

Connect Church Maidstone

Report and Accounts

Year ended 31 August 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CONNECT CHURCH MAIDSTONE
YEAR ENDED 31 AUGUST 2022
LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	1st Floor, MSCC Titchfield Road Maidstone Kent ME15 8FX
GOVERNING DOCUMENT	Trust Constitution adopted 12 March 2007 (as amended on 29 April 2019)
CHARITY REGISTRATION NUMBER	1119213
TRUSTEES	Leon Mileham Peter Farmer David Evans James Holland Jane Shankar
BANKERS	Royal Bank of Scotland, Maidstone Barclays Bank PLC, Kent
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Annual report for the year ending 31st August 2022

Registered Charity No. 1119213

Purpose

- The advancement of the Christian faith in the UK and overseas
- The advancement, for public benefit, of Christian teaching and other learning
- The relief of the poor, sick, disabled and homeless

Organisation

Nationally a member of the Evangelical Alliance.

In the south east it is a member of Synergy Alliance.

Locally is a part of Maidstone Churches Together.

CCM has its own team of elders who meet on regular basis on church and charity matters.

CCM meet in a hired hall at the Maidstone Skills and Community Centre (MSCC), it also has a rented office at MSCC and occasionally uses other rented premises for its various activities.

Staffing

As of 31st August 2022 CCM has one full time employee, and three part time employees.

- Leon Mileham is employed full time as CCM's Pastor/Minister.
- Karen Kamundi is employed part time as CCM's Administrator.
- Esther Barnes is employed part time as CCM's Youth Pastor.
- Donna Farmer is employed part time as CCM's CAP Debt Coach.

CCM does fund occupational pension scheme through the government's workplace pension scheme, this started in November 2016.

All other work carried out on behalf of CCM is on a voluntary basis.

Activities during the year

- The various activities of CCM include life groups, youth & children's clubs, bible teaching & training events, etc.
- CCM has financially supported Christian workers in Tanzania & Liberia. Involvement in foreign missions and humanitarian work is a primary objective for CCM.
- 'Little Steps' is a weekly group for parents with pre-school age children to provide a friendly, welcoming environment where parents & children can build real and lasting friendships.
- CCM Holds a summer Family Fun Day at Maidstone Skills & Community Centre in Senacre annually as an outreach and to build links and friendship with the local community.

- CCM runs 'Team Spirit Social Cycle Rides' for members of the church and friends for socialising, fundraising, for building relationships and connecting in an everyday way with those outside the church.
- CCM helps to run the Maidstone CAP debt centre, along with The Vine church, and regularly sees and helps people who are in extreme debt.
- Members of the congregation are also involved in other community activities e.g. 'Street Pastors', 'Maidstone Churches Winter Shelter', and 'The Princess Project'.

In planning the activities the Elders/Trustees have had regard to the guidance issued by the Charities Commission on public benefit.

Financial Review

Incoming resources	£93,429
Expenditure	£105,252
Surplus/(Deficit)	£-11,824

Grants

CCM is committed to the aid of overseas Christian workers and supports *Friends of Helper* in Tanzania.

In Maidstone CCM regularly gives to local charities.

CCM also made gifts to CAP clients and to various members of its congregation.

Reserves

It is an agreed principle that at least three months cash reserves in hand should be kept in CCM's current account. This is kept under periodic review. 3 months running costs are approximately £25,000, at the end of the financial year, there was approximately £18,000 in general unrestricted cash reserves, with the Trustees able to reassign designated funds should the need occur.

When the COVID-19 pandemic started to impact the UK in March 2020, the Trustees immediately repurposed money from the designated building fund into a Financial Assistance Fund, and members of the church also contributed towards this fund. A number of grants have been paid to various individuals and families to support them financially since the fund started.

As with all other churches, the charity has been impacted by COVID-19. In early 2021, the Church started meeting again in person within government guidelines, the church continues operated online by live streaming weekly services. Cash flow has dropped off in 21/22, with fall in giving and an increase in rent payments. As a consequence, as at Aug 2022 the church held approximately £18,000 of unrestricted funds held for general purposes.

Risk Management

The Elders/Trustees of CCM meet on a regular basis and receive regular reports and financial statements detailing the opportunities and risks that CCM faces. This enables them to plan or curtail activities accordingly making judgements and estimates that are reasonable and prudent.

CCM has an operational Safeguarding Policy to ensure that children, young people, vulnerable adults and workers are protected at all times. This is kept under constant review.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Signed by,

Peter Farmer

Peter Farmer
Elder/Trustee, on behalf of all the Elders/Trustees of CCM.

Report dated 23 June 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CONNECT CHURCH MAIDSTONE

I report to the trustees on my examination of the accounts of Connect Church Maidstone ('the charity') for the year ended 31 August 2022 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable 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 material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Sarah Crispin ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 26 June 2023

CONNECT CHURCH MAIDSTONE
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 AUGUST 2022

Notes	Unrestricted Funds		Restricted Funds	2022 £	2021 £
	General Funds £	Designated Funds £			
Income receipts					
Donations	76,953	-	1,360	78,313	82,167
Government grants	-	-	-	-	1,221
Other grants	-	-	-	-	2,955
Gift aid receipts	14,455	-	-	14,455	11,855
Income from charitable activities	168	-	-	168	-
NIC refund from HMRC	-	-	-	-	11,197
Interest	-	17	23	40	19
Other	403	-	50	453	483
Total receipts	91,979	17	1,433	93,429	109,897
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct costs 2	103,232	-	2,020	105,252	92,414
Total payments	103,232	-	2,020	105,252	92,414
Net of receipts / (payments) before transfers	- 11,253	17	- 587	- 11,824	17,482
Transfers between funds	4,292	- 4,292	-	-	-
Net movement in funds	- 6,961	- 4,275	- 587	- 11,824	17,482
Cash funds as at last year end	25,439	120,553	139,413	285,405	267,922
Cash funds at this year end A	18,478	116,277	138,826	273,581	285,405

The notes on pages 8 - 9 form part of these accounts.

