

REDEEMER TRUST LTD



Report and Accounts

Year Ended 31 December 2023

Registered Company No: 6390847
Registered Charity No: 1125216

REDEEMER TRUST LTD

Report & Accounts for year ending 31/12/2023

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General Information

| | | |
|-----------------------------|--|---|
| Incorporation Status | Incorporated as a company limited by guarantee on 4 October 2007 under the name of Waterfront City Trust Ltd - Company registration number: 6390847. Name changed to Redeemer Trust Ltd on 13/02/2015. | |
| Charitable Status | Registered with The Charity Commission on 28 July 2008 - charity registration number: 1125216 | |
| Registered Address | Redeemer Church St Barnabas Terrace Plymouth Devon PL1 5NN | |
| Trustees/Trustees | Toby Friend (Chair) Rachael Carey Claire Fitzmaurice (Resigned 09.05.23) Nicola Kitto (Appointed 15.02.22 Resigned 09.01.23) Steven Norris Matthew Page (Appointed 25.02.24) Rebecca Reckless (Appointed 28.02.23) Benji Rogers (Resigned 09.06.24) Cynthia Stokes (Appointed 28.02.23) Grant Van Schalkwyk Nicola Willis Andy Wooldridge | |
| Secretary | Nicola Willis | |
| Elders | Grant Van Schalkwyk Steve Norris Toby Friend Andrew Larkin Simon Thomas | |
| Bankers | CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ | The Co-operative Bank 8 Old Town Street Plymouth PL1 1DE |
| Independent Examiner | Philip Soutter FCCA, ATT Wills Accountants Ltd Chartered Certified Accountants 2 Endeavour House Parkway Court Longbridge Road Plymouth PL6 8LR | |

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Trustees Annual Report

Purpose and Aims

Purpose

The purpose of Redeemer Trust Ltd is set out in the Objects contained in the Company's Memorandum of Association which are:

- 1) To advance the Christian faith (in accordance with the Statement of Beliefs) in such ways and in such parts of the United Kingdom or the world as the Elders and Trustees may from time to time think fit;
- 2) 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 the provision of counselling and support in such parts of the United Kingdom or the world as the Elders and Trustees from time to time may think fit; and
- 3) To advance education in such ways and in such parts of the United Kingdom or the world as the Elders and Trustees from time to time may think fit.

Redeemer Trust Ltd is a registered charity (formally Waterfront City Trust Ltd) which incorporates the activities of Redeemer Church (formally Waterfront City Church) and which is affiliated with the Advance sphere of the Newfrontiers family of churches. The Church is in agreement with, and committed to, the vision of Advance – to plant and strengthen churches. We do this by restoring New Testament principles to today's church, making disciples, training leaders, planting churches and spreading the Gospel to the nations.

Our Aims

Redeemer Church has for many years carried in its heart a vision for being a significant church that would not only resource and serve a city, but it would serve much wider. God has underlined that for us in recent years as he has spoken to us about:

- Getting out of the cul-de-sac, I've called you to impact a city.
- To be church that redefines God and the church to the city and breaks down many strongholds.
- To be an "Ark Royal" type church, able to operate anywhere in the world at short notice.

The question for us was, "Where do we begin? How are we going to reach almost 300,000 people in this city with the good news about Jesus? Our answer was, *"You take it one community at a time."*

This gave birth to our "vision for communities", a desire to see small groups (life groups) planted in every PL code across the city. Communities within communities throughout the city that are committed to serving those communities and sharing not only their lives but also the good news about Jesus with those around.

But this was only to be the thin end of the wedge in terms of what God has in mind for us over the coming years. He began to highlight other communities into which we would see churches planted, like Saltash, Callington, Tavistock and Ivybridge. God was encouraging us to not just think 2yrs, 5yrs but think 10, think 15yrs.

We feel it is right to do this together, as we plant churches into these communities we have a shared vision, a shared mission and we share our resources, which includes finance, administration and other gifts people have that would benefit all of us widely, to enable us all to go further and faster than if we were doing this on our own. Because of this, we feel it is right to have a single Trust that all these

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churches are a part of. At the moment, this includes Redeemer Church Plymouth and Redeemer Church Tavistock and Redeemer Church Saltash. We are not interested in building an empire but in planting churches.

Our aims fully reflect the purposes that the charity was set up to achieve.

Ensuring what we do delivers our aims

The Trustees have referred to the guidance issued by the Charity Commission on Public Benefit and have used this when planning and reviewing the activities of the trust. Each year we review our activities, and make plans for the year ahead, to ensure that our aims are being met so that we continue to fulfil our charitable purpose for the public benefit.

How our activities deliver public benefit

Our main activities and the communities and people we have been able to help are summarised below. All our charitable activities in the UK focus on serving those within the communities in our area and as we identify the needs, we can respond meaningfully with practical, emotional and spiritual help and support. Our charitable activities abroad are focused on supporting Advance in their church planting and missionary work. These activities are undertaken to further our charitable purposes for the public benefit.

