits to contribute if the charity is wound up an amount of £10.

**CATFORD COMMUNITY CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted funds				Unrestricted funds			
		General 2020 £	Designated 2020 £	Restricted 2020 £	Total 2020 £	General 2019 £	Designated 2019 £	Restricted 2019 £	Total 2019 £
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	77,180	-	12,071	89,251	73,321	-	3,164	76,485
Charitable activities	4	-	-	-	-	-	-	-	-
Other trading activities	5	-	-	-	-	-	-	-	-
Investments	4	29	-	-	29	30	-	-	30
Other income	5	2,785	-	-	2,785	5,030	-	-	5,030
<b>Total income and endowments</b>		<b>79,995</b>	<b>-</b>	<b>12,071</b>	<b>92,066</b>	<b>78,381</b>	<b>-</b>	<b>3,164</b>	<b>81,545</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	6	61,730	-	12,291	74,022	95,258	-	7,735	102,993
Raising funds	7	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-
<b>Total Expenditure</b>		<b>61,730</b>	<b>-</b>	<b>12,291</b>	<b>74,022</b>	<b>95,258</b>	<b>-</b>	<b>7,735</b>	<b>102,993</b>
<b>Net gains/(losses) on investments</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net income/(expenditure)</b>		<b>18,264</b>	<b>-</b>	<b>(220)</b>	<b>18,044</b>	<b>(16,877)</b>	<b>-</b>	<b>(4,571)</b>	<b>(21,448)</b>
<b>Transfers between funds</b>	14	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(60)</b>	<b>-</b>	<b>60</b>	<b>-</b>
<b>Net movement in funds</b>		<b>18,264</b>	<b>-</b>	<b>(220)</b>	<b>18,044</b>	<b>(16,937)</b>	<b>-</b>	<b>(4,511)</b>	<b>(21,448)</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		14,202	10,000	2,187	26,389	31,139	10,000	6,698	47,837
<b>Total funds carried forward</b>	14	<b>32,466</b>	<b>10,000</b>	<b>1,967</b>	<b>44,433</b>	<b>14,202</b>	<b>10,000</b>	<b>2,187</b>	<b>26,389</b>