

CHROMA CHURCH

Report and Accounts

Year Ended 31 March 2021

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

CONTENTS

	Page
Company Information	2
Directors / Trustees Report	3
Independent Examiners Report	16
Statement of Financial Activities	18
Balance Sheet	19
Statement of cash flows	21
Notes to the financial statements	22

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

COMPANY INFORMATION

Directors / Trustees:	S D Barber C Wakeling W Jones (Resigned 23/07/2021) S Perkins R O Cooper (Resigned 01/10/2021) N Morris (Appointed 01/10/2021) P Turner (Appointed 01/10/2021) R Turner (Appointed 01/10/2021)
Company Secretary:	C Wakeling
Company Registration Number:	6528317
Charity Registration Number:	1123681
Registered Office:	15 Putney Road West Leicester LE2 7TD
Independent Examiner	The Rowleys Partnership Limited Chartered Accountants Charnwood House Harcourt Way Meridian Business Park Leicester LE19 1WP
Solicitors	Nelsons Solicitors Limited Provincial House 37 New Walk Leicester Leicestershire LE1 6TU

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT

The trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2021.

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Structure, Governance and Management

Status - Chroma Church was incorporated as a company limited by guarantee on 8 March 2008. This company is registered with the Charity Commission under reference 1123681. The company number is 6528317. The company was established under its Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association

Directors and Trustees - The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as 'the Trustees'. As set out in the Articles of Association, the Trustees are appointed at the General Meetings of the company.

The appointment of Trustees is made by the recommendation of the Senior Pastor and ratified by existing Trustees. The Trustees serve for a three-year term. Trustees will be recruited with reference to their commitment to the Church, the specific needs of the charitable company and the working dynamics of the Trustee team.

Trustees' oversight remit - Due to the increasing size and complexity of the company, each Trustee manages a specific area of the Church business:

- J William Jones - Chair of Trustees/Property and Health and Safety – Retired 23rd July 2021
- J Catherine Wakeling - Secretary, Charity and Reporting
- J Steve Barber - Senior Pastor
- J Rhoda Cooper – Finance – Retired 1st October 2021
- J Steve Perkins – Pastoral
- J Ralph Turner – Appointed 1st October 2021
- J Paul Turner – Appointed 1st October 2021
- J Neville Morris – Appointed 1st October 2021

Professional Advisors - are as shown on the company information page. There were no changes in the year.

Management - Chroma Church has a three-fold leadership structure, which has some overlap, under the overall direction of the Senior Pastors. Each group – Trustees, Staff and Leaders, and Ministry Coordinators – has distinct responsibilities in order to take adequate care of each church member and continue on-going outward ministry to benefit the community.

The overall vision and direction for the Church is set by the Senior Pastors, Steve and Juliet Barber, with reference to the Senior Leadership Team (SLT) and Church Leaders.

The Leadership Team structure and responsibilities are as follows:

Senior Leadership Team (SLT):

- J Tim Churchward
- J Racheal Bhanu
- J Joel Barber

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Structure, Governance and Management Continued

Oversight Group - The responsibilities of the Oversight Group are to pray and peer. It is not a decision-making group, but rather hears and discerns the health and direction of the church. It is made up of people representing different groups and experience within the Church. Currently this group consists of Steve and Juliet Barber, Rachael Bhanu, Bob and Linda Lodge, Arnold and Brenda Lounge, Steve and Sue Perkins, Paul and Sue Manwaring, John and Jane Webster, and Neville and Wendy Morris.

Trustees/Directors -

The responsibilities of the Trustees/Directors include:

-) To advise the Senior Pastors on staffing, salaries and employment issues;
-) To manage the legal responsibilities of the charitable company and ensure full compliance with legislation - including both company and charity law;
-) To advise on and manage Church assets and property.

Staff and Leaders -

-) To provide one-to-one pastoral care for church members.
-) To help teach and train church members in the Christian religion.

Co-ordinators -

To manage the ministry areas of the Church, currently:

-) Children's ministry
-) Chroma Compassion
-) Eden Ministry (support for Eden Ministry, a women's organisation in Asia)
-) Men's ministry
-) Missions Overseas
-) Prayer
-) Sports
-) Students
-) Sunday services
-) Women's ministry
-) Worship
-) Youth

Objects and Activities

Objects:

1. To advance the Christian faith in accordance with the statement of beliefs contained in the schedule to the Articles of Association including but not by way of limitation through the planting of churches in such ways and in such parts of Leicester, The United Kingdom or World as the Trustees from time to time may think fit.
2. To further Christian education in such parts of Leicester, The United Kingdom and the World as the Trustees may from time to time think fit.
3. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling, training in life skills and support in such parts of Leicester, The United Kingdom or the World as the Trustees from time to time may think fit.
4. To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Objects and Activities Continued

Activities

Public Benefit - In planning the activities the Trustees have given consideration to the guidance provided by the Charity Commission on 'public benefit'.

Overview - During 2020/21 Chroma Church needed to adapt significantly in response to Covid. As the crisis started to unfold, we wrote to the Mayor asking to designate us as an essential service, which he did. Sunday services were suspended due to government guidance, but because we had invested in Livestream 18 months previously, we were ready to move seamlessly to online services.

Because of Covid- the needs in our community greatly increased and the response both from the city and our Compassion team was remarkable.

