

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

Trustees	Margaret George (Chair) Nicole Adamides Stuart Checkley (resigned 29 th June 2023) Malcolm Holman (appointed 29 th June 2023) Elizabeth Maxted (appointed 18th June 2023) Andrew Wilson (resigned 29 th June 2023) Philip Wood (appointed 29 th June 2023)
Key Staff	Ian Butcher
Governing Document	Memorandum & Articles of Association dated 10 February 2004
Company Registration Number	05039733
Charity Registration Number	1103390
Principal Address	The Point, 401 Lewisham High Street, London SE13 6NZ
Registered Office	Here for Good 17 Sydenham Road, Sydenham SE26 5EX
Independent Examiner	Neil Atherton (ACMA, CGMA) Neil Atherton Accountancy Services Limited Rosemount, Garden Close Lane, Newbury RG14 6PR
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 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 1st 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 £
INCOME AND ENDOWMENTS FROM:					
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
Total income and endowments		<u>80,731</u>	<u>750</u>	<u>81,481</u>	<u>82,131</u>
EXPENDITURE ON:					
Charitable activities	7	71,058	750	71,808	70,939
Total expenditure		<u>71,058</u>	<u>750</u>	<u>71,808</u>	<u>70,939</u>
Net gains/(losses) on investments		-	-	-	-
Net income/(expenditure)		<u>9,673</u>	<u>-</u>	<u>9,673</u>	<u>11,192</u>
Transfers between funds		-	-	-	-
Net movement in funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>11,192</u>
Reconciliation of funds:					
Total funds brought forward		53,658	1,967	55,625	44,433
Total funds carried forward	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 £
FIXED ASSETS					
Tangible assets	10	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
CURRENT ASSETS					
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>
CREDITORS: Amounts falling due within one year	13	(4,936)	-	(4,936)	(2,921)
Net current assets / (liabilities)		<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>
Total assets less current liabilities		<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>
TOTAL NET ASSETS		<u>63,331</u>	<u>1,967</u>	<u>65,298</u>	<u>55,625</u>
FUND BALANCES	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

5 Investment income	2022	2021
	£	£
Bank interest	69	29
	<u>69</u>	<u>29</u>
6 Other income	2022	2021
	£	£
Rental income	9,431	2,120
	<u>9,431</u>	<u>2,120</u>
7 Charitable Expenditure	2022	2021
	£	£
a Costs incurred directly on specific activities		
Salaries, travel and expenses	22,988	22,777
Telephone	541	500
Venue hire and associated costs	34,202	22,685
Church activities	843	10,207
	<u>58,574</u>	<u>56,169</u>
Grants payable (note 7c)	7,588	7,775
	<u>66,162</u>	<u>63,944</u>
b Costs incurred on support & administration		
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	834	838
	<u>5,646</u>	<u>6,995</u>
Total expenditure	<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).

c Grants payable	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	308	-
	<u>7,038</u>	<u>7,045</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
	£	£
Cost		
At 1 January 2022	8,445	8,445
At 31 December 2022	<u>8,445</u>	<u>8,445</u>
Accumulated depreciation		
At 1 January 2022	8,445	8,445
Charge for the year	-	-
At 31 December 2022	<u>8,445</u>	<u>8,445</u>
Net book value		
At 31 December 2022	<u>-</u>	<u>-</u>
At 31 December 2021	<u>-</u>	<u>-</u>

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

11 Debtors

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

12 Cash at Bank and in Hand

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

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
	<u>4,936</u>	<u>2,921</u>

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>			
	General funds £	Designated funds £	Restricted funds £	2022 £
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>

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:

	<u>Unrestricted Funds</u>			
	General funds £	Designated funds £	Restricted funds £	2021 £
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	-	-
	<u>30,833</u>	<u>49,333</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 £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>				<u>Unrestricted funds</u>			
		General 2022 £	Designated 2022 £	Restricted 2022 £	Total 2022 £	General 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	71,179	-	750	71,929	71,596	-	1,192	72,788
Charitable activities	4	52	-	-	52	7,194	-	-	7,194
Investments	5	69	-	-	69	29	-	-	29
Other income	6	9,431	-	-	9,431	2,120	-	-	2,120
Total income and endowments		80,731	-	750	81,481	80,939	-	1,192	82,131
EXPENDITURE ON:									
Charitable activities:	7	71,058	-	750	71,808	69,731	-	1,208	70,939
Raising funds		-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-
Total Expenditure		71,058	-	750	71,808	69,731	-	1,208	70,939
Net income/(expenditure)		9,673	-	-	9,673	11,208	-	(16)	11,192
Transfers between funds	15	-	-	-	-	(16)	-	16	-
Net movement in funds		9,673	-	-	9,673	11,192	-	-	11,192
Reconciliation of funds:									
Total funds brought forward		43,658	10,000	1,967	55,625	32,466	10,000	1,967	44,433
Total funds carried forward	15	53,331	10,000	1,967	65,298	43,658	10,000	1,967	55,625