

Stour Valley Vineyard Church

Report and Accounts
Year ended 31 December 2021

Stewardship 
Active generosity

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

STOUR VALLEY VINEYARD CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

ADDRESS FOR CORRESPONDENCE	Vineyard Centre Tudor Road Sudbury CO10 1NP
GOVERNING DOCUMENT	Constitution for a charitable incorporated organisation from 27 August 2020.
CHARITY REGISTRATION NUMBER	1131617
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	J Taylor (from 20 October 2021) K Taylor (from 20 October 2021) A Stewart-Darling (until 20 October 2021) E Stewart-Darling (until 20 October 2021) K Roychowdhury R Pennington R Woodman S Young
BANKERS	CAF Bank 25 Kings Hill Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Trustee Report on 2021 Accounts

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2021.

Objects of the charity

In summary, the principal objects of the charity (as set out in the governing document) are:

- (a) to advance the Christian faith
- (b) to further Christian education
- (c) to relieve sickness and financial hardship

The Church seeks to demonstrate the Christian faith in action by reaching out with God's love; Sunday services; prayer ministry; pastoral groups; youth and children's ministries; prayer for the sick within and without the church; providing financial and practical help, food and support to those in need; ministry training; life-skills and personal development; biblical studies; in the Stour Valley area.

Our vision is to be a people surrendered to God, transformed by grace. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

In expanding the vision, we describe Stour Valley Vineyard Church as: A motley collection of ordinary people who are on a journey of surrender and transformation through the grace of God. They choose to be real with Him and real with one another. They are generous and compassionate; no strings attached. They are grace-givers, hope-bringers, wide-eyed dreamers and risk-takers. They laugh

together, cry together, worship together and serve together. They know that little things done with great love will change their community, not least themselves.

Our aim is to empower people to trust God and to love Him with their whole hearts, and love others and themselves with the same kindness and generosity.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Organisation.

In planning activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Review of Activities

Two major factors shaped the year for SVV in 2021:

1. The impact of COVID 19 on the day-to-day church activities.
2. The fact that Andrew and Emma Stewart-Darling were stepping down as senior pastors and handing the church on to new leaders by the autumn of 2021.

As lockdown continued through the first half of 2021, we carried on streaming services from the Vineyard Centre with a small team of people. In July, as restrictions lifted, we were able to welcome people back into the building with facemasks and social distancing in place via a booking system. Minimal people came back and most continued viewing on YouTube. In September, as restrictions were further lifted and the wearing of masks was no longer compulsory, we stopped using the booking systems and saw a greater number of people return to in-person services. We continued live streaming as tech allowed. We were struggling with the reduction in teams because with people not being around for so long, we had been unable to recruit and train up new volunteers in key areas.

In coming back to in-person services, our sense was that we had new people who had found us during lockdown and had made us their home. Some of these have made the transition to in-person services whilst others chose to remain anonymous viewers.

The process of recruiting and interviewing prospective pastors was a difficult one because of the general climate with COVID, but eventually, the right people were found. Joel and Kady Taylor relocated from California in October and were commissioned on 17th October after some delays with getting passports and visas sorted. Andrew and Emma then transitioned with them until the end of November having stood down from leading and Trustee positions in mid-October.

The weekly 'Grapevine' was changed to a fortnightly one in an effort to release more of the pastor's time and in recognition that the congregation no longer needed that level of input once the in-person services had resumed. The decision was made to continue this as an HTML and not revert to the printed version pre-lockdown.

HOME groups which had adapted according to the appetite of those in each group continued for the most part, but there was a weariness with Zoom meetings. Some gathered outside in groups of up to six when that was allowed and then, tentatively, back indoors as it became safe to do so, all the time following government guidelines.

Storehouse Foodbank

Storehouse services continued without missing one session - outdoor drop-in sessions, protected collection time slots and electronic referrals were put in place to keep staff and services users safe. Following a letter to the GP's of all the face

to face volunteers, we managed to get them vaccinated against Covid ahead of schedule.

As a result of the growth of Storehouse activities, in February we advertised for a part-time paid Stores Coordinator. Following persistence and much prayer, Alison joined the staff team in December and she is a real asset to the service.

Due to the isolation and loneliness caused by lockdown we responded to the need by opening the Storehouse Café in May- staffed by experienced members of SVV. Their role is to welcome guests, provide refreshments, community, and prayer. We gave out 28 bibles in 2021 and believe this ministry will continue to bear fruit.