Sunday Services – During 2020/2021 our Sunday gatherings needed to change in line with government regulations. Throughout the pandemic we held a live worship service online each week with interaction from church staff and our congregation. Worship, teaching from the Bible and prayer for the sick was maintained throughout the year. In August we were able to open our Livestream Service to our congregation, although with limited numbers and careful Covid precautions. In October we were able to reopen our 5.30pm service.

Because we had the facilities to stream a live worship service, our online viewing increased dramatically with thousands of people watching at times. During the year we were able to invest in our livestream facilities with new cameras, lighting and a media room.

Private Prayers – Freedom Centre is a ministry that people can be referred to for pastoral appointments and Lie-bust appointments. We believe that good health comes from our relationship with God. At different points in our lives, it is important to get direction and help to strengthen our relationship with Jesus and overcome difficulties that arise. During the pandemic this ministry operated via online appointments.

Pastoral Health - Freedom Centre is a ministry that people can be referred to for pastoral appointments and Lie-bust appointments. We believe that good health comes from our relationship with God. At different points in our lives, it is important to get direction and help to strengthen our relationship with Jesus and overcome difficulties that arise. During the pandemic this ministry operated via online appointments.

Children's Ministry – Although we have not had many children in the building during the last year, our kid's team have done an amazing job providing talks and resources online. More recently, as restrictions eased, we have introduced Family Gathering events which have been a great success.

Stay & Play – Suspended during Covid

Youth Work – During the year our youth have gathered both online and in the building when permitted.

Students – During this year universities moved to online teaching, resulting in most students remaining in their home towns. The exception has been some international students and medical/research students, and it has been a pleasure to support these students throughout a very difficult season.

Leadership Year - Each year we invite Leaders who have a potential call to further training for ministry, to spend a year volunteering part time with Chroma Church to test and pursue this call: this year we had one student completing their third year BSSM from Bethel Church Redding CA.

Chroma Compassion - We want to be a hub of hope and light and to provide immediate care to people in a time of crisis. We want everyone to feel the full measure of God's love through what we do in the following areas.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Objects and Activities Continued

1) Chroma Food Bank

We want to restore value and hope, and empower people to be lifted out of poverty in Leicester. As we express God's love in visible and practical ways, we want to identify needs and provide appropriate care; practically, emotionally, and spiritually, raising people's level of hope and helping them to live independently. Chroma Food Bank supports any member of the community in need, no matter their faith, gender, race or sexual orientation.

Based at Chroma Church, we provide food and toiletries, free haircuts, and a hot meal for vulnerably housed people during our evening session on Thursdays. We have helped provide immediate support to those affected by Coronavirus this year. We delivered food parcels to people who were sick and isolating and were open for people who could come and collect.

The following are some reflections from April 2020-March 2021:

-] Over 5,955 emergency food parcels were given out;
-] During the pandemic we delivered food parcels to
 - o 6 hostels and hotels
 - o 80 households;
-] Over 4,173 emergency parcels were delivered;
-] An estimated 22 tonnes of food has been distributed to our community;
-] Over 670 adults and young people were supported regularly with food and essentials;
-] 34 agencies partnered and connected with our service;
-] There were around 15 support sessions given with households on money management;
-] About 200 haircuts were given at Chroma Food Bank;
-] one person was employed between August 2020-July 2021 to empower and build confidence in the work environment;
-] More than 5,000 hours of time was volunteered.

Chroma Food Bank receives individual donations and is connected with a partnership of food banks and charities in Leicester City which helps with sharing resources. We receive weekly donations from Marks and Spencer, which allows us to provide fresh bread and pastries for our guests. This means that we can offer our guests an emergency parcel of bread, non-perishables and fresh fruit and vegetables, giving people access to a healthy, nutritious supply of food. During the pandemic, we received weekly food supplies from Leicester City Council, which enabled us to deliver food to 150-200 people each week. We also received a donation each week from a food distribution network called FareShare. After the ending of Covid support, we have continued to access the Fareshare service by paying a membership fee for ongoing weekly supplies of meat, vegetables, non-perishables, bakery items and fruit.

Assistance is given on referral from local agencies, Leicester City Council, health care visitors, charities, and other professionals who are working directly with vulnerable people and whose professional status has been verified.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Objects and Activities Continued

The following are the organisations and agencies partnering and connecting with our service to provide referrals for families and individuals:

) Action Homeless	) Local NHS Healthcare visitors
) Adullam Housing	) Manor House
) Border House Hostel	) Money Matters
) British Red Cross	) Moneywise
) Charles Street Job Seekers	) Mosaic Church
) Christians Against Poverty	) New Futures
) Community Midwife Service	) One Roof
) Counterthorpe Academy	) Sir Jonathon North School
) Energywise	) STAR - Revolving Door service,
) Gutu Mirror	Beaumont Leys, Saffron Lane, Private
) Holy Trinity Church (Triangle Project)	Sector team
) Home group - 3 hostels	) The Bridge Charity
) Inclusion Health Care	) The Care's Centre
) Leicester City Council- Persons from	) The Y Aylestone Centre
abroad team, Homeless outreach team,	) Turning Point
St Matthews	) Unity House
) Leicester City of Sanctuary	) Women's Aid
) Life Links	) Zinthiya Trust
) Living Without Abuse	) Safe Families for Children

2) CAP

We offer money coaching support through volunteers trained by Christian's Against Poverty. This programme is offered to clients at Chroma Food Bank and our church family to help with some root causes to crisis situations. People can receive help with budgeting skills and tools to help manage finances, budget, saving and preventing debt.

