



High Street Chapel

Registered Charity no. 1127666

High Street Chapel Hopton

**Report of the Trustees
and
Independently Examined Financial Statements**

**For the year ended
31st March 2021**

**Contents of the Financial Statements for the year ended
31st March 2021**

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High Street Chapel Hopton

Report Of The Trustees for the year ended 31st March 2021

The trustees present their annual report with the financial statements of the charity for the year ended 31st March 2021.

The financial statements have been prepared on a going concern basis in accordance with the Statement of Recommended Practice (SORP) on Accounting and Reporting by Charities effective from 1 January 2015 and FRS 102.

Reference and Administrative Details

Charity name

High Street Chapel Hopton

Registered charity number

1127666

Principal address

High Street Chapel Hopton

High Street

Hopton

Diss

Norfolk

IP22 2QX

Trustees

The following people served as trustees during the period:

Local Trustees

Andrew Clarke

Mark Cleveland

Tim Holden

Wendy Banks

External Trustees

Graeme Thomas

Mark Wallace

Peter Warnock

Andrew Yuill

Accounts Preparation

Matthew Larkin

Tottington,

Elm Drive,

Walsham-Le-willows,

Bury St. Edmunds,

Suffolk,

IP31 3FG

Independent examiner

Tania Jones

Warren Cottage,

Warren Lane,

Woolpit,

Suffolk,

IP30 9RT

High Street Chapel Hopton
Report Of The Trustees - continued

Bankers

NatWest
7 Cornhill,
Bury St Edmunds,
Suffolk,
IP33 1BQ

Structure, Governance and Management

Governance

High Street Chapel Hopton was formed as a charity under a deed of trust made on 18th July 1878.

The charity's activities are centred upon the premises stewarded by the trustees under the trust deed, being that of High Street Chapel, High Street, Hopton, although some of the church's activities are carried out outside these premises as considered necessary.

The trust also includes a residential property neighbouring High Street Chapel known as *Sundene*. This is rented out and the income is applied towards the property's upkeep, with any surplus funds being credited to the charity's general fund to be used within its day to day activities.

The trust registered with the Charity Commission (registration number 1127666) on 21st January 2009.

Recruitment and appointment of trustees

Any trustee can propose an individual to serve as a trustee, and this person can be appointed by the unanimous agreement of the trustee body. The policy of the trustees is to ensure that the trustee body is made up both of individuals involved in the day to day activities of the church (referred to as "local trustees") and a number of trustees serving who are unconnected and external to the church ("external trustees"), so as to ensure independence and objectivity.

Day to day management therefore rests with the "local trustees"; the day to day activities of the charity are delegated to the body of elders and deacons. The "local trustees" are members of High Street Chapel Hopton, some of whom also serve either as an elder or as a deacon.

Trustee induction and training

New trustees are provided with copies of:

- the charity's trust deed;
- the latest annual report and financial statement of the charity;
- relevant policy and practice documents and minutes;

and are encouraged to read Charity Commission guidance notes CC3 – "The Essential Trustee: What you need to know".

Trustees are encouraged to read Charity Commission and other appropriate newsletters designed to keep them abreast of their duties and responsibilities.

Risk management

The trustees confirm that the major risks to which the charity is exposed have been identified, reviewed and assessed in order for systems to be established to mitigate those risks.

Health and safety issues, safeguarding issues, food hygiene, first aid and maintenance and upkeep of the buildings, amongst other risks, are kept under review.

Organisational structure

The trustees aim to meet twice during the year. The church continues to be led on a day to day basis by three elders, supported by a group of eight deacons who undertake practical work.

Apart from our church cleaner/caretaker, our Community Pastor and part-time Families Worker, all other workers in the church are volunteers. Too many to count or name, everyone in the church plays their part in making things happen.

Objectives and Activities, Achievements and Performance

The objectives of High Street Chapel ("HSC") are set out in its trust deed. These are summarised as being the following:-

- a. to organise and carry out a "breaking of bread" service (commonly known as Communion);
- b. to preach and teach the Gospel of God; and
- c. to use the premises for such purposes, civil or religious, which the members of High Street Chapel consider fit and relevant to carry out its overall objectives.