CONNECT CHURCH MAIDSTONE
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 AUGUST 2022

	<u>Unrestricted Funds</u>		Restricted funds	2022	2021
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	18,478	116,277	71,819	206,574	218,429
Notice deposits	-	-	67,007	67,007	66,976
	<u>18,478</u>	<u>116,277</u>	<u>138,826</u>	<u>273,581</u>	<u>285,405</u>
B Other monetary assets					
Gift aid due to charity	1,011	-	-	1,011	4,337
	<u>1,011</u>	<u>-</u>	<u>-</u>	<u>1,011</u>	<u>4,337</u>
C Liabilities					
Trade creditors	90	-	-	-	-
PAYE due	760	-	-	760	676
Accounts and Examination fee for 2020	-	-	-	-	1,170
Accounts and Examination fee for 2021	-	-	-	-	1,110
Accounts and Examination fee for 2022	1,170	-	-	1,170	-
Accrued charges	-	-	-	-	2,233
	<u>2,020</u>	<u>-</u>	<u>-</u>	<u>1,930</u>	<u>5,189</u>

All liabilities fall due for settlement within one year.

D Assets retained for charity's own use

	Fund to which asset belongs	Insurance value
		£
Music and PA equipment	General	18,845
Computers and IT	General	5,802
		<u>24,647</u>

The trustees have used insurance values as an approximation for current values.

The accounts were approved by the trustees and signed on their behalf by:

Peter Farmer

Peter Farmer

Date: 23 June 2023

The notes on pages 8 - 9 form part of these accounts.

CONNECT CHURCH MAIDSTONE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 AUGUST 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	funds	funds			
	£	£	£	£	£
2 Direct costs					
Employment costs (Note 4)	52,625	-	-	52,625	50,219
Hall Hire	24,146	-	-	24,146	17,424
Insurance & subscriptions	3,112	-	-	3,112	3,048
Ministry expenses	920	-	-	920	800
Equipment	-	-	-	-	2,657
General expenses	13,189	-	270	13,459	6,801
Grants, Gifts & Donations (see Note 3)	9,240	-	1,750	10,990	11,465
	<u>103,232</u>	<u>-</u>	<u>2,020</u>	<u>105,252</u>	<u>92,414</u>
3 Grants, Gifts & Donations paid					
Individuals:					
Personal gifts / hardship payments	-	-	1,750	1,750	3,225
Overseas mission	2,000	-	-	2,000	1,200
Institutions:					
Friends of Helper	1,200	-	-	1,200	2,000
Mission Aviation Fellowship (MAF)	5,540	-	-	5,540	5,040
Other institutions <£500	500	-	-	500	-
	<u>9,240</u>	<u>-</u>	<u>1,750</u>	<u>10,990</u>	<u>11,465</u>

CONNECT CHURCH MAIDSTONE

NOTES TO THE ACCOUNTS

YEAR ENDED 31 AUGUST 2022

4 Staff & Trustees

At the end of the year, the charity had one full time employee, and three part time employees.

Leon Mileham, a trustee, was paid £38,104 (2021: £36,750) plus employer pension contributions of £956 (2021: £915) in his capacity as Minister as permitted by the governing documents.

Donna Farmer, wife of a trustee, was paid £4,268 (2021: £1,778) in her role as a CAP Debt Counsellor.

Other than direct reimbursements of expenses made on behalf of the charity, no amounts were paid or are payable to any trustee or to any person connected to them.

5 Movement of Funds

	Opening Balance £	Receipts £	Payments £	Transfers £	Closing Balance £
Restricted funds					
Building Fund	126,281	23	-	-	126,304
Financial Assistance Fund	7,998	1,050	(1,750)	-	7,298
CAP Client Gift Fund	2,180	360	(270)	-	2,270
Youth Activities Fund	2,955	-	-	-	2,955
Total Restricted	<u>139,413</u>	<u>1,433</u>	<u>(2,020)</u>	<u>-</u>	<u>138,826</u>
Unrestricted Funds					
Designated funds					
Financial Assistance Fund	29,710	-	-	-	29,710
Buildings Fund	87,352	17	-	(4,292)	83,076
Charity Fund	780	-	-	-	780
Care Fund	565	-	-	-	565
Little Steps	705	-	-	-	705
Outreach Fund	1,276	-	-	-	1,276
Women's Ministry Fund	164	-	-	-	164
	<u>120,552</u>	<u>17</u>	<u>-</u>	<u>- 4,292</u>	<u>116,277</u>
General Funds	25,439	91,979	(103,232)	4,292	18,478
Total unrestricted	<u>145,991</u>	<u>91,996</u>	<u>(103,232)</u>	<u>-</u>	<u>134,755</u>
Total Funds	<u>285,404</u>	<u>93,429</u>	<u>(105,252)</u>	<u>-</u>	<u>273,581</u>

The transfer from the Designated Buildings Fund to General Funds was to maintain the Buildings Fund at the level as agreed by trustees.

The Building Fund (restricted) is money held for the future purchase of a building.

The Financial Assistance Fund (restricted) is money held to support those in financial hardship.

The CAP Client Gift Fund is money held for the specific needs of CAP clients.

The Youth Activities fund is money for the setup and running of a new Youth Club in the Senacre area of Maidstone.

The various designated funds are money set aside by trustees for or relating to particular projects or activities.