3) Eden

Based in Myanmar, Eden works with women trapped in prostitution following trafficking, by providing shelters, medical clinics, and alternative employment through their international jewellery business.

The Chroma Eden team hold monthly stalls to sell Eden jewellery, with the proceeds being sent to Eden Ministry to help further their work. The team are committed to be the hands and feet of Jesus across seas for this mission through using their voices to speak up about the injustice of human trafficking, and to share the message of mercy and forgiveness as Eden work to transform communities through the gospel of Jesus. The team hold prayer evenings and are working to reach out in alternative ways to share Eden's vision and jewellery and enable Eden to fulfil their mission with more hope and more help.

To allow sales to continue during the periods of Covid-19 restrictions, the jewellery was given an online platform enabling people to make purchases. Alongside the money from jewellery purchases, we have sent Eden additional donations this year to help with the financial costs of rebuilding after the losses caused by the impact of the pandemic.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Objects and Activities Continued

4) Safe Families for Children

With the aim of creating a network of hundreds of compassionate, community-based volunteers who will reach out to families in crisis, Safe Families' is an international charity with a mission to improve the outcomes for children and reduce the flow of children going into care by 10%. Safe Families works alongside Chroma Church to encourage our church family to help families in crisis, through providing respite in multiple practical ways. Our partnership commits to supporting the vision and mission of Safe Families through reaching out into the Chroma Church family to mobilise volunteers.

5) D.I.G.

'Dignity in Growth' is an allotment project that is open to both the church family and people with no Christian faith. The produce is given to Chroma Food Bank, allowing guests to receive fresh, healthy fruit and vegetables. Each week DIG provides Chroma Food Bank with a selection of fruits and vegetables, and we are very grateful for the time and energy given by the team who serve on DIG.

6) Funding

Our Compassion projects are volunteer based and financed from general funds, grants, Chroma Store profits and special offerings.

Chroma Church were awarded in total £52,596 to help fund Chroma Food Bank from:

Crisis UK
The Cooperative
B&M
Hastings Direct
Tesco
National Lottery
WRAP
Leicester Community Funding
Charities Aid Foundation
Charity Link
Neighbourly

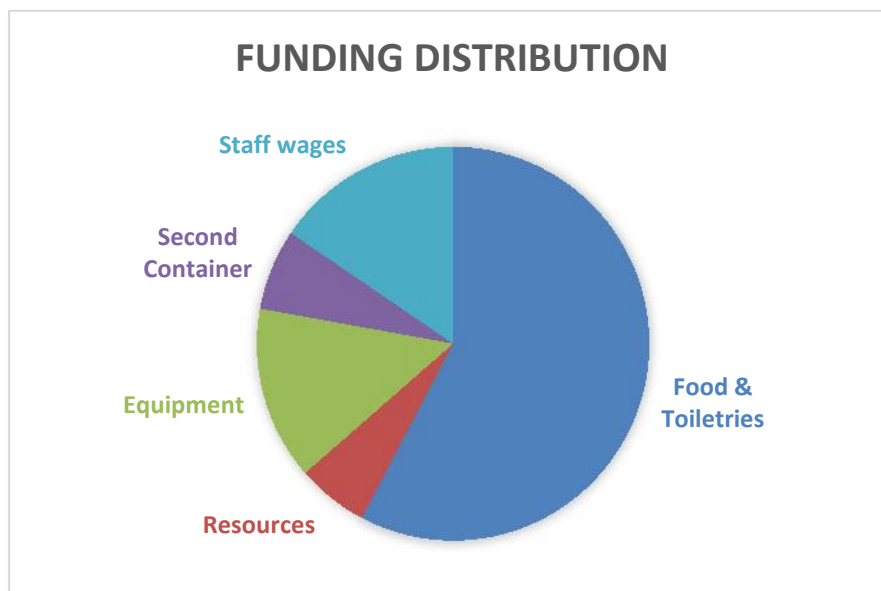
The following table details what the grants were given for:

Expense	Funds Awarded
Food and toiletries	£28,234
Resources i.e. bags and marketing	£4,976
Equipment i.e. shelving units, fridge freezer, marquee shelter for food bank clients	£8,290
Second container for food and stock	£3,336
Staff wages (for three members of staff)	£7,760

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Objects and Activities Continued



Chroma Compassion were given £11,083 of individual donations from within our Chroma Church family.

7) Covid-19

Some of our outreach groups across the City were paused due to the Covid-19 outbreak. We maintain our connection with support organisations, and some have acted as sign-posts to our Food Bank this year, such as HMP Leicester Prison Chaplain and The Y.

Multicultural - The Church continues to grow by drawing in people from many nations and cultures. We make every effort to include people in all parts of church life no matter what their nationality or educational backgrounds. This brings great cohesion and builds community and understanding around the Church family. We are thrilled that people from all nations participate in serving, leading worship and training on our leadership year.