A full-service review of Storehouse staffing was carried out in conjunction with Emma and Rita Pennington in August. It identified that the Storehouse Assistant post was no longer viable as the weight of work had significantly shifted to the management of the stores area. Therefore, this post had become redundant, and Martin left paid employment at the end of November.

We fed 2,062 adults, 1,399 kids and received 60,014 donated Items. Due to lockdown instore restrictions and the increased demand, we also purchased 3,404 items from Storehouse funds. We also saw a significant increase in financial donations.

Planet Vineyard (Youth)

As with other areas of church life, the children and youth groups continued online via Zoom, having their own gathering point during Sunday morning services. They were thrilled to meet back in person in July and having the children back in the building made a huge difference to everyone else there too. Planet Vineyard came

through the lockdown with a strong team of leaders and, thanks to them, a good bond of relationship amongst the PV groups.

They were able to hold a Light Party on 31st October as an alternative to Halloween and had around 25 attending.

Alpha

SVV took Alpha online via Zoom and saw five people sign up and complete the course. The Autumn course didn't have enough take-up again (as with last year) so didn't go ahead. This would have been an in-person one.

Finances and Reserves

During the year income decreased by £34,187, to £138,493, and expenditure increased by £9,994, to £149,504. As a result the charity has reported a deficit of £11,011 (2020: a surplus of £33,170) and the cash held by the charity decreased by £11,011, to £78,442. This comprised unrestricted cash of £36,151 and cash of £42,291 held for restricted purposes (principally Storehouse).

Reserves Policy

The trustees have determined that the charity should aim to unrestricted cash of no less than £20,000 in its designated contingency fund and in unrestricted general funds so that the charity could continue to operate should income and / or expenditure vary adversely. At the year-end, the charity held cash of £31,627 in these funds and the charity is complying with its reserves policy.

Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

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

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

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

Approval

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

Ruth Woodman

Ruth Woodman

Trustee

Date: 5 July 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
STOUR VALLEY VINEYARD CHURCH

I report to the trustees on my examination of the accounts of Stour Valley Vineyard Church ('the charity') for the year ended 31 December 2021 on pages 9 to 12 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Ajay Rajani

Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 6 July 2022

STOUR VALLEY VINEYARD CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds		Restricted Funds	2021 £	2020 £
		General Funds £	Designated Funds £			
Income receipts						
Donations including gift aid		68,631	12,115	38,587	119,332	137,216
Grants		-	-	18,944	18,944	35,357
Income from charitable activities		197	-	-	197	9
Bank interest		20	-	-	20	99
Total receipts		<u>68,847</u>	<u>12,115</u>	<u>57,531</u>	<u>138,493</u>	<u>172,680</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	66,830	-	47,849	114,679	107,161
Grants paid in relation to charitable activities undertaken by others	3	-	8,660	14,689	23,349	12,320
		<u>66,830</u>	<u>8,660</u>	<u>62,538</u>	<u>138,028</u>	<u>119,481</u>
Purchase of fixed assets		-	-	11,476	11,476	20,029
Total payments		<u>66,830</u>	<u>8,660</u>	<u>74,014</u>	<u>149,504</u>	<u>139,510</u>
Net of receipts / (payments) before transfers		2,017	3,455	(16,483)	(11,011)	33,170
Transfers between funds	6	(1,400)	1,321	79	-	-
Net movement in funds		<u>617</u>	<u>4,776</u>	<u>(16,405)</u>	<u>(11,011)</u>	<u>33,170</u>
Cash funds as at last year end		9,651	21,106	58,696	89,453	56,284
Cash funds at this year end	A	<u>10,268</u>	<u>25,883</u>	<u>42,291</u>	<u>78,442</u>	<u>89,453</u>