Review of Activities

This year we have seen a lot of growth in all aspects of the charity, we have more people attending on a Sunday morning than ever before, which means we have needed more volunteers, and we have more staff than ever before. We have run our Theology conference and had Bruce Ware over from the States to speak, we had 50 people there from all over the country, and we ran our first Equipped for Mission Conference where we had 4 speakers from across the country helping and equipping people to share their faith in Jesus. In the Summer we were able to send 12 young people and some youth leaders to Newday a youth conference held in Norfolk each year gathering around 8000 young people. In July we put on a Comedy Night with Andy Kind, where we had about 90 guests.

Sunday Mornings

We have three churches that would normally meet every Sunday, one in Plymouth, one in Tavistock and one in Saltash.

In Plymouth we were having 3 services back-to-back with children's and youth work during the middle service as we have had standing room only on numerous occasions; but in November we moved our Sunday service to Plymouth Albion, where we can meet altogether in one service. We continue to have had visitors on most Sundays throughout the year and this had led to more people joining the church and becoming Christians. Our average attendance in Plymouth has grown to around 235 and we baptised 4 people during the year, and we are getting just under 100 people to our monthly prayer meeting. We also ran Church in the Park with inflatables and a BBQ after the service, which saw many local people engage with us.

In Tavistock we continue to meet at Whitchurch CP School. We run children's and youth work during the service. Our average attendance in Tavistock has been around 55.

In Saltash we have grown very quickly with more people joining us each month. We continue to meet at The Core. Our average attendance in Saltash is around 55 and we have baptised 4 people during the year.

Community

Church life is not just about an hour or two on Sunday. We also have 18 community groups (known as

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life groups) that meet during the week across the city and in Tavistock, Saltash and Ivybridge. This is where we share our lives together, encouraging each other in our faith, looking after each other and making a difference in our communities.

Some examples of where we have served Plymouth, Tavistock and Saltash this year:

In Plymouth we have continued to collect items for our Boxes of Hope, which provide food and basic toiletries in a box or rucksack for those who need it. We have teamed up with Plymouth Domestic Abuse Service to provide these boxes for them along with Christmas and Easter presents for the children. We have also been donating food to the local foodbanks and the Red Cross who are supporting asylum seekers and their families in the city.

We have also continued our partnership with Vineyard Church, providing a Uniform store which collects good quality old school uniforms and offers them for free, to anyone who needs uniform for their children. We offered a 'Click and Collect' service throughout the year and since the summer have a permanent shop in the city centre. During 2023 we clothed 3044 families with 4676 children, which is about 4.971 Tons of uniform.

In Tavistock we run a Toddler group in Abbey Chapel, this has been a great opportunity for families in Tavistock to come and meet other people who have young children at the same stage in life and make some lasting friendships and support networks.

The Tavistock church also joined in with the Dickensian evening where people dressed up as Dickensian characters, gave out over 300 mince pies, sweets, had a lucky dip where 150 prizes given to kids.

The Saltash Church organised the Cardboard Boat Race and the Paddle Board Race at the Saltash regatta again this year with many entries and over 500 people watching from the shore this was an excellent time serving the community.

At Christmas the Saltash Christmas Festival Committee asked the Church to run an event that would explain the real meaning of Christmas, so they organised a Treasure Hunt along the main street with pictures in windows of shops that had to be found and recorded. Then prizes were given out if all were found. We also hosted the pop-up Christmas Carol service in Saltash, with Saltash Radio and children from the local schools.

The three churches together have helped 19 people/couples/families out with payments from our social fund. This is a fund that alleviates poverty and helps people get out of debt.

Regions Beyond

Our connection with Advance Movement (part of the New Frontiers network of churches) is going well. We have made many new friends and they continue to help us think about what we do, and how and why we do things. This had led us to questioning our strategies and changing them as we see fit in order to advance the Gospel.

We have continued to strengthen our links in India and the Philippines, being able to help with work in those countries bringing people out of poverty, giving them some training, and sharing the gospel with them. We are also exploring a link with a church in Thailand.

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Structure, Governance and Management

Organisational Structure

The day-to-day running of the charity is done under the operating name of Redeemer Church (RC). The policy and operating decisions of the church rest with the Elders who meet regularly to monitor and plan the activities. We currently have five Elders (three of which are also Trustees): There are four Elders in Plymouth - Grant Van Schalkwyk and Simon Thomas who are employed full time by the Church and Toby Friend and Andrew Larkin who are employed part time; and one Elder in Tavistock – Steve Norris who is employed full time by the church. The power of appointment and removal of Trustees is vested in the church Elders.

Trustee Induction and Training

Any new Trustee appointed by the Elders will be provided with access to the following documents:

- A copy of the 'Role of Elders & Trustees' paper
- A copy of the Churches Memorandum and Articles of Association and any supplementary documentation
- A copy of the last independently reviewed annual accounts
- Copies of the monthly financial statements issued since the beginning of the current financial year
- A copy of the last Church Budget
- Copies of the Trustees' Minutes recording decisions taken over the past 12 months
- Explanation as to the nature of any restricted funds operated by the Church
- Copies of relevant Charity Commission publications, including The role of the Trustee, Public Benefit, Protecting vulnerable groups and Completing the Trustees' Annual Report (either the précis or full version), and the most recent Charity Commission return
- Copies of relevant Companies House publications and the most recent return
- Copies of any other relevant correspondence or documentation that governs current Trustee practice, including, e.g., correspondence from any of the regulatory authorities following audits they have conducted

Grant-Making Policy

Grants and gifts to external organisations and individuals are considered on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support.