Training and development of church members - During the year our regular training courses on Leadership, Prayer for the Sick, Children's Work (including Child Protection), Marriage Preparation, Money Management and Parenting have been held mostly online, but some in person. All our courses are open to anyone would like to attend.

Leaders Meetings - We gather all our Leaders together once every two months for news, telling stories and training. These meetings continued online and then in person when it became possible again.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Objects and Activities Continued

Pastoral and Administrative Staff

- Senior Pastor - full-time
- Senior Pastor - part-time
- Executive Pastor - on maternity leave
- Executive Pastor - Worship - full time
- Executive Pastor – Children, Families and Groups – full time
- Children’s Pastor – two days per week
- Chroma Compassion Coordinator – three days per week
- Youth Worker – three days per week
- Church Administrator – four days per week
- Bookkeeper - 10 hours per week until the work was outsourced to Mojo Accounting
- Communications Co-ordinator - one day per week

Senior Pastor’s Commentary

I believe this is a season for humility, but not inactivity... Humble – Pray – Seek the Lord...

‘If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land.’
2 Chronicles 7:14

We are not political - we do not believe that the government is persecuting us or indeed trying to curtail the activities of the Church. We believe that our City officials want the best for Leicester and this season is an opportunity to humbly serve alongside them. However, we do understand that the devil will use seasons to his own purposes and so it is all the more important for the Church to know the mind of Christ.

At the beginning of Covid-19 I wrote to the City of Leicester Mayor and asked him to designate Chroma Church as an essential service to allow us to continue feeding the poor and provide a worship service through our Livestream. This he gladly did.

We have endeavoured to follow government guidelines throughout the pandemic, reading and interpreting them with the assumption that the government wants people to be healthy and safe in this season. The guidelines have been reasonably loose, enabling each church to interpret and act as they feel led by the Holy Spirit – ‘Therefore, be as shrewd as snakes and as innocent as doves.’

Throughout the lockdown season, the government never fully closed churches. We were free to distribute food (which was our joy) and to livestream an act of worship. There was quite a bit of freedom to interpret how this was accomplished.

When **Private Prayers** were introduced, churches started to open more freely to the public (and their congregations) – people were freely allowed into places of worship to pray, but not take part in led meetings.

We created spaces with video worship and a place to pray. People quickly began to worship, and the Holy Spirit fell. Numbers varied but as a room filled up, we opened another.

What we learnt:

People can worship & pray to screens

1. People can worship and pray to screens.
2. Without barriers people do not social distance. In a familiar environment they quickly revert to pre-Covid behaviour.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Senior Pastor's Commentary Continued

3. The Holy Spirit can work in all circumstances...

Opening up Church services:

Government guidelines are divided by 'musts' and 'shoulds'. See the Christian Concern Article [Is it safe to restart church services?](#) (26 August 2020).

We are operating under the premiss that 'musts' could have some legal weight and 'shoulds' are advisory but not compulsory.

Covid-19 is a real risk. Most people if infected will suffer mild symptoms and fully recover. There is a small percentage of people that get severe symptoms and some sadly die. We are in no way minimising the risk of severity of this horrid virus. Larger gathering do increase the risk of infection so we want to minimise the risk, and to maximise the benefits of worshipping together.

Will God protect Christians from catching it? God protects us from many things, while allowing us to walk through other troubles... So, I do not believe I am immune to Covid. I believe that the Holy Spirit protects me... but in the words of Daniel's friends:

'If we are thrown into the blazing furnace, the God we serve is able to deliver us from it, and he will deliver us from Your Majesty's hand. But even if he does not, we want you to know, Your Majesty, that we will not serve your gods or worship the image of gold you have set up.' Daniel 3:17

Whether God chooses to protect us all completely from Covid is immaterial... I will not fear it because my trust is in God (Psalm 91), however I will not arrogantly deny its danger as I walk humbly before my God...

Why open up services?

1. The Church always gathers to worship

We are commanded to always gather, whether in homes or larger settings, and all the more in the last days (Heb 10:25)

Sing to the Lord, worship the Lord, bow before the Lord... everything starts on our knees before the Lord. In fact, if we are silent the very rocks themselves will worship! Covid-19 may have made some of these gatherings more difficult, but this is not the end of the gathered church.

2. The Church is a worshipping presence in the City

We worship because of our love for Jesus... not in protest but out of awe and wonder... with humble hearts... bringing a prophetic voice to our cities...

We gather to worship as a proclamation - *His intent was that now, through the church, the manifold wisdom of God should be made known to the rulers and authorities in the heavenly realms, according to his eternal purpose that he accomplished in Christ Jesus our Lord.* Ephesians 3:10

We are the light to the world. When we gather to worship light is released into our Cities and the darkness is pushed back.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Senior Pastor's Commentary Continued

We worship as a witness to our cities that Jesus has conquered death and invites each person into eternal life. Our destination is always heaven, whether heaven is coming to earth (Bethel) or indeed we are promoted to glory (Salvation Army) ...

Throughout Covid-19 there has been a narrative of fear... people are constantly hearing how many have died... This normally only happens in war, and then the numbers are minimalised... We the Church have a message of hope that can cut through the fear and bring salvation.

3. The gathered Church is a stabilising influence in people's lives

When people are in the presence of God, his presence brings stability, hope and direction to our lives... *where there is no revelation people stumble all over themselves* (Proverbs 29:18).