The elders have adopted a "mission statement" which sets out how they seek to apply this on a day to day basis. An extract of this is reproduced below:

"We believe God has called High Street Chapel to join with His heart and reach out in new innovative ways to the people of our community; to build bridges and earn the right to share the life-transforming message of the Gospel. We believe God has led us through prayer, thought and confirmation from His Word and respected Christians outside and inside the church to this vision. We believe we must take the initiative to go out to our community and obey the principle of the Great Commission to 'go'. We believe God will honour this vision to transform our community and in so doing transform our church as we transform lives in Jesus' name."

In short, HSC's objectives remain to provide a place where God's people can come together to worship God, have fellowship with one another, be taught from God's Word and to be encouraged to serve God.

HSC's coffee shop in the village of Hopton (The Well) was closed for the whole financial year due to government COVID 19 restrictions.

The government lockdown introduced on 23rd March 2020, meant that all church activities were immediately stopped, as the whole nation was told to stay at home.

High Street Chapel Hopton

Report Of The Trustees – continued

We immediately started, and developed, an on-line presence, a YouTube channel was set up, with the Elders regularly posting short devotional videos, and on Sundays, a service of pre-recorded songs, prayers and a sermon. This was followed by a Zoom meeting where everyone was encouraged to share testimonies, prayers, readings etc, followed by taking communion together. A service was also set up via phone every Sunday at 10am for those who didn't have internet, and members produced videos and projects for the children and young people, thus ensuring that everyone was catered for and included. In addition an 'HSC Face Book Page' was set up by one of our members which reached many people.

On 18th October 2020 the Chapel re-opened for a Sunday morning service and also a 'Coffee Morning' was started up, both following Government Guidelines of social distancing and hand sanitation upon entry into the building, however these were suspended when the second lockdown started on 5th November we experienced and all church meetings ceased again.

On 6th December the chapel re-opened, with Christmas services being very different this year, the Christmas Eve service being held outdoors. Our children, with the help of some talented adults, produced a video with the children acting out the 'nativity story' in outside locations around the village, this was posted on-line, with positive feedback.

The church again reverted to YouTube and Zoom during the 3rd lockdown in Jan to Mar 2021.

During the whole period our Families Worker kept in constant touch with all 'members' and also with many people in the Village and adjoining Villages by regular phone calls and socially distanced visits. All needs and prayer requests were distributed on regular basis to all those using internet, and also passed on to those attending the telephone service on Sunday mornings. Thus the Leadership Team kept everyone updated, and much encouragement was given via the messages on YouTube.

The ministry of Tony and Ruth Hood, Counties Evangelists, who normally work in the local schools, changed significantly, with one or two schools accepting pre-recorded assemblies, with most of the direct contact being lost. However, they developed new relationships in the community, and started providing welfare support, such as giving lifts to doctors or hospitals, buying and delivering shopping, and with financial support from the church, supplying food parcels to those in need.

Towards the end of 2020 our Community Pastor requested that as from 1 January 2021, he reduce his hours, due to family commitments, to which Elders and Deacons agreed. A new Employment Contract was drawn up and he now works 3 days per week. Myles and Maddie Coulter vacated the Church House, Sundene, shortly afterwards and a revised contract and salary agreed that reflected this change in circumstances/role.

During the year all Elder's, Deacon's and Trustee's Meetings continued regularly, but took place via Zoom.

In July 2020, our Health and Safety Policy was revised and at the beginning of October a 'Safeguarding Training' took place via Zoom at which around 20 people, including some external trustees, completed the training.

During the year we sadly lost two of our elderly members due to old age and not Coronavirus, they will both be sadly missed. Four of our members were diagnosed with Covi-19, one quite badly, but thankfully none had to be admitted to hospital.

High Street Chapel Hopton

Report Of The Trustees – continued

No major building works were carried out but the building continues to be maintained by a small band of faithful workers. Regular checks on the building were conducted throughout the lockdown periods to comply with Insurance requirements.

Public Benefit

It is the policy to ensure that all activities are relevant to those in the local community as occasion allows. Several members are involved in village activities and we seek to engage and invite the local community to all the church's activities, as they are relevant to them.

In reviewing these activities the trustees are aware and conscious of the statutory obligations placed upon them to ensure that the charity is run for the public benefit, and consider the guidance given and published by the Charity Commission.

Financial Review

In the year ended 31st March 2021, a net surplus of £76,815 was recorded on total income of £62,347 (period to 31st March 2020: net deficit £10,875).