Risk Management

General Risk

All major insurable risks are subject to the normal churches' and employers' insurance. The Trustees undertake periodic reviews to identify, mitigate and manage all significant risks arising in the normal course of the trust's activities.

The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Going Concern

Financially we have seen an upturn in our regular donations received. This due to people joining us and starting to give regularly. In addition to the regular giving, we have seen an increase in people's giving into our Social Funds, these are funds we use to help support people through hard times.

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In order for the Trustees to monitor the financial health of the charity, they are issued with monthly management reports. These comprise a) Income and Expense to date against Budget, b) Income graphs showing breakdown and trend over the last 24 months, and c) Cash Flow forecast for the next 6 months.

The Trustees are therefore confident of the immediate future of the charity given its strong financial position moving out of this COVID period and the financial information they are regularly updated with.

Financial Review

General Fund

Total unrestricted voluntary income during the year was £361,231 (2022: £362,760). The income is generated predominantly from Church membership (excluding the income from conferences, events and other sources).

The total value of unrestricted resources expended was £362,527 (2022: £345,023), as detailed in Notes 1-7 to the Accounts. Within this total, Activity costs represent the greatest element (£239,066), as it includes employment costs for our pastoral staff of £199,667, an increase on 2022 due to increase in staff hours (2022: £148,483). The cost of conferences and training decreased to £15,324 (2022: £20,390).

The second largest element is Administration which saw a slight decrease to £45,440 (2022: £54,761), the administration wages bill was £31,713 (2022: £40,262). The third largest element is Accommodation costs which increased to £42,544 (2022: £39,145), this comprised £8,756 on hiring venues for our Sunday morning meetings; £22,236 on running costs for St. Barnabas and the Tavistock office; £9,196 on mortgage interest payments and £2,356 on hiring venues for other meeting. The fourth largest element is Mission and Grants which decreased to £12,490 (2022: £40,908).

The Tavistock church continues to do well. General Fund Income has grown to £78,409 (2022: £71,577). Expenses were £85,987 (2022: £78,431) The shortfall was taken from their reserves leaving them with £10,429.

We continue to save regularly into the designated Church Plant Fund to support and develop our church planting activities, especially as we are looking to plant more churches in the next year or two. At the end of year, the balance was £12,034 (2022: £3,000).

The net movement in total Unrestricted Funds for the year was a surplus of £11,819 (2022: surplus of £10,623), increasing the balance of Unrestricted Funds at 31 December 2023 to £120,237 (2022: £108,418). Of these, Designated Funds comprise £49,174 (2022: £39,444) leaving a balance of £71,063 which is allocated to Redeemer Plymouth's operational reserves as per our Reserves Policy (Target £50,000). Redeemer Tavistock also has their own Reserves Fund and have currently got £10,429 (target £19,000). Redeemer Saltash are just starting to have their own Reserves Fund and currently have £6,689 (target £15,000). Details of the Designated and Restricted funds and their purposes are listed below:

Designated Funds

- The **Social Fund** is used to help individuals in need, to alleviate poverty and help people get out of debt. It had income of £2,450, expenses of £3,301 leaving a year-end balance of £1,069 (2022: £1,920).
- The **Church Plant Fund** is used to help with our church planting activities. It had income of £9,034 expenses of £0 leaving a year-end balance of £12,034 (2022: £3,000).
- The **Plymouth Building Maintenance Fund** is used to help maintain the church building. It had income of £747, expenses of £1,038 leaving a year-end balance of £0 (2022: £291).
- The **Hope Initiative Fund** is used to facilitate our work to the poor. It had income of £20, expenses of £348 leaving a year-end balance of £182 (2022: £510).