Being part of the community of God brings accountability and discernment – when we gather we see need in the natural, and it is also revealed through the prophetic.

Isolation is very destructive of people's emotional health, but in the fellowship there is a mutual comfort that brings health and support (2 Corinthians 1:4).

Pastoral care is released in the church gathering – Example... an older lady told one of our members that during lockdown builders kept coming back with more jobs to do on her house ... it turns out they have taken £30k in cash from her. This was discovered as soon as gatherings recommenced.

4. The Church is always missional

We are all called to preach the Gospel, to reach into the community, to care for the poor... this cannot all be done online. God is not deconstructing his church in this season. He is highlighting that much of our activity does not produce fruit (Mary & Martha). So, we don't want to return to the old, but neither should we throw the baby out with the bath water... i.e. deconstructing church.

What is it the Holy Spirit is showing us in this season that needs to change so that we can be as fruitful as Jesus requires (Parable of the talents)?

5. A place of rest and safety – The Kingdom and the mustard seed.

The Kingdom starts small, but grows producing a tree or structure that the birds (people) can find rest or a dwelling in its branches...

When our doors are open people come in and find rest in the presence of God... Our doors are never closed....

How to open up services:

- J Know why you are opening, what the risks are and check your heart
- J Risk assessment constantly updated.
- J Talk with Public Health – they want to help us.
- J Take Covid-19 seriously – one-way systems, social distancing, hand sanitising, wearing masks.
- J Safety announcement before service starts – welcoming and explain.
- J We put all our chairs out and then rope off every other row, creating natural barriers to keep distancing.
- J We allow singing – for us not singing is like opening a restaurant without food.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Senior Pastor's Commentary Continued

-) Ministry – pray at a distance.
-) Ask people to leave the building as soon as the service finishes and to socialise outside in groups no larger than six.
-) Sanitise area after each service.
-) Options
 - a. Public/Livestream services
 - b. Family service
 - c. Family areas with livestream
 - d. Student Church
 - e. Youth work is permitted.
-) Remember we are not really dealing with the law, but the court of public opinion. So we are “testing this out” and finding our way in uncharted waters.
-) Don't forget about your new online community.

Plans for 2021/22 continued

Pastoral – As we come through Covid-19 we expect people to reconnect with church life at different speeds and levels. Some will be nervous and some fearful, some will just jump straight back in. Because of isolation we are seeing a rise in anxiety and mental health issues. There is also a rise in sickness due to people being unable to see doctors or get adequate medical assistance. With all these issues in mind it is important that we increase our pastoral resources to meet the coming need. We also want to create an environment where people can re-engage at the speed and level that enables them to move back into health and start to thrive in life once again.

Leadership Year - We are continuing the Leadership Year programme with two students and three Bethel Students completing their third year BSSM studies with us.

Worship - We are continuing to develop the music and visual side of worship at Chroma Church. Musicians are being attracted to the church, among them talented song writers who have been writing and recording new songs. We are establishing Chroma Music to record and publish the songs being written.

Livestream - We will continue to invest in both equipment and training of technical personnel to improve our digital broadcast facilities. We are building a Livestream/Recording Studio and hoping to increase our technical staff to run this.

Leaders - As the Church continues to grow, it will be important to develop both professional (salaried) leaders and lay leaders who have significant gifting. To this end both Steve and Juliet Barber's focus will include coaching and developing the new Senior Leadership Team (SLT).

Gathering - We want to encourage outreach events, including street parties and special interest events. We also want to welcome those outside the church who wish to join us in the various community projects.

Youth - We want to develop our youth work in the City, by increasing the size of the Youth Team and locating additional venues to accommodate our Youth. Our own building greatly enhances the opportunities available, including being able to host city wide and national events. We will host our own youth camp, 'Chosen', for the third time in May 2022.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Plans for 2021/22 continued

Children – We want to continue to invest in our children and families throughout this season and have assigned an Executive Pastor to oversee and develop our children's ministry during what looks as though it will be a difficult time. We plan to build on the Family Gathering events and hope to run a National Children's Conference in 2022.

Students - We want to increase our work among students at both De Montfort University and Leicester University. We will continue our weekly Student Church and also start more student small groups.

Chroma Compassion - We will continue to develop compassion ministries within the City of Leicester and plan to increase the staffing level from three days to full time.

As a result of the impact of Covid-19, we anticipate that many people will be suffering financial hardship. To this end we are investing in financial training for our staff and plan to open a Christians Against Poverty (CAP) Centre to support and help the community.

Premises - With two years remaining on our current lease, we will start negotiations to either buy the Putney Road property or extend our lease.

Groups - We continue to value small group communities (now called Chroma Groups) and have a senior staff member overseeing this area of church life. We are expanding the network of groups introducing larger Revival Groups, some with specialist focus such as health, families, marriage etc.

Financial Review

The financial statements following show that the charity has been able to fund its expanding programme.

The charitable company's activities were financed by:

-) Voluntary donations and recovered income tax
-) CJRS Grants
-) Grants from organisations to assist Chroma Foodbank.

