



**Swindon Evangelical Church**

**Trustees' Annual Report 2020**

## **1. REFERENCE AND ADMINISTRATIVE INFORMATION**

The trustees, who are the church officers named in 1.3 including the Pastor, have pleasure in presenting this report of the church for the year ended 31<sup>st</sup> December 2020. The information set out above regarding the trust forms part of our report and the attached accounts are the accounts of the church which we have prepared and were adopted by church members at the AGM on 23<sup>rd</sup> March 2021.

### **1.1 Name & Address:**

Swindon Evangelical Church  
17-19 Devizes Road,  
Swindon.  
SN1 4BH

### **1.2 Registration with the Charity Commission:**

The church is registered directly with the Charity Commission, no. 1129912.

### **1.3 Trustees during the period:**

Holding Trustee: The Fellowship of Independent Evangelical Churches Ltd  
39 The Point, Rockingham Road, Market Harborough, LE16 7QU.

Managing Trustees: Paul Williams, Pastor  
Lyndon Day, Elder (resigned February 2021)  
Mark Trafford, Elder  
Richard Foster, Elder and Chair of Trustees  
John Baker, Deacon  
Jonathan Redhead, Deacon  
Duncan Thew, Deacon  
Luke Moody, Deacon  
Sacha Childs-Clarke, Deacon  
Michel Crabol, Deacon  
Barney Main, Deacon  
Timothy Mann, Deacon  
Alex Tibitwenda, Deacon  
Garmon Davies, Deacon (resigned in August 2020)

### **1.4 Bankers:**

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, WEST MALLING ME19 4JQ  
and  
Lloyds Bank plc, 5 High Street, SWINDON SN1 3EN

### **1.5 Independent Examiner:**

Luke Woodhams, FCCA  
TN6 Ltd, Enterprise Centre, Pine Grove, Crowborough, East Sussex, TN6 1DH

## **2. STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **2.1 Governing Documentation:**

Swindon Evangelical Church Constitution, November 2008.

A - Chapel, 17 & 18 Devizes Rd - Conveyance (and Declaration of Trust), 17<sup>th</sup> March 1927.

B - Meeting Rooms, 19 Devizes Rd - Conveyance (and Declaration of Trust), 30<sup>th</sup> April 1955.

A & B – Charity Commission Scheme (appointing FIEC Ltd as Trustee), 11<sup>th</sup> May 1993.

Church Rules, June 2009.

### **2.2 Members and Employees**

The church is an independent body made up of members who, on public profession of their faith in the Lord Jesus Christ and acknowledgment of His authority over their lives, voluntarily agree to adhere to the church Basis of Faith and Constitution.

The membership on 31<sup>st</sup> December 2020 stood at 132 members, five of whom joined the church during 2020. During the year five members left

The Annual General Meeting was held on 23<sup>rd</sup> June, with four other Members' Meetings held on the 25<sup>th</sup> February, 29<sup>th</sup> September and 24<sup>th</sup> November. A Special Members Meeting was also held on 24<sup>th</sup> November. All members meetings (except for February) were held online due to the Covid-19 pandemic.

The church employed a full-time Pastor, the Pastor's wife on a part-time basis, a part-time Ladies' Worker, a part-time Administrator, a part-time Pastoral Assistant (resigned in June 2020) and a part-time Children's and Youth Worker. On 25<sup>th</sup> February the church voted to call Brian Whittaker to be the Associate Pastor but he did not start his employment until 2021.

### **2.3 Volunteers**

The church continues to benefit from committed people who are willing to give their time to help in the work of the church across the range of activities.

## **3. OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT**

### **3.1 Aims and Objectives**

The church exists for the:

- worship of God through the preaching and teaching of God's Word, praise and prayer;
- encouragement of spiritual growth in the lives of its members;
- promotion of fellowship between the members;
- organisation of evangelistic efforts to tell other people the good news of the Gospel;
- support of missionary activities both at home and abroad;

in accordance with the governing documentation.

### **3.2 Public Benefit**

The trustees consider that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

#### **4. ACHIEVEMENTS AND PERFORMANCE**

##### **4.1 Church Activities**

The gospel of the Lord Jesus Christ was faithfully preached throughout the year by our Pastor and members of the church, as well as a number of visiting preachers and speakers.