The charity operates four main funds which fall under three broad categories:-

- Unrestricted Funds – can be spent on any of the charitable purposes of the charity. The General Fund performs this function as it is used for the day to day running of the trust's activities.
- Designated Funds – represents the Building Fund and the House Fund. The Building Fund sets funds aside for maintaining the building and major capital projects. The House Fund collects the rent from Sundene and pays expenses relating to the property.
- Restricted Funds - can only be lawfully used for a specific charitable purpose. The funds donated to the church specifically for individuals, missionaries and charities fall into this category.

Transfers are made from the General Fund to the Building and House Funds as the need arises.

As at 31st March 2021, total net assets for all three funds amounted to £1,147,029.

The main income of the church arises from donations made by members of the church, mostly under regular Gift Aid giving, by standing order. Regular cash offerings were reduced as we did not meet, but several people started new standing orders. Offerings and gifts amounted to £51,036 in the year, compared with £54,440 in the year to 31st March 2020.

We were able to apply for, and secure, a small business grant of £10,000 from the local council and also received £1,182 in HMRC Job Retention Scheme Grant payments, which were immediately passed on to the Caretaker who was furloughed between 14th April and 18th October 2020.

The main expenditure of the church is on salaries, tax, national insurance and pension payments to the Community Pastor, Families Worker and Caretaker, amounting to £31,728 (2020: £28,023).

The church continues to support monthly the ministry of Tony and Ruth Hood, Counties Evangelists who work in the local schools. As the opportunity to continue this work was restricted, at their request, the gift was not made for 2 months. Payments totalled £6,830 (2020: £8,176).

High Street Chapel Hopton

Report Of The Trustees – continued

Although we were unable to invite speakers from various Missions to speak and inform the Church of the work which is being undertaken in different Countries around the world and in the UK, we continued to give our regular minimum £250 to our mission partners, details are shown in Note 1 on page 12

We have two donors who regularly give to SARA (Saviour Alone Reaches Asians) Children's Home in Nepal, and this year we were able to send them £750.

There was no major expenditure from either the Building or House Funds. The routine maintenance costs for the church building and Sundene in the period were £1,142 and £234, respectively. Insurance for the two buildings was £2,290 for the church and garages and £530 for Sundene. After Sundene was vacated it was thought prudent to have a Pre-rental inspection and Energy Performance Assessment undertaken at the cost of £385.

Impact of Covid-19

In a 2020 – 2021 budget review held in May 2020, it was anticipated that income from Home from Home would be zero, expenditure on salaries would increase (Phil being employed for a full, rather than part year), and because the church membership have been unable to meet physically since 23rd March 2020, cash/cheque offerings would be reduced. This would have resulted in a significant deficit on the year.

However, regular monthly giving from church members increased during the year by approximately 20% and the £10,000 grant from West Suffolk Council resulted in a surplus of over £7,500.

As the financial situation of people in the community deteriorated, we appealed for donations of food which was distributed to local families for harvest gifts in September. To enable us to provide a more targeted approach, monetary donations were requested in December so that we could provide Christmas food parcels, these gifts totalled £578, of which £367 has been spent.

Reserves policy

It is the policy of the trustees to hold funds which allow room for the fluctuations in income that inevitably occur from year to year, and for any major projects that may be required in the future. The trustees consider that the free cash reserves held at the year-end of £62,346 represent sufficient reserves for the trust.

Investment policy and objectives

The trustees consider that there are no material funds available for medium or long term investment and, having considered the options available, have decided to place any surplus funds on deposit with appropriate banking institutions.

Trustees

The eight trustees who served during the year and up to the date of this report are set out on page 2 of this report.

Signed on behalf of the Trustees:



M Cleveland, Trustee

6th December 2021

Date

Independent Examiner's Report To The Trustees Of High Street Chapel Hopton

I report on the accounts for the year ended 31 March 2021 set out on pages 10 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