Due to Covid-19, the charities day-to-day activities were inevitably restricted to comply with the guidance put in place by the government. Spending was also tightly controlled. As a consequence, the charity's expenditure reduced by £56,447 to £612,661 (2020: £669,108). Grants of £57,430 were also received under the Coronavirus Job Retention Scheme which supported the charities commitment to the staff members placed on furlough.

The charitable company operates funds to assist efficient administration. Details are given in the notes to the financial statements.

Investment policy - Under the Articles of Association, the charitable company has the power to make any investments as the Trustees see fit.

Reserve's policy – The charity's reserves policy sets the level of unrestricted reserves to be held as:

-) Three months full running costs of the Church
-) A further three months of salary costs.

This level of reserves is designed to provide an orderly reduction in activity should income decline for any reason. The Trustees have now met the required level and are currently holding reserves in excess of their policy. This is because planned expenditure to improve facilities and the church building was scaled back in 2020/2021 due to financial uncertainty as a consequence of Covid-19. The Trustees expect part of these surplus reserves to be spent in the current financial year.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES REPORT CONTINUED

Grants Made

Other smaller grants	£17,264
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Risk management - The Trustees continuously monitor the risks facing the Church and take steps to mitigate those risks.

The charity has a Child Protection Policy, which regulates all persons working with Children and Youth.

Small Company Provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approval

This report was approved by the Directors and signed on their behalf by:

S.D. Barber Stephen D Barber
Trustee/Director signed on 22/12/2021, 12:49:57 GMT

Date: 22/12/2021

R.Turner Ralph C Turner
Trustee/Director signed on 22/12/2021, 13:22:08 GMT

Date: 22/12/2021

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Trustees of Chroma Church

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 18 to 29.

Responsibilities and basis of report

As the charity 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 company'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

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 that in any material respect:

-) accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
-) the accounts do not accord with those records; or
-) 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
-) 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).

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

INDEPENDENT EXAMINER'S REPORT CONTINUED

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.

Robert Radford

signed on 22/12/2021, 14:36:31 GMT

Mr R Radford FCA

The Rowleys Partnership Limited

Chartered Accountants

Charnwood House

Harcourt Way

Meridian Business Park

Leicester

LE19 1WP

Date: 22/12/2021

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES					
<i>Incoming resources from generated funds</i>					
Donations and legacies	2	580,962	66,223	647,185	667,016
Investment income		7	-	7	27
CJRS grants		57,430	-	57,430	-
Total Incoming Resources		638,400	66,223	704,623	667,043
RESOURCES EXPENDED					
Charitable activities	3	512,179	100,482	612,661	669,108
Total Resources Expended		512,179	100,482	612,661	669,108
Net Income/(Expenditure)		126,221	(34,259)	91,962	(2,065)
Transfers between funds	10	(14,795)	14,795	-	-
Fund balances at 1 April 2020		258,796	93,853	352,649	354,714
Fund balances at 31 March 2021		370,222	74,389	444,611	352,649

Movements on reserves and all recognised gains and losses are shown above.

The notes on pages 22-29 form part of these accounts.

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

BALANCE SHEET

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible assets	6	182,733	222,626
CURRENT ASSETS			
Debtors	7	73,134	29,651
Cash at bank	8	<u>227,448</u>	<u>158,990</u>
		300,582	188,641
CURRENT LIABILITIES			
Liabilities falling due within one year	9	<u>(38,704)</u>	<u>(58,618)</u>
Net Current Assets/(Liabilities)		261,878	(130,023)
NET ASSETS		<u>444,611</u>	<u>352,649</u>
FUND BALANCES			
Unrestricted funds	10		
General Funds		370,222	258,796
Restricted Funds	10	<u>74,389</u>	<u>93,853</u>
		<u>444,611</u>	<u>352,649</u>

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

BALANCE SHEET CONTINUED

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

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- a) ensuring that the charitable company keeps accounting records that 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 surplus or deficit 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.

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

22/12/2021

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

Stephen D Barber

signed on 22/12/2021, 12:49:57 GMT

S.D. Barber

Trustee/Director

22/12/2021

Date:

Ralph C Turner

signed on 22/12/2021, 13:22:08 GMT

R Turner

Trustee/Director

22/12/2021

Date:

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

STATEMENT OF CASH FLOWS

	Note	2021 £	2020 £
Cash flow from operating activities:			
Cash generated from operations	1	158,796	57,404
Tax recoverable		(33,878)	(2,404)
Net cash flow from operating activities		<u>124,918</u>	<u>55,000</u>
Cash flow from investing activities			
Receipts from sales of tangible fixed assets		-	3,020
Purchase of fixed assets		(34,461)	(9,216)
Net cash flow from investing activities		<u>(34,461)</u>	<u>(6,196)</u>
Cash flow from financing activities			
Repayment of loans		(22,000)	(26,000)
Net cash flow from financing activities		<u>(22,000)</u>	<u>(26,000)</u>
Net increase / (decrease) in cash and cash equivalents		68,457	22,804
Cash and cash equivalent at 31 March 2020		158,990	136,186
Cash and cash equivalents at 31 March 2021		<u>227,448</u>	<u>158,990</u>
Cash and cash equivalents consists of:			
Cash at bank and in hand		227,448	158,990
Cash and cash equivalents at 31 March 2021		<u>227,448</u>	<u>158,990</u>
 1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES		 2021 £	 2020 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)		91,962	(2,065)
Adjustments for:			
Profit on disposal of fixed assets		-	(3,020)
Decrease/(increase) in debtors		(9,606)	3,586
(Decrease)/increase in creditors		2,086	(10,682)
Depreciation and impairment of tangible fixed assets		74,354	69,585
Net cash generated by (used in) operating activities		<u>158,796</u>	<u>57,404</u>