Many of the church meetings and activities, including Sunday services of public worship, were continued despite restrictions due to the Covid-19 pandemic by transitioning to online meetings. When possible the church held Sunday services within the church building, following Government guidelines. The Deacons put in place measures to ensure the safety of worshippers, including social distancing, extra cleaning and notices to remind people of the requirement to follow the guidelines. The Pastor was able to continue some of his visiting ministry albeit in a limited capacity following Government guidelines. Some worshippers who would normally be unable to attend meetings due to age or infirmity were able to participate online, which was a positive outcome of the changes. However, some outreach events were unable to go ahead.

Meetings held by the church during the year were:

##### Weekly & Fortnightly

- Sunday services of public worship, both morning and evening, online from 22<sup>nd</sup> March. Evening services in the church building started on 9<sup>th</sup> August, following Government guidelines.
- Adventurers and Explorers (Sunday School) and Ignite (for teenagers) each Sunday. Online clubs started in March, pre-recorded for Adventurers and live for Explorers and Ignite.
- Care Groups (house groups) for Bible Study, prayer & fellowship on alternate Tuesdays, online from March.
- Church Prayer Meeting on alternate Tuesdays, online from March.
- Stepping Stones parent-toddler group on Wednesday mornings during school terms. From March the Bible stories and singing were pre-recorded and made available to parents.
- Open House outreach to the homeless closed in March..
- Women's Fellowship meeting on Wednesday afternoon temporarily closed from March..
- Ladies' Bible Study on Thursday mornings, online from March.
- Men's Bible Study on Thursday mornings, online from March.
- Mums Connect met weekly during term time for mums of young children for fellowship, Bible Study and prayer, online from March.
- One-Way Club and Pathfinders outreach clubs for children on Thursdays during school term, online from March
- Friday Fellowship outreach & lunch on alternate Fridays temporarily closed from March.
- 14+ group for teenagers on alternate Fridays finished and was relaunched as Rooted! in September.
- 20+ group for Bible Study, prayer & fellowship on Friday evenings, online from March.
- Polish Fellowship fortnightly on Saturdays was temporarily closed from March.

##### Other regular meetings

- Triple-C card making club held once per month, temporarily closed from March.
- Women's Breakfast meeting roughly every 4 months on Saturdays, online from March.
- Men's Breakfast meeting roughly every 4 months on Saturdays, online from March.
- Ladies Together fellowship for all women temporarily closed from March.

##### Other special meetings or events:

- There were no baptisms, weddings or funerals
- Dedications – for one baby on 26<sup>th</sup> January
- 97<sup>th</sup> Church Anniversary on 12<sup>th</sup> January, with speaker Paul Morris
- Christianity Explored course, 21<sup>st</sup> Feb to 27<sup>th</sup> March

- Speakers on mission from United Beach Mission 23<sup>rd</sup> Feb, Missionary Medical News 8<sup>th</sup> Nov, and Barnabus Fund 15<sup>th</sup> November
- "Easter Cracked" outreach to primary schools, 16<sup>th</sup> March
- Holiday Bible Club was cancelled due to the Covid-19 pandemic
- Good Friday service, 10<sup>th</sup> April online
- Easter Day Service, 12<sup>th</sup> April online
- Old Town Festival was cancelled due to the Covid-19 pandemic
- Church concerts online on 1<sup>st</sup> Aug, 21<sup>st</sup> Nov and 19<sup>th</sup> December
- Assemblies for schools on pre-recorded online videos, starting 21<sup>st</sup> September
- Harvest Thanksgiving service, 27<sup>th</sup> September online
- Light Party for children, 31<sup>st</sup> October online
- Quiz Night outreach online on 16<sup>th</sup> October and 11<sup>th</sup> December
- "Christmas Unwrapped" outreach to primary schools in December using pre-recorded online videos.
- Carol Service on 20<sup>th</sup> December in the church building and live-streamed
- Christmas Day Service on 25<sup>th</sup> December online.

Other ministries include outreach using posted literature; visitation of the sick and elderly (limited due to Covid-19 restrictions); and practical care including collections for Swindon Food Bank.

## **4.2 Missionary Support**

The church supports missionary organisations both practically and financially. Organisations regularly supported are the Barnabus Fund which supports persecuted Christians worldwide; 20Schemes in the UK; Cranford Baptist Church, in the UK; UFM in Asia; Baptist Church in Myanmar and Christian Witness to Israel.

