

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

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

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

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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 £
INCOME AND ENDOWMENTS FROM:					
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
Total income and endowments		80,939	1,192	82,131	92,066
EXPENDITURE ON:					
Charitable activities	7	69,731	1,208	70,939	74,022
Total expenditure		69,731	1,208	70,939	74,022
Net gains/(losses) on investments		-	-	-	-
Net income/(expenditure)		11,208	(16)	11,192	18,044
Transfers between funds	15	(16)	16	-	-
Net movement in funds		11,192	-	11,192	18,044
Reconciliation of funds:					
Total funds brought forward		42,466	1,967	44,433	26,389
Total funds carried forward	15	53,658	1,967	55,625	44,433

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

Margaret George
Chair

Andrew Wilson

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
	<u>72,788</u>	<u>89,251</u>

4 Income from charitable activities

	2021	2020
	£	£
Church retreats and events	7,194	-
	<u>7,194</u>	<u>-</u>

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>

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
	<u>7,045</u>	<u>8,961</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 (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 £
Cost		
At 1 January 2021	8,445	8,445
At 31 December 2021	<u>8,445</u>	<u>8,445</u>
Accumulated depreciation		
At 1 January 2021	8,445	8,445
Charge for the year	-	-
At 31 December 2021	<u>8,445</u>	<u>8,445</u>
Net book value		
At 31 December 2021	<u>-</u>	<u>-</u>
At 31 December 2020	<u>-</u>	<u>-</u>

11 Debtors

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

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>
Total Unrestricted Funds	42,466	80,939	(69,731)	(16)	-	53,658
	<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>
	<u>1,967</u>	<u>1,192</u>	<u>(1,208)</u>	<u>16</u>	<u>-</u>	<u>1,967</u>
Aggregate of funds	44,433	82,131	(70,938)	-	-	55,625
	<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>			
	General funds	Designated funds	Restricted funds	2021
	£	£	£	£
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:

- 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).
- 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 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £	General 2020 £	Designated 2020 £	Restricted 2020 £	Total 2020 £
INCOME AND ENDOWMENTS FROM:									
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
Total income and endowments		80,939	-	1,192	82,131	79,995	-	12,071	92,066
EXPENDITURE ON:									
Charitable activities:	7	69,731	-	1,208	70,939	61,730	-	12,291	74,022
Raising funds	8	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-
Total Expenditure		69,731	-	1,208	70,939	61,730	-	12,291	74,022
Net income/(expenditure)		11,208	-	(16)	11,192	18,264	-	(220)	18,044
Transfers between funds	15	(16)	-	16	-	-	-	-	-
Net movement in funds		11,192	-	-	11,192	18,264	-	(220)	18,044
Reconciliation of funds:									
Total funds brought forward		32,466	10,000	1,967	44,433	14,202	10,000	2,187	26,389
Total funds carried forward	15	43,659	10,000	1,967	55,626	32,466	10,000	1,967	44,433