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity is a company limited by guarantee. The members of the company are the trustees named on page 3. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

Income

Donated income, grants and investment income are recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Income received in circumstances where a claim for repayment of tax has been or will be made to HM Revenue & Customs is grossed up for the tax recoverable. Any amount of tax reclaimed from HM Revenue & Customs but not yet received is shown within the charity's debtors.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are receivable as general funds.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021**

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies (continued)

Fixed assets and depreciation

Fixed assets acquired for use by the charity are capitalised and depreciated over their estimated useful life unless they cost less than £250 when they are written off on purchase.

Depreciation periods are as follows:

Equipment	Between 3 and 7 years
Leasehold improvement	Over the lease term of 10 years

Cash and cash equivalents

Cash and cash equivalents comprise cash in hand and cash on deposit.

Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Pension costs

The company operates a defined contribution scheme for all employees. Pension premiums are charged as they are paid.

Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Government grants

Government grants receivable in relation to the job retention scheme are recognised as income over the periods necessary to match them against the related costs which they are intended to compensate, on a systematic basis. Other Government grants received are recognised at the point of receipt. Government grants are shown separately as other income.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

2. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Church members						
Church members gifts	482,004	1,150	483,154	544,347	-	544,347
Gift Aid tax recoverable	95,876	-	95,876	92,747	-	92,747
Miscellaneous voluntary income	3,082	65,073	68,155	14,006	15,916	29,922
	<u>580,962</u>	<u>66,223</u>	<u>647,185</u>	<u>651,100</u>	<u>15,916</u>	<u>667,016</u>

3. Charitable activities

3a. Direct charitable costs	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Wages & salaries	5	246,659	10,566	257,225	239,325	-	239,325
Staff expenses		10,351	-	10,351	21,136	-	21,136
<u>Local church ministry</u>							-
Catering		1,124	-	1,124	8,010	-	8,010
Theological Training		3,605	-	3,605	902	-	902
Storehouse		-	34,241	34,241	-	24,851	24,851
Students		970	-	970	3,658	-	3,658
Sunday service		5,862	-	5,862	7,952	-	7,952
Youth		770	-	770	23,177	-	23,177
Worship		20,166	-	20,166	18,542	-	18,542
Children		1,645	-	1,645	6,190	-	6,190
Books & tapes		7,819	-	7,819	11,627	-	11,627
Evangelism		282	-	282	9,255	-	9,255
Depreciation		27,336	47,018	74,354	22,667	46,918	69,585
Profit on disposal of motor vehicles		-	-	-	(3,020)	-	(3,020)
Motor vehicle expenses		-	-	-	347	-	347
Grants payable	3c	8,607	8,657	17,264	24,623	8,052	32,675
		<u>335,195</u>	<u>100,482</u>	<u>435,677</u>	<u>394,391</u>	<u>79,821</u>	<u>474,212</u>

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

3. Charitable activities (continued)

3b. Support & Administration	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Office expenses	32,103	-	32,103	38,853	-	38,853
Phone & internet	5,601	-	5,601	6,408	-	6,408
Insurance	8,290	-	8,290	8,706	-	8,706
Office equipment & maintenance	15,755	-	15,755	26,077	-	26,077
Office rent & Utilities	97,615	-	97,615	99,773	-	99,773
Printing, postage & stationery	341	-	341	932	-	932
Professional fees	8,957	-	8,957	8,088	-	8,088
Bank fees	5,322	-	5,322	3,479	-	3,479
Accounts and examination	3,000	-	3,000	2,580	-	2,580
	<u>176,984</u>	<u>-</u>	<u>176,984</u>	<u>194,896</u>	<u>-</u>	<u>194,896</u>
Combined charitable activity cost	<u>512,179</u>	<u>100,482</u>	<u>612,661</u>	<u>589,287</u>	<u>79,821</u>	<u>669,108</u>

During the year £3,000 (£2,580 in 2020) was paid for the independent examination.

3c. Grants

	Institutions £	Individuals £	2021 £	Institutions £	Individuals £	2020 £
Mission support	-	17,264	17,264	-	32,675	32,675
	<u>-</u>	<u>17,264</u>	<u>17,264</u>	<u>-</u>	<u>32,675</u>	<u>32,675</u>

4. Trustees

A Director, S Barber, received a gross salary of £23,632 (£39,361 in 2020) and pension contributions of £2,484 (£3,920 in 2020). He also received a manse allowance of £21,120 (£16,617 in 2020) during the year. He is paid in his capacity as a church pastor for which legal authority is given in the charity's governing document. S Barber also received benefits in kind of £216 (£Nil in 2020) during the year.

1 (1 in 2020) trustee is accruing pension arrangements.

Trustees expenses

Trustees were also reimbursed for their out of pocket expenses incurred in their capacity as trustees of the church. During the year 1 (2 in 2020) were reimbursed expenses totalling £3,210 (£16,941 in 2020).

