

# Catford Community Church

Report and Accounts

Year ended 31 December 2020

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**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 2016
<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

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# **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**  
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>	14				
Unrestricted Funds					
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.

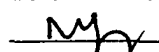
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner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

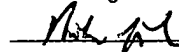
The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(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%

**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
	<u>89,251</u>	<u>76,485</u>

**4 Investment income**

	2020	2019
	£	£
Bank interest	29	30
	<u>29</u>	<u>30</u>

**5 Other income**

	2020	2019
	£	£
Rental income	2,785	5,030
	<u>2,785</u>	<u>5,030</u>

**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		2,000
Church activities	<u>2,896</u>	<u>13,382</u>
	<u>57,019</u>	<u>79,669</u>
Grants payable (note 6c)	9,547	16,685
	<u>66,566</u>	<u>96,354</u>

**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 £
Cost		
At 1 January 2020	8,445	8,445
At 31 December 2020	<u>8,445</u>	<u>8,445</u>
Accumulated depreciation		
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>
Net book value		
At 31 December 2020	<u>-</u>	<u>-</u>
At 31 December 2019	<u>3</u>	<u>3</u>

**10 Debtors**

	2020 £	2019 £
Falling due within one year:		
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:

	<b>Unrestricted Funds</b>			
	General funds £	Designated funds £	Restricted funds £	2020 £
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 £
<b>Designated Funds</b>						
Legacy Fund	10,000	-	-	-	-	10,000
	10,000	-	-	-	-	10,000
<b>General Unrestricted Funds</b>	31,139	78,381	(95,258)	(60)	-	14,202
<b>Total Unrestricted Funds</b>	41,139	78,381	(95,258)	(60)	-	24,202
<b>Restricted Funds</b>						
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>	47,837	81,545	(102,993)	-	-	26,389

**Analysis of net assets by fund**

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

	<b>Unrestricted Funds</b>			
	General funds £	Designated funds £	Restricted funds £	2019 £
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)	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"
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	65,258	-	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>65,258</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>