The notes on pages 11 - 12 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

Notes	<u>Unrestricted Funds</u>		Restricted funds	2021	2020
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	10,268	25,883	42,291	78,442	89,453
	<u>10,268</u>	<u>25,883</u>	<u>42,291</u>	<u>78,442</u>	<u>89,453</u>
B Other monetary assets					
Gift aid due to charity	-	-	113	113	2,043
Grant due to charity	-	-	-	-	3,333
	<u>-</u>	<u>-</u>	<u>113</u>	<u>113</u>	<u>5,376</u>
C Liabilities					
Falling due within one year					
Fee for Independent Examination	1,200	-	-	1,200	1,440
Payroll related creditors	-	-	-	-	89
	<u>1,200</u>	<u>-</u>	<u>-</u>	<u>1,200</u>	<u>1,529</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £
Air-conditioning units	Restricted	10,050
Portacabin	Unrestricted	12,474
Building canopy	Restricted	11,476
Equipment & fittings	Unrestricted	3,900
Equipment & fittings	Restricted	3,154
		<u>41,054</u>

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

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

Ruth Woodman

R Woodman

Date: 5 July 2022

The notes on pages 11 - 12 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

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

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs	53,603	-	27,860	81,463	73,981
Travel	60	-	149	209	448
Training and conferences	830	-	-	830	186
Venue hire	-	-	5,000	5,000	5,375
Advertising	877	-	128	1,005	747
Equipment	2,800	-	3,706	6,505	7,213
Church running costs	2,946	-	-	2,946	2,075
Hospitality	341	-	240	581	599
Storehouse	-	-	4,579	4,579	3,242
Storehouse - Little Wonders (toddler group) start up costs	-	-	2,207	2,207	-
Fundraising costs	1,200	-	1,593	2,793	3,600
Phone and internet	1,249	-	354	1,603	1,473
Office costs	1,562	-	384	1,946	2,278
Insurance	421	-	421	842	700
Repairs, maintenance and cleaning	222	-	508	730	959
Governance	720	-	720	1,440	4,284
	<u>66,830</u>	<u>-</u>	<u>47,849</u>	<u>114,679</u>	<u>107,161</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:

Church planting and mission support

Vineyard Churches UK & Ireland

Other institutions

Relief of poverty and hardship

Hadleigh Foodbank

Assistance given to individuals

-	5,960	-	5,960	4,710
-	2,700	-	2,700	-
-	-	5,000	5,000	-
-	-	9,689	9,689	7,610
<u>-</u>	<u>8,660</u>	<u>14,689</u>	<u>23,349</u>	<u>12,320</u>

4 Transactions with related parties

Mr & Mrs Stewart-Darling served as church leaders until November 2021 and were paid a total of £35,913 (2020: £35,021) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

Mr & Mrs Taylor served as church leaders from October 2021 and were paid a total of £9,053 (2020: £nil) for serving in that capacity, not for serving as trustees; again these payments are permitted by the charity's governing document.

STOUR VALLEY VINEYARD CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

5 Non-monetary resources

During the year the charity was donated food and other items with an estimated value of £59,000 (2020: £69,000) for distribution by the charity's Storehouse Foodbank to those in need.

6 Movement on designated funds and restricted funds

	Balance at 31 Dec 2020 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2021 £
Designated funds					
Contingency fund	17,321	4,038	-	-	21,359
Building fund	3,154	-	-	-	3,154
Tithe fund	632	8,077	(8,660)	1,321	1,370
	<u>21,106</u>	<u>12,115</u>	<u>(8,660)</u>	<u>1,321</u>	<u>25,883</u>
Restricted funds					
Storehouse fund	54,946	42,920	(64,325)	-	33,541
Hardship fund	3,000	13,611	(9,689)	79	7,000
Kitchen fund	750	1,000	-	-	1,750
	<u>58,696</u>	<u>57,531</u>	<u>(74,014)</u>	<u>79</u>	<u>42,291</u>

Designated funds

- i) The **Contingency fund** represents funds set aside to help cover unexpected variances in income and expenditure.
- ii) The **Building fund** represents funds set aside by the trustees to provide or improve facilities used by the charity.
- iii) The **Tithe fund** represents funds set aside by the trustees to help fund grant giving to other charities and individuals.

Restricted funds

- i) The **Storehouse fund** was created from donations and grants received to help fund the Storehouse foodbank, a compassion ministry of Stour Valley Vineyard Church, aiming to help local families and individuals in crisis.
- ii) The **Hardship fund** was created from grants received from the Suffolk Community Foundation's hardship and household funds to help those facing poverty and hardship, particularly as a result of COVID-19.
- iii) The **Kitchen fund** was created by grants received to help the charity extend its kitchen.
- iv) The **Portacabin fund** was created from a grant received to help equip and furnish a portacabin purchased by the charity.