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- The **Counselling Course Fund** is used to train people and cover the costs of a formal counselling course. It had income of £0, expenses of £1,321 leaving a year-end balance of £5,110 (2022: £6,431).
- The **Lopwell Barn Fund** is used to cover the costs relating to Lopwell Barn. It had income of £10,125, expenses of £6,850 leaving a year-end balance of £6,061 (2022: £2,786).
- The **Warm Winter Café Fund** is used to cover the costs of our Warm Winter Café. It had income of £400, expenses of £2,657 leaving a year-end balance of £378 (2022: £2,635).
- The **Marriage Matters Fund** is used to help couples attend a marriage course. It had income of £527, expenses of £527 leaving a year-end balance of £0 (2022: £0).
- The **Tavistock Reserves Fund** is used to build up an operational reserve for Tavistock. It had income of £0, expenses of £7,634 leaving a year-end balance of £10,429 (2022: £18,063).
- The **Tavistock Social Fund** is used to help individuals in need, to alleviate poverty and help people get out of debt in the Tavistock area. It had income of £564, expenses of £1,657 leaving a year-end balance of £2,203 (2022: £3,296).
- The **Tavistock Advance Global Fund** is used to enable Redeemer Tavistock to save towards the costs of sending some of the leaders to the Advance Global conference. It had income of £504, expenses of £0 leaving a year-end balance of £1,016 (2022: £512).
- The **Saltash Reserves Fund** is a new fund setup to build up an operational reserve for Saltash. It had income of £6,689, expenses of £0 leaving a year-end balance of £6,689 (New Fund).
- The **Saltash Social Fund** is new fund setup to help individuals in need, to alleviate poverty and help people get out of debt in the Saltash area. It had income of £1,205, expenses of £402 leaving a year-end balance of £803 (New Fund).
- The **Sabbatical Savings - Plymouth Fund** is a new fund setup to enable Redeemer Plymouth save for Sabbaticals taken by their Elders. It had income of £2,000, expenses of £0 leaving a year-end balance of £2,000 (New Fund).
- The **Sabbatical Savings - Tavistock Fund** is a new fund setup to enable Redeemer Tavistock save for Sabbaticals taken by their Elders. It had income of £600, expenses of £0 leaving a year-end balance of £600 (New Fund).
- The **Sabbatical Savings - Saltash Fund** is a new fund setup to enable Redeemer Saltash save for Sabbaticals taken by their Elders. It had income of £600, expenses of £0 leaving a year-end balance of £600 (New Fund).

Restricted Funds

Total Restricted Fund income during the year was £120,596 (2022: £34,553), with expenses of £59,844 (2022: £44,641), leaving a year-end balance of £100,638 (2022: £39,886) as detailed in Note 14 to the Accounts. Details of the Restricted funds and their purposes are listed below:

- The **Plymouth Building Capital Fund** was setup to assist with the purchase and initial renovation of the old St. Barnabas Church building. It had no income and no expenses, leaving a year-end balance of £30,534 (capitalised) (2022: £30,534 capitalised).
- The **Conferences Fund** is used to record income and expense for conferences that we either run or attend. It received income of £11,964 and had expenses of £10,872 leaving a year-end balance of £1,421. (2022: £329).
- The **Building Fund** is a new fund setup to help Redeemer Plymouth Save for a building. It had income of £98,487, expenses of £30,977 leaving a year-end balance of £67,510 (New Fund).
- The **Marriage Matters Fund** is used to help couples attend a marriage course. It had income of £0, expenses of £78 leaving a year-end balance of £0 (2022: £78).
- The **Community Engagement Fund** is a fund created as a result of a Lottery Grant. It has enabled us to take on a new part-time staff member, specifically to carry out and encourage community engagement in the local area. It had income of £10,000 and had expenses £9,780, leaving a year-end balance of £1,160 (2022: £940).
- The **Lopwell Barn Staff Fund** is used to cover the costs relating to Lopwell Barn Staff. It had income of £0, expenses of £7,992 leaving a year-end balance of £13 (2022: £8,005).
- The **Acts 435 Fund** was setup to support grants to individuals in need from the charity Acts 435. It received income of £145 and had expenses of £145 leaving a year-end balance of £0 (2022: £0).

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Mission and Grants

A total of £12,635 was given away (2022: £41,358), £0 for overseas mission work (2022: £4,450) and £12,635 to Individuals and Institutions (2022: £36,908), See note 4.

Reserves Policy and Future Commitments

The Trustees have examined the financial risks and have established a Reserves Policy to maintain in principle a level of free reserves equivalent to three months' average expenditure, currently £84,000, subject to such reserves not being required to sustain activities of a higher priority. As the trust grows with new churches started this cost is shared between the different churches proportionately. To this end Tavistock has their own Reserves fund which currently has £10,429 (Target £19,000) and Plymouth has an operational reserve of £71,063 (Target £50,000), Saltash also have £6,689 (Target £15,000) They also acknowledge that should anything catastrophic happen to the charity that forced it to close, the Intrinsic value of the building is such that there would be sufficient collateral raised from the sale of the building to repay the mortgage and cover other costs.

At present, the Church has the following commitments:

Commitments to be met out of current income:

- Mortgage for St Barnabas Church
- Employment obligations for the members of staff

Commitments to be met out of restricted funds:

- Run Church Weekend Away

The total value of all reserves at the year-end were £220,875 (2022: £148,304) of which £100,638 is restricted (2022: £39,886). All liquid funds are held in cash at bank, these balances at 31 December 2023 amounted to £153,536 (2022: £90,387).

Therefore, these funds, plus anticipated future income, are considered to be sufficient to meet the foreseeable needs of the Church.

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Responsibilities of Directors/Trustees

The Trustees (who are also Directors of Redeemer Trust Ltd for the purpose of company law) are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and which 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.

Small company provision

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/Trustees on 25/09/2024 and signed on their behalf by:

Toby Friend

Charles W T Friend - Director/Chair of Trustees

25 Sep 2024

Date

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Independent Examiner's Report to the Trustees of REDEEMER TRUST LTD

I report to the charity trustees on my examination of the accounts of Redeemer Trust Ltd for the year ended 31 December 2023 which are set out on pages 1 to 16.

Responsibilities and basis of report

As the charity trustees of the company (and also its Trustees 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 I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants, which is one of the listed bodies in section 145 of the Charities Act 2011.