## **5. FINANCIAL REVIEW**

### **5.1 Financial Review and Policies**

God always provides for our needs when we seek to trust Him and follow in obedience to the way He leads. We have seen that many times in the past and have seen how God has provided for us in the year. Despite the lockdown restrictions and economic uncertainty our funds increased by £218K during the year which was predominantly due to the donations coming in at the end of the pledge period for the Building Fund.

However, we have also seen an increase in our General Fund of £34K and we are very thankful to God that our regular funds have not been affected thus far. The main reasons for this is that our income has pretty much held up and not fallen as we thought it might and we just saw a 5% fall from last year and this reduction was offset by the changes in the ministry team which reduced by 16% on last year.

This will change in 2021 when a new Associate Pastor is employed and plans have been put in place to limit the impact on unrestricted reserves.

### **5.2 Principal Funding Sources**

The principal source of funding is from our members who generously give to support the work of the church in seeking to meet its charitable objectives.

### **5.3 Reserves policy**

Our current reserves policy is to hold unrestricted reserves that are at least equal to three months operational expenditure. We thank God that our current level of reserves are higher than this.

#### **5.4 Investment Policy**

Income is generally received to support the work of the church so any surplus income is held in relatively accessible current or short-term deposits accounts. During the year the church opened a new Charity Deposit Platform to get the best return on the pledged money received during the year and this is all held in short-term deposit.

#### **5.5 Going Concern**

The trustees have reviewed the circumstances of the charity and believe that sufficient resources are available to fund the activities for the foreseeable future. Therefore, the trustees are of the view that the charity is a going concern.

#### **5.6 Building Together Project**

A number of pledges were received in the early part of the year which increased the funds held for this project. However, the vendors of the proposed site withdrew from the purchase just before the Covid-19 lockdown and the project has been on hold since that time.

#### **5.7 Risk Management**

The church has a risk management strategy involving an annual review and update by the trustees of identified operational, personnel, financial and reputational risks. The trustees are satisfied that appropriate systems and procedures are in place to monitor, manage and, where appropriate, mitigate these risks. In particular this year additional risk assessments have been undertaken to mitigate against the impact of the Covid-19 pandemic. Trustees have met more regularly during the year to review these risks as they have changed constantly through the year.

Richard Foster  
Chair, on behalf of the Managing Trustees  
1<sup>st</sup> May 2021

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## Independent Examiner's Report to the trustees of Swindon Evangelical Church

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2020.

### Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of The Charities Act 2011 (the Act). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act).

I report in respect of my examination of the charity's accounts carried out under section 135 of the 2011 Act and in carrying out my examination, I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I have no concerns and have come across no 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.

.....  
L W Woodhams FCCA  
TN6 Ltd  
Pine Grove Enterprise Centre  
Pine Grove  
Crowborough  
East Sussex  
TN6 1DH

Date: 25 October 2021

**Statement of Financial Activities for the year ended 31 December 2020**

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds 2020 £	Total Funds 2019 £
<b>Income and endowments from:</b>						
Donations and legacies		168,856	193,711	-	<b>362,567</b>	427,333
Interest		2	4,133	-	<b>4,135</b>	626
<b>Total</b>		<u>168,858</u>	<u>197,844</u>	<u>-</u>	<u><b>366,702</b></u>	<u><b>427,959</b></u>
<b>Expenditure on:</b>						
Charitable activities	3	132,344	15,908	-	<b>148,252</b>	253,559
<b>Total</b>		<u>132,344</u>	<u>15,908</u>	<u>-</u>	<u><b>148,252</b></u>	<u><b>253,559</b></u>
<b>Net income/(expenditure)</b>		<u>36,514</u>	<u>181,936</u>	<u>-</u>	<u><b>218,450</b></u>	<u><b>174,400</b></u>
<b>Transfers between funds</b>	10	(1,808)	1,808	-	-	-
<b>Net movement in funds</b>		<u><b>34,706</b></u>	<u><b>183,744</b></u>	<u>-</u>	<u><b>218,450</b></u>	<u><b>174,400</b></u>
Total funds brought forward	10	381,516	501,819	537,500	<b>1,420,835</b>	1,246,436
<b>Total funds carried forward</b>	<b>10</b>	<u><u><b>416,222</b></u></u>	<u><u><b>685,563</b></u></u>	<u><u><b>537,500</b></u></u>	<u><u><b>1,639,285</b></u></u>	<u><u><b>1,420,836</b></u></u>