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

5. Staff Costs

The average number of staff employed during the year was 15 (2020 - 16).

	Total 2021 £	Total 2020 £
Wages and Salaries	234,355	217,111
Social Security Costs	12,785	11,908
Pension costs	<u>10,085</u>	<u>10,306</u>
	<u><u>257,225</u></u>	<u><u>239,325</u></u>

There are no employees who received total emoluments of more than £60,000.

One director (2020: One) is accruing retirement benefits under a money purchase scheme.

6. Tangible Fixed assets

	Equipment & Fittings £	Leasehold Property Improvements £	Total £
Cost			
At 1 April 2020	151,278	469,177	620,455
Additions	33,454	1,007	34,461
Disposals	-	-	-
At 31 March 2021	<u>184,732</u>	<u>470,184</u>	<u>654,916</u>
Accumulated Depreciation			
At 1 April 2020	108,218	289,611	397,829
Charge for the year	27,336	47,018	74,354
Eliminated on disposal	-	-	-
At 31 March 2021	<u>135,554</u>	<u>336,629</u>	<u>472,183</u>
Net book value			
At 31 March 2021	<u>49,178</u>	<u>133,555</u>	<u>182,733</u>
At 1 April 2020	<u>43,060</u>	<u>179,566</u>	<u>222,626</u>

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

7. Debtors and Prepayments

	2021	2020
	£	£
Tax recoverable	41,725	7,848
Prepayments	30,714	21,803
Other Debtors	695	-
	<u>73,134</u>	<u>29,651</u>

8. Cash at Bank and in Hand

	2021	2020
	£	£
Bank operating accounts	210,285	141,834
Bank deposits	<u>17,163</u>	<u>17,156</u>
	<u>227,448</u>	<u>158,990</u>

9. Creditors: Liabilities falling due within one year

	2021	2020
	£	£
Trade creditors	4,345	2,252
Accruals and deferred income	4,170	5,260
Loans	21,300	43,300
Pension	2,808	2,516
Credit card	<u>6,081</u>	<u>5,290</u>
	<u>38,704</u>	<u>58,618</u>

The loans are non-interest bearing unsecured loans which are repayable on demand.

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

10. Funds

The restricted funds represent amounts received for specific purposes and the movements in the year are as follows:

	Opening balance 1 April 2020 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Closing balance 31 March 2021 £
School of Ministry	3,714	-	-	-	3,714
Compassion ministry	2,407	-	(17,202)	14,795	-
Storehouse ministry	-	63,679	(34,241)	-	29,438
Building fund	82,811	1,150	(47,018)	-	36,943
Eden	3,593	401	(1,510)	-	2,484
Chroma Store	1,087	993	(511)	-	1,569
Prophetic Art Group	241	-	-	-	241
	<u>93,853</u>	<u>66,223</u>	<u>(100,482)</u>	<u>14,795</u>	<u>74,389</u>

The assets and liabilities represented by the various funds are as follows:

	Fixed assets £	Bank & cash balances £	Other net assets/ liabilities £	Total £
Restricted funds	133,555	(37,866)	(21,300)	74,389
Unrestricted funds	49,178	265,314	55,731	370,222
	<u>182,733</u>	<u>227,448</u>	<u>34,431</u>	<u>444,611</u>

Transfers between funds

Transfers relate to a reallocation of funds as appropriate.

Reserve funds

Storehouse ministry

This fund represents funds that are for the church's foodbank operation which provides support to people in need.

Building fund

This fund represents funds that are for improvements to the church building.

CHROMA CHURCH
(A COMPANY LIMITED BY GUARANTEE)
FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE FINANCIAL STATEMENTS

10. Funds Continued

The comparative restricted funds represent amounts received for specific purposes and the movements in the year are as follows:

	Opening balance 1 April 2019 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Closing balance 31 March 2020 £
School of Ministry	3,714	-	-	-	3,714
Compassion ministry	5,437	873	(3,903)	-	2,407
Storehouse ministry	-	7,038	(24,851)	17,813	-
Building fund	128,029	1,700	(46,918)	-	82,811
Eden	2,524	3,923	(2,854)	-	3,593
Bhanu's	-	-	-	-	-
Tamara Thompson	-	360	(360)	-	-
Dan Williams	-	-	-	-	-
Chroma Store	-	2,022	(935)	-	1,087
Prophetic Art Group	241	-	-	-	241
	<u>139,945</u>	<u>15,916</u>	<u>(79,821)</u>	<u>17,813</u>	<u>93,853</u>

The assets and liabilities represented by the various funds are as follows:

	Fixed assets £	Bank & cash balances £	Other net assets £	Total £
Restricted funds	179,566	(42,413)	(43,300)	93,853
Unrestricted funds	43,060	201,403	14,333	258,796
	<u>222,626</u>	<u>158,990</u>	<u>(28,967)</u>	<u>352,649</u>

11. Obligations under leases

The company had total guarantees and commitments at the balance sheet date of £75,000 (2020 £150,000) in respect of a property operating lease.

12. Related party transactions

Finch Tax and Accountancy Services Ltd were engaged during the year for the provision of services totalling £2,565 (2020 - £3,600). R O Cooper was a Trustee of the charity during the year and a director and shareholder of Finch Tax and Accountancy Services Ltd.