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:

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.

Signed:



Philip W Soutter FCCA ATT

Date:

25 Sep 2024

For and on behalf of:

Wills Accountants Limited

Chartered Certified Accountants

2 Endeavour House

Parkway Court

Longbridge Road

Plymouth

PL6 8LR

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Statement of Financial Activities

Year ended 31 December 2023

| | Notes | Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|--|-------|-----------------------|---------------------|---------------------|---------------------|
| | | £ | £ | £ | £ |
| INCOMING RESOURCES | | | | | |
| Voluntary Income - Gift aid | | 190,365 | 63,853 | 254,218 | 191,545 |
| Voluntary Income - Non gift-aid | | 102,599 | 23,775 | 126,374 | 119,992 |
| Tax Reclaimed | | 51,769 | 11,309 | 63,078 | 38,107 |
| Income from Charitable Activity | | 3,796 | 11,514 | 15,310 | 33,304 |
| Grants Received | | 400 | 10,145 | 10,545 | 10,055 |
| Other Incoming Resources | | 12,302 | | 12,302 | 4,310 |
| TOTAL INCOMING RESOURCES | | 361,231 | 120,596 | 481,827 | 397,313 |
| RESOURCES EXPENDED | | | | | |
| Charitable Activities | | | | | |
| Activity costs | 2 | 239,066 | 9,780 | 248,846 | 192,681 |
| Conferences & Training | 3 | 15,324 | 10,793 | 26,117 | 54,575 |
| Mission & Grants | 4 | 12,490 | 145 | 12,635 | 41,358 |
| Accommodation Costs | 5 | 42,544 | 25,831 | 68,375 | 39,145 |
| Total Charitable Activities | | 309,424 | 46,549 | 355,973 | 327,759 |
| Administration Costs | 6 | 45,440 | 180 | 45,620 | 54,894 |
| Other resources expended | 7 | 7,663 | | 7,663 | 7,011 |
| TOTAL RESOURCES EXPENDED | | 362,527 | 46,729 | 409,256 | 389,664 |
| NET INCOMING (OUTGOING) RESOURCES | | | | | |
| BEFORE TRANSFERS | | (1,296) | 73,867 | 72,571 | 7,649 |
| Transfers between funds | | 13,115 | (13,115) | 0 | 0 |
| NET MOVEMENT IN FUNDS | | 11,819 | 60,752 | 72,571 | 7,649 |
| FUND BALANCES: | | | | | |
| At 31 December 2022 | | 108,418 | 39,886 | 148,304 | 140,655 |
| Net movement in funds | | 11,819 | 60,752 | 72,571 | 7,649 |
| At 31 December 2023 | | 120,237 | 100,638 | 220,875 | 148,304 |

All amounts relate to continuing activities.

There have been no recognised gains or losses, other than those included in the results for the period, and all income and expenditure has been accounted for on a historical basis.

The movement of funds from Restricted to Unrestricted is due to salaries being part paid from General and Lopwell Barn Staff Fund and a one off payment to cover a historic bill for Building work.

The Notes on pages 14 to 17 form part of these Accounts

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Balance Sheet

At 31 December 2023

| | Notes | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2023 £ | Total Funds 2022 £ |
|--|-------|----------------------------|--------------------------|--------------------------|--------------------------|
| FIXED ASSETS | | | | | |
| Property - St Barnabas Church | 8 | 125,000 | 30,534 | 155,534 | 155,534 |
| Equipment, Fixtures & Fittings | 9 | 24,094 | | 24,094 | 15,754 |
| | | 149,094 | 30,534 | 179,628 | 171,288 |
| CURRENT ASSETS | | | | | |
| Debtors | 10 | 3,685 | | 3,685 | 3,080 |
| Cash at Bank and in Hand | | 83,432 | 70,104 | 153,536 | 90,387 |
| | | 87,117 | 70,104 | 157,221 | 93,467 |
| CREDITORS | | | | | |
| Liabilities falling due within one year | 11 | 14,185 | | 14,185 | 11,163 |
| NET CURRENT ASSETS | | 72,932 | 70,104 | 143,036 | 82,304 |
| NET ASSETS | | 222,026 | 100,638 | 322,664 | 253,592 |
| LONG TERM LIABILITIES | | | | | |
| Creditors: Long Term | 12 | 101,789 | 0 | 101,789 | 105,288 |
| TOTAL ASSETS LESS TOTAL LIABILITIES | | 120,237 | 100,638 | 220,875 | 148,304 |

| | | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2023 £ | Total Funds 2022 £ |
|------------------------------------|----|----------------------------|--------------------------|--------------------------|--------------------------|
| FUNDS | | | | | |
| Unrestricted Funds | 13 | | | | |
| General Fund (Plymouth Reserves) | | 71,063 | | 71,063 | 68,974 |
| Plymouth Social Fund | | 1,069 | | 1,069 | 1,920 |
| Church Plant Fund | | 12,034 | | 12,034 | 3,000 |
| Hope Initiative | | 182 | | 182 | 510 |
| Counselling Course | | 5,110 | | 5,110 | 6,431 |
| Lopwell Barn | | 6,061 | | 6,061 | 2,786 |
| Warm Winter Café | | 378 | | 378 | 2,635 |
| Tavistock Reserves | | 10,429 | | 10,429 | 18,063 |
| Tavistock Social Fund | | 2,203 | | 2,203 | 3,296 |
| Tavistock Advance Global | | 1,016 | | 1,016 | 512 |
| Saltash Reserves | | 6,689 | | 6,689 | 0 |
| Saltash Social Fund | | 803 | | 803 | 0 |
| Sabbatical Savings - Plymouth | | 2,000 | | 2,000 | 0 |
| Sabbatical Savings - Tavistock | | 600 | | 600 | 0 |
| Sabbatical Savings - Saltash | | 600 | | 600 | 0 |
| Plymouth Building Maintenance Fund | | 0 | | 0 | 291 |
| | | 120,237 | 0 | 120,237 | 108,418 |
| Restricted Funds | 14 | | | | |
| Plymouth Building Fund | | | 30,534 | 30,534 | 30,534 |
| Conferences | | | 1,421 | 1,421 | 329 |
| Building Fund | | | 67,510 | 67,510 | 0 |
| Community Engagement Fund | | | 1,160 | 1,160 | 940 |
| Lopwell Barn Staff | | | 13 | 13 | 8,005 |
| Acts 435 | | | 0 | 0 | 0 |
| Marriage Matters | | | 0 | 0 | 78 |
| | | 0 | 100,638 | 100,638 | 39,886 |
| TOTAL FUNDS | | 120,237 | 100,638 | 220,875 | 148,304 |

Trustees statements required by the Companies Act 2006 for the year ended 31 December 2023

In approving these financial statements as trustees of the company we hereby confirm:

- that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;
- that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 December 2023.
- that we acknowledge our responsibilities for:

- ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS 102 SORP.

The financial statements were approved by the board on 25/09/2024 and signed on its behalf by:

Toby Friend
Charles W T Friend - Director/Chair of Trustees

Company number: 6390847
Charity number: 1125216

The notes on pages 14-17 form part of these accounts.

REDEEMER TRUST LTD

Notes to the Accounts

Year ended 31 December 2023

1. Basis of preparation

1 General Information

The Charity is a private company limited by guarantee registered in England. The address of the registered office is Redeemer Church, St. Barnabas Terrace, Plymouth, Devon, PL1 5NN.

1.2 Basis of Accounting.

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

1.3 Statement of Compliance

The accounts 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) issued on 16 July 2014 and with the Charities Act 2011.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. They are prepared in sterling which is the functional currency of the charity and rounded to the nearest £. The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

1.4 Accounting Policies

a) Income and expenditure recognition

- Income received through general offerings, gift aid and other occasional gifts is recognised when received by the Church;
- Income tax recoverable in respect of donations received under gift aid is accrued during the year in which the income arises - any amount of tax not reclaimed and recovered by the year end is included in debtors;
- Expenditure is recognised as it is incurred;
- Grants and donations payable are taken into account at the earlier of when they are paid or become constructive obligations on the Church.

b) Fixed Assets and Depreciation

- Expenditure on assets costing in excess of £500 is capitalised and depreciated on a straight-line basis over the assets' expected useful lives.

c) Fund Accounting

The Church maintains five distinct categories of funds:

- Unrestricted Plymouth Reserves Fund – reflecting all general, unspecified income received and all the general routine costs of running the churches and their activities;
- Unrestricted Designated Tavistock Reserves Fund – reflecting the reserves specifically for the Tavistock church;
- Unrestricted Designated Saltash Reserves Fund – reflecting the reserves specifically for the Saltash church;
- Unrestricted Designated Funds – reflecting unrestricted income which has been designated by the Trustees for a particular purpose and which may be re-designated at some point in the future, if not fully utilised. The current funds of this type are the Church Plant, Social Fund, Hope Initiative, Counselling Course, Lopwell Barn, Warm Winter Café, Tavistock Social Fund and Tavistock Savings Advance Global, Saltash Social Fund, Sabbatical Savings - Plymouth, Sabbatical Savings - Tavistock, Sabbatical Savings - Saltash;
- Restricted Funds – reflecting income received from internal and external sources that is restricted in application to specific purposes. Current funds are: Plymouth Building – Capital fund, Conferences, Building Fund, Lottery Community engagement, Lopwell Barn Staff, ACTS 435.

2. Activity Costs

| | Unrestricted Fund | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|---|-------------------|------------------|------------------|------------------|
| | £ | £ | £ | £ |
| Employment & Worker's costs | 199,667 | | 199,667 | 148,483 |
| Travel & subsistence & hospitality | 276 | | 276 | 39 |
| Visiting ministry costs | 1,904 | | 1,904 | 1,875 |
| Leader's meetings costs | 5,709 | | 5,709 | 4,350 |
| Study materials | 1,010 | | 1,010 | 699 |
| Church Meetings | 12,942 | | 12,942 | 7,520 |
| Ministries for Children, Youth & Young People | 2,571 | | 2,571 | 1,969 |
| Outreach & Evangelism | 10,084 | 9,780 | 19,864 | 22,321 |
| Other support costs | 4,903 | | 4,903 | 5,425 |
| | 239,066 | 9,780 | 248,846 | 192,681 |

Employee Information

| | Number | Number |
|-----------------------------------|--------|--------|
| Employees at year end - full time | 4 | 4 |
| Employees at year end - part time | 6 | 6 |

No staff received salaries of more than £60,000 per annum.