**Balance Sheet as at 31 December 2020**

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds 2020 £	Total funds 2019 £
<b>Fixed Assets</b>						
Tangible assets	6	13,674	-	437,500	<b>451,174</b>	453,587
Investments	7	-	-	100,000	<b>100,000</b>	100,000
		<u>13,674</u>	<u>-</u>	<u>537,500</u>	<u><b>551,174</b></u>	<u>553,587</u>
<b>Current assets</b>						
Debtors	8	24,910	61,089	-	<b>85,999</b>	54,714
Cash at bank and in hand		<u>379,188</u>	<u>624,474</u>	<u>-</u>	<u><b>1,003,662</b></u>	<u>815,904</u>
		<u>404,098</u>	<u>685,563</u>	<u>-</u>	<u><b>1,089,661</b></u>	<u>870,618</u>
<b>Current liabilities</b>						
Creditors: amounts falling due within one year	9	(1,550)	-	-	<b>(1,550)</b>	(3,369)
		<u>402,548</u>	<u>685,563</u>	<u>-</u>	<u><b>1,088,111</b></u>	<u>867,249</u>
<b>Net current assets</b>		<u>402,548</u>	<u>685,563</u>	<u>-</u>	<u><b>1,088,111</b></u>	<u>867,249</u>
<b>Total net assets</b>		<u><b>416,222</b></u>	<u><b>685,563</b></u>	<u><b>537,500</b></u>	<u><b>1,639,285</b></u>	<u>1,420,836</u>
<b>Funds of the charity</b>						
Endowment funds	10	-	-	537,500	<b>537,500</b>	537,500
Restricted income funds	10	-	685,563	-	<b>685,563</b>	501,820
Unrestricted funds	10	416,222	-	-	<b>416,222</b>	381,516
<b>Total funds</b>		<u><b>416,222</b></u>	<u><b>685,563</b></u>	<u><b>537,500</b></u>	<u><b>1,639,285</b></u>	<u>1,420,836</u>

Approved by the Trustees on \_\_\_\_\_ and signed on their behalf by:

**Richard Foster**  
Chairman

**Notes to the accounts for the year ended 31 December 2020****1. Basis of preparation****a) Basis of preparation**

The accounts (financial statements) 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. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The trust constitutes a public benefit entity as defined by FRS 102.

Swindon Evangelical Church meets the definition of a public benefit entity under FRS 102.

**b) Preparation of the accounts on a going concern basis**

The church has free reserves in excess of two years' annual expenditure. The trustees are happy the church prepares accounts on a going concern basis.

**2. Accounting policies****a) Fund accounting**

Unrestricted funds are donations receivable without further specified purpose and are available as general funds. Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund. Details of the nature and purpose of each fund is set out in note 10.

**b) Income**

Voluntary income is received by way of donations and is included in full in the Statement of Financial Activities when receivable. Gift Aid is recognised on the date of the donation and recovered on an annual basis. The Trust also makes use of the Gift Aid Small Donations Scheme. The value of services provided by volunteers has not been included.

**c) Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Support and governance costs are recognised in the costs of the charitable activities of the church.

**d) Tangible fixed assets and depreciation**

All assets costing (excluding land and buildings) more than £1,000 are capitalised and valued at historical cost. Depreciation is charged on the assets at the following rates:

Fixtures, fittings and equipment                      15% per annum on a reducing balance basis

Land and buildings are not depreciated as the trustees believe the property's market value is in excess of the carrying value.

**e) Investments**

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably, in which case it is measured at cost less impairment.

**Notes to the accounts for the year ended 31 December 2020 - Continued**

**3. Charitable expenditure (including support and governance costs)**

	Unrestricted funds	Restricted funds	Total funds 2020	Total funds 2019
	£	£	£	£
Ministry	84,916	-	<b>84,916</b>	101,199
Outreach and mission	13,799	13,384	<b>27,183</b>	43,460
Premises	9,724	2,524	<b>12,248</b>	84,965
Admin	22,587	-	<b>22,587</b>	20,357
Other costs	529	-	<b>529</b>	1,162
Governance costs	789	-	<b>789</b>	2,216
	<u>132,344</u>	<u>15,908</u>	<u><b>148,252</b></u>	<u>253,359</u>

**4. Governance costs**

	2020 £	2019 £
Governance costs include:		
Independent examiner's fees	<u><b>474</b></u>	<u>474</u>

**5. Staff costs and numbers**

	2020 £	2019 £
Salaries and wages	<b>82,106</b>	89,146
Employer's National Insurance contributions	<b>1,421</b>	2,713
Pension costs	<u><b>6,568</b></u>	<u>6,822</u>
	<u><b>90,095</b></u>	<u>98,681</u>

The average number of employees during the year was 5 (2019: 6)

No employee received total emoluments (excluding employer pension costs) above £60,000.