6th December 2021

Tania Jones
Warren Cottage,
Warren Lane,
Woolpit,
Suffolk,
IP30 9RT

Date

Receipts and Payments Account

For the year ended 31st March 2021

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Prior Period Funds
	Note	£	£	£	£	£
Receipts						
Bank Interest		16	0	0	16	91
Events & Activities		11,182	0	0	11,182	4,826
Home From Home		100	0	0	100	1,500
Offerings & Other Gifts	1	47,567	0	3,469	51,036	54,440
Rent Received		0	12	0	12	12
		58,866	12	3,469	62,347	60,869
Payments						
Administration Expenses		(430)	0	0	(430)	(430)
Bank Charges		0	0	(24)	(24)	0
Caretaker Wages		(2,387)	0	0	(2,387)	(3,044)
Community Pastor		(20,176)	0	0	(20,176)	(20,186)
Computer, screen, projector, cabling, etc		0	0	0	0	(409)
Copyright		(787)	0	0	(787)	(678)
Equipment Purchased		0	0	0	0	(74)
Events & Activities		(1,069)	0	0	(1,069)	(9,490)
Family Worker		(9,168)	0	0	(9,168)	(4,793)
Gifts & Donations	1	(6,130)	0	(5,367)	(11,497)	(16,728)
Insurance		0	(2,750)	0	(2,750)	(3,237)
IT		(448)	0	0	(448)	(1,245)
Letting		0	(385)	0	(385)	0
Maintenance, repairs & cleaning		0	(1,376)	0	(1,376)	(3,034)
Printing, stationery, computer supplies & postage		(523)	0	0	(523)	(1,329)
Safeguarding		(1,021)	0	0	(1,021)	(181)
Speakers		(114)	0	0	(114)	(2,871)
Teaching & Library Costs		(10)	0	0	(10)	(141)
Utilities		(1,664)	(702)	0	(2,366)	(3,872)
		(43,927)	(5,213)	(5,391)	(54,531)	(71,744)
Surplus/(deficit) for the Year		14,939	(5,201)	(1,922)	7,815	(10,875)
Transfers Between Funds		(8,311)	6,600	1,711	0	0
Net Movement In Funds		6,628	1,399	(211)	7,815	(10,875)
Reconciliation of Funds:						
Total Funds Brought Forward		46,118	1,092,148	948	1,139,231	1,150,106
Total Funds Carried Forward		52,745	1,093,546	737	1,147,029	1,139,231

Balance Sheet

As at 31st March 2021

	Total Funds £	Prior Year Funds £
Fixed Assets		
Tangible Assets	1,078,563	1,078,563
Current Assets		
Debtors	7,026	7,391
Cash at Bank and in Hand	62,346	55,215
Liabilities		
Creditors: Amounts Falling Due Within One Year	(907)	(1,937)
Total Net Assets	1,147,029	1,139,231
The Funds of The Charity		
Unrestricted Funds	52,745	46,118
Designated Funds	1,093,546	1,092,148
Restricted Funds	737	948
Total Charity Funds	1,147,029	1,139,231

The financial statements were approved by the Trustees on 6th December 2021 and were signed on its behalf by:



M Cleveland, Trustee



M. Wallace, Trustee

High Street Chapel Hopton

Notes to the Statement of Financial Activities For the year ended 31st March 2021

Note 1 – Restricted Funds

Fund Name	Fund Balances Brought Forward £	Income £	Expenditure £	Transfers Between Funds £	Gains and losses £	Fund Balances Carried Forward £
Anandaban	0	156	(250)	94	0	0
Bury Drop-in	0	0	(250)	250	0	0
Christians Against Poverty	0	0	(500)	500	0	0
Christmas Hampers/Welfare	0	578	(367)	0	0	210
David & Manuela Pawson	0	125	(250)	125	0	0
Good News for Everyone	0	0	(250)	250	0	0
Jess Thomas	0	156	(250)	94	0	0
Josh & Kathy Hooker	156	111	(250)	0	0	17
Leprosy Mission 'Unconditional' Appeal	0	63		0	0	63
Non-specified Mission	0	1,000		(1,000)	0	0
Open Doors UK	0	125	(250)	125	0	0
Open the Book	0	0	(250)	250	0	0
Orphoids	0	100	(250)	150	0	0
Peter & Jenny Andrews	0	175	(250)	75	0	0
Richard & Pam Harknett	0	125	(250)	125	0	0
Saviour Alone Reaches Asians	792	405	(774)	24	0	447
Simon & Rebekah Duan	0	125	(250)	125	0	0
Steve & Muriel Studd	0	125	(250)	125	0	0
Talitha Koum	0	0	(250)	250	0	0
Tools with a Mission	0	100	(250)	150	0	0
Grand Total	948	3,469	(5,391)	1,711	0	737