Payments to Trustee and related parties

The Trustees received no remuneration or benefit for their services as Trustees, nor any person connected to them. The salary and pension payments made to Mr G Van Schalkwyk and Mr S Norris were made in their capacity as Elders and Directors overseeing the day to day activities of the Trust, not as Trustees. The salary and pension payments made to Mr A Wooldridge were made in his capacity as Finance Manager, not as a Trustee. The salary and pension payments made to Mr T Friend were made in his capacity as Operations Manager, not as a Trustee. The salary and pension payments made to Mrs S Van Schalkwyk were made in her capacity of Administrator.

During the year, the gross salary paid to full-time staff was £133,512, of which £42,372 was paid to Mr G Van Schalkwyk (2022: £42,372); £33,444 to Mr S Norris (2022: £33,444); £28,848 to Mr J White (2022: £9,620) and £28,848 to Mr S Thomas (2022: £4,810).

Trustee Donations

The total aggregate donations made to the trust during the year by Trustees and related parties came to £60,752 (2022: £64,728)

REDEEMER TRUST LTD
Notes to the Accounts (cont.)

Year ended 31 December 2023

3. Conferences & Training

Conferences
Training

| Unrestricted Fund | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 10,296 | 9,887 | 20,183 | 46,773 |
| 5,028 | 906 | 5,934 | 7,802 |
| 15,324 | 10,793 | 26,117 | 54,575 |

4. Mission & Grants

General Fund:

Grants to institutions:
Social Fund: Grants to individuals
Total grants
Support for overseas mission activity
Total - General Fund

Restricted Funds:

Grants to institutions:
Social Fund: Grants to individuals
Total grants
Support for overseas mission activity
Total - Restricted Funds

Total

| 2023 | | 2022 | |
|--------|---------------|--------|---------------|
| Number | £ | Number | £ |
| 5 | 6,750 | 9 | 18,950 |
| 18 | 5,740 | 28 | 17,508 |
| 23 | 12,490 | 37 | 36,458 |
| | | 1 | 4,450 |
| | 12,490 | | 40,908 |
| | | | |
| 1 | 145 | 3 | 450 |
| 1 | 145 | 3 | 450 |
| | | | |
| | 145 | | 450 |
| | | | |
| 24 | 12,635 | 41 | 41,358 |

5. Accommodation Costs

Sunday meetings
Office premises / Church Building
Mortgage Interest payments
Other venue & Room Hire

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 8,756 | 15,600 | 24,356 | 5,130 |
| 22,236 | 10,231 | 32,467 | 24,688 |
| 9,196 | | 9,196 | 6,892 |
| 2,356 | | 2,356 | 2,435 |
| 42,544 | 25,831 | 68,375 | 39,145 |

6. Administration Costs

Telephone
Printing, Postage, Stationery and other office costs
Copier lease and copies
Membership subscriptions
Insurance
Advertising & design
Web domain & hosting
Computer lease & Software
Bank & Credit Card Charges
Wages

| | | | |
|---------------|------------|---------------|---------------|
| 2,516 | | 2,516 | 1,851 |
| 1,999 | | 1,999 | 1,984 |
| 1,743 | | 1,743 | 2,329 |
| 1,854 | | 1,854 | 2,086 |
| 521 | | 521 | 2,332 |
| 905 | | 905 | 176 |
| 1,161 | | 1,161 | 1,141 |
| 2,798 | | 2,798 | 2,407 |
| 230 | 180 | 410 | 326 |
| 31,713 | | 31,713 | 40,262 |
| 45,440 | 180 | 45,620 | 54,894 |

7. Other Resources Expended

Independent Examiner's fees
Legal & Professional fees
Health & Safety costs
Sundry Expenses
Depreciation
Loss on disposal of asset + Bad Debt write-off

| | | | |
|--------------|----------|--------------|--------------|
| 786 | | 786 | 822 |
| 13 | | 13 | 23 |
| 631 | | 631 | 85 |
| 10 | | 10 | 0 |
| 6,223 | | 6,223 | 6,053 |
| | | 0 | 28 |
| 7,663 | 0 | 7,663 | 7,011 |

REDEEMER TRUST LTD
Notes to the Accounts (cont.)