**Notes to the accounts for the year ended 31 December 2020 - Continued**

**6. Tangible Fixed Assets**

	Freehold land & buildings £	Fixtures, fittings & equipment £	Total £
<b>Cost</b>			
As at 1 January 2020	437,500	49,287	<b>486,787</b>
Additions	-	-	-
Disposals	-	-	-
As at 31 December 2020	<u>437,500</u>	<u>49,287</u>	<u><b>486,787</b></u>
<b>Depreciation</b>			
As at 1 January 2020	-	33,200	<b>33,200</b>
Charge for year	-	2,413	<b>2,413</b>
Eliminated on disposal	-	-	-
As at 31 December 2020	<u>-</u>	<u>35,613</u>	<u><b>35,613</b></u>
<b>Net book value</b>			
As at 31 December 2020	<u>437,500</u>	<u>13,674</u>	<u><b>451,174</b></u>
As at 31 December 2019	<u>437,500</u>	<u>16,087</u>	<u><b>453,587</b></u>

**7. Fixed Asset Investments**

	£
<b>Other investments</b>	
Carrying value at 1 January 2020	<b>100,000</b>
Revaluations	-
Less: impairments	-
Carrying value at 31 December 2020	<u><b>100,000</b></u>

**8. Debtors**

	2020 £	2019 £
Income Tax recoverable for Gift Aid donations	<b>80,737</b>	52,926
Prepayments	<b>2,087</b>	1,788
Accrued Income	<b>3,175</b>	-
	<u><b>85,999</b></u>	<u>54,714</u>

**9. Creditors: amounts falling due within one year**

	2020 £	2019 £
Accruals	<b>1,550</b>	3,369
	<u><b>1,550</b></u>	<u>3,369</u>

**Notes to the accounts for the year ended 31 December 2020 - Continued**

**10. Movements in funds**

	At 1 January 2020 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2020 £
<b>Endowment funds:</b>						
Church Premises	437,500	-	-	-	-	<b>437,500</b>
Manse Trust Fund	100,000	-	-	-	-	<b>100,000</b>
<b>Total endowment funds</b>	<b>537,500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>537,500</b>
<b>Restricted funds:</b>						
Building fund	476,676	173,787	(2,524)	-	-	<b>647,939</b>
Other restricted funds	25,144	24,056	(13,384)	1,808	-	<b>37,624</b>
<b>Total restricted funds</b>	<b>501,820</b>	<b>197,843</b>	<b>(15,908)</b>	<b>1,808</b>	<b>-</b>	<b>685,563</b>
<b>Unrestricted funds:</b>						
General funds	132,606	168,858	(116,131)	(18,666)	-	<b>166,667</b>
Building fund provision	225,000	-	-	-	-	<b>225,000</b>
Other unrestricted funds	23,910	-	(16,213)	16,858	-	<b>24,555</b>
<b>Total unrestricted funds</b>	<b>381,516</b>	<b>168,858</b>	<b>(132,344)</b>	<b>(1,808)</b>	<b>-</b>	<b>416,222</b>
<b>Total funds</b>	<b>1,420,836</b>	<b>366,701</b>	<b>(148,252)</b>	<b>-</b>	<b>-</b>	<b>1,639,285</b>

**11. Related party transactions**

The following trustees received remuneration:

Name	Legal Authority	Salary £	Pension £	Total £	2019 £
Paul Williams	Church constitution	40,274	3,222	<b>43,496</b>	42,038
Ruth Williams	Church constitution	4,993	399	<b>5,392</b>	5,211
Deborah Baker	Church constitution	10,425	834	<b>11,259</b>	10,881

Trustees were reimbursed for the following expenses in the year:

Travel expenses	<b>311</b>	1,008
Accommodation expenses	-	-
	<b>311</b>	<b>1,008</b>

There have been no related party transactions in the reporting period.