Year ended 31 December 2023

Fixed Assets

8. Property

St Barnabas Church (Purchased Oct 2018)
Legal Fees

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 125,000 | 25,000 | 150,000 | 150,000 |
| | 5,534 | 5,534 | 5,534 |
| 125,000 | 30,534 | 155,534 | 155,534 |

9. Equipment, Fixtures & Fittings

Cost

As at 31 December 2022
Additions
Disposals
As at 31 December 2023

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 43,063 | | 43,063 | 34,762 |
| 14,564 | | 14,564 | 8,301 |
| 0 | | 0 | 0 |
| 57,627 | 0 | 57,627 | 43,063 |

Depreciation

As at 31 December 2022
Charge for year
Disposals
As at 31 December 2023

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| (27,309) | | (27,309) | (21,256) |
| (6,224) | | (6,224) | (6,053) |
| 0 | | 0 | 0 |
| (33,533) | 0 | (33,533) | (27,309) |

Net book value as at 31 December 2023

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 24,094 | 0 | 24,094 | 15,754 |

Net book value as at 31 December 2022

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 15,754 | 0 | 15,754 | |

10. Debtors

Customers
Prepayments
Other Debtors

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| | | 0 | 2,576 |
| 3,675 | | 3,675 | 474 |
| 10 | | 10 | 30 |
| 3,685 | 0 | 3,685 | 9,048 |

11. Creditors

Taxation & Social Security
Accruals
Trade Creditors
Other Creditors
Short Term Liability - 1yr Mortgage

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 4,469 | | 4,469 | 754 |
| 1,639 | | 1,639 | 1,431 |
| 1,952 | | 1,952 | 3,143 |
| 2,429 | | 2,429 | 2,163 |
| 3,696 | | 3,696 | 3,672 |
| 14,185 | 0 | 14,185 | 11,163 |

12. Long Term Liabilities

Mortgage

| Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|-----------------------|---------------------|---------------------|---------------------|
| £ | £ | £ | £ |
| 101,789 | | 101,789 | 105,288 |
| 101,789 | | 101,789 | 105,288 |

REDEEMER TRUST LTD
Notes to the Accounts (cont.)

Year ended 31 December 2023

13. Unrestricted Funds

| | 2022 Funds B/Fwd | Income | Expense | Transfers In (Out) | C/Fwd Total 2023 |
|------------------------------------|---------------------|----------------|------------------|--------------------|---------------------|
| | £ | £ | £ | £ | £ |
| General Fund (Plymouth Reserves) | 68,974 | 349,241 | (344,684) | (2,468) | 71,063 |
| Designated Funds | | | | | |
| Social Fund | 1,920 | 50 | (3,301) | 2,400 | 1,069 |
| Church Plant Fund | 3,000 | 850 | 0 | 8,184 | 12,034 |
| Plymouth Building Maintenance Fund | 291 | 0 | (1,038) | 747 | 0 |
| Hope Initiative Fund | 510 | 20 | (348) | 0 | 182 |
| Counselling Course Fund | 6,431 | 0 | (1,321) | 0 | 5,110 |
| Lopwell Barn Fund | 2,786 | 10,125 | (6,850) | 0 | 6,061 |
| Warm Winter Café | 2,635 | 400 | (2,399) | (258) | 378 |
| Marriage Matters | 0 | 480 | (527) | 47 | 0 |
| Tavistock Reserves Fund | 18,063 | 0 | 0 | (7,634) | 10,429 |
| Tavistock Social Fund | 3,296 | 60 | (1,657) | 504 | 2,203 |
| Tavistock Advance Global Fund | 512 | 0 | 0 | 504 | 1,016 |
| Saltash Reserves Fund | 0 | 0 | 0 | 6,689 | 6,689 |
| Saltash Social Fund | 0 | 5 | (402) | 1,200 | 803 |
| Sabbatical Savings - Plymouth | 0 | 0 | 0 | 2,000 | 2,000 |
| Sabbatical Savings - Tavistock | 0 | 0 | 0 | 600 | 600 |
| Sabbatical Savings - Saltash | 0 | 0 | 0 | 600 | 600 |
| TOTALS | 108,418 | 361,231 | (362,527) | 13,115 | 120,237 |

14. Restricted Funds

| | 2022 Funds B/Fwd | Income | Expense | Transfers In (Out) | C/Fwd Total 2023 |
|--------------------------------|---------------------|----------------|-----------------|--------------------|---------------------|
| | £ | £ | £ | £ | £ |
| Plymouth Building Capital Fund | 30,534 | 0 | 0 | 0 | 30,534 |
| Conferences Fund | 329 | 11,964 | (10,872) | 0 | 1,421 |
| Building Fund | 0 | 98,487 | (25,854) | (5,123) | 67,510 |
| Marriage Matters | 78 | 0 | (78) | 0 | 0 |
| Community Engagement Fund | 940 | 10,000 | (9,780) | 0 | 1,160 |
| Lopwell Barn Staff Fund | 8,005 | 0 | 0 | (7,992) | 13 |
| Acts 435 Fund | 0 | 145 | (145) | 0 | 0 |
| TOTALS | 39,886 | 120,596 | (46,729) | (13,115) | 100,638 |

The tax recoverable on the gift aid income in 2023 was applied to the General Fund for unrestricted giving, and to the relevant Restricted Fund for restricted giving in that year.



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| Wed, 25th Sep 2024 15:07:55 BST | Phil - Signer (00b947ebf89f9c85b0c87e8d5d55e6e0) |

Audit history log

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| Wed, 25th Sep 2024 15:16:20 BST | This envelope has been signed by all parties81.158.116.251 |
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