

# Stour Valley Vineyard Church

Report and Accounts

Year ended 31 December 2022

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**STOUR VALLEY VINEYARD CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

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 K Taylor K Roychowdhury (resigned 17th January 2023) R Pennington (resigned 17th January 2023) R Woodman S Young (resigned 5th July 2022) I Copeman (appointed 17th January 2023) C Vernon (appointed 17th January 2023)
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

**INDEX**

Page 1	Legal & Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9 - 10	Notes to the Accounts

## Trustee Report on 2022 Accounts

---

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2022.

### 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 who seek to encounter the presence of the living God. We are changed when we are in His manifest presence and when our lives are submitted to the authority of His Word. We want to live like Jesus and be His hands and feet to the poor and the marginalised. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

### 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

### *Online Service:*

We continued the livestreaming of our services as we felt that it would be encouraging to those in our congregation who were homebound or unwell on those Sundays. It has been very much appreciated. The church has continued to grow and has about doubled in size since the change in leadership in October 2021. There has been a fairly large turnover of people since Joel and Kady Taylor began pastoring as was expected in the transition of leadership.

### *Sunday Teams:*

All rotas are back up and running and all teams are staffed for the Sunday service. The impact from Covid has finally ended. We are running a café team, welcome team, set up team, worship team, kids team, and youth team now every Sunday. We have overseers for each team again and they are functioning well.

### *Communication:*

We are producing a monthly newsletter that was temporarily paused when our full-time administrator of many years moved away. We have improved our social media presence and updated our website since the hiring of our new administrator.

### *Staff Updates:*

Following interviews in July 2022, we hired an administrator who joined us in September. We implemented regular check ins to support the staff team and provide support for them pastorally and to help them achieve their career goals.

### *HOME Groups:*

We launched 3 new HOME groups in the surrounding villages (Ballingdon, Lavenham, and Great Cornard) and managed to get a group of young adults together for a few months while everyone was home from May-August. Groups are growing and enjoying the benefit of fellowship, community life and social support.

### *Storehouse Foodbank:*

Storehouse Café continued to operate. It is run by an experienced team of volunteers who are members of SVV. Their role is to welcome guests, provide refreshments, community, and prayer. We give out bibles, pray for those who would like prayer and spend time just listening. We saw a major increase in numbers of families in need through the cost of living crisis. We fed 4,563 people over the course of the year.

### *Planet Vineyard (Youth & Kids):*

A couple joined us as Pastors-in-training in December 2022 to oversee our youth (11-18s) and support them in the current climate of mental health crises, sexual identity crises and post covid well-being affects. They've been well received by the youth (they are very "cool"! ) and by parents. There can be as many as 25 kids and youth on any given Sunday which has injected the church with life and vibrancy. The children are enjoying having many more friends to play with and the group is continuing to grow.

### *Surrounding Area:*

SVV has begun hosting East Anglia worship nights which draw people from the surrounding churches as well as further afield such as Cambridge, Norwich, and Thetford. We host approximately 100 adults, youth and kids from around East Anglia. It's been an encouragement and hugely impactful as we've seen physical and emotional healings in each event.

### Finances and Reserves

During the year income increased by £4,996 to £143,489, and expenditure decreased by £13,773 to £135,731. As a result the charity has reported a surplus of £7,757 (2021: a deficit of £11,011) and the cash held by the charity increased by £7,757, to £86,200. This comprised unrestricted cash of £42,741 and cash of £43,459 held for restricted purposes (namely for 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 £36,967 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:

*R Woodman*

R Woodman – Trustee

Date 12 July 2023

**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 2022 on pages 7 to 10 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: 12 July 2023

**STOUR VALLEY VINEYARD CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted Funds		Restricted Funds	2022	2021
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations and grants including gift aid		67,629	12,101	63,081	142,810	138,276
Income from charitable activities		495	-	-	495	197
Bank interest		34	-	150	183	20
<b>Total receipts</b>		<b>68,158</b>	<b>12,101</b>	<b>63,230</b>	<b>143,489</b>	<b>138,493</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	65,053	-	50,843	115,896	114,679
Grants paid in relation to charitable activities undertaken by others	3	-	6,870	7,500	14,370	23,349
		65,053	6,870	58,343	130,266	138,028
Purchase of fixed assets		1,746	-	3,719	5,465	11,476
<b>Total payments</b>		<b>66,799</b>	<b>6,870</b>	<b>62,062</b>	<b>135,731</b>	<b>149,504</b>
Net of receipts / (payments) before transfers		1,359	5,231	1,168	7,757	(11,011)
Transfers between funds	6	-	-	-	-	-
<b>Net movement in funds</b>		<b>1,359</b>	<b>5,231</b>	<b>1,168</b>	<b>7,757</b>	<b>(11,011)</b>
Cash funds as at last year end		10,269	25,883	42,291	78,442	89,453
<b>Cash funds at this year end</b>	<b>A</b>	<b>11,628</b>	<b>31,113</b>	<b>43,459</b>	<b>86,200</b>	<b>78,442</b>

The notes on pages 9 to 10 form part of these accounts.



**STOUR VALLEY VINEYARD CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted Funds		Restricted funds	2022	2021
		General funds	Designated funds			
		£	£	£	£	£
<b>A Cash funds</b>						
Cash at bank with immediate access		11,628	31,113	43,459	86,200	78,442
		<b>11,628</b>	<b>31,113</b>	<b>43,459</b>	<b>86,200</b>	<b>78,442</b>
<b>B Other monetary assets</b>						
Gift aid due to charity		44	-	1,050	1,094	113
Prepayments		750	-	1,250	2,000	-
		<b>794</b>	<b>-</b>	<b>2,300</b>	<b>3,094</b>	<b>113</b>
<b>C Liabilities</b>						
<b>Falling due within one year</b>						
Independent examiner's fee for preparing and examining the accounts		630	-	630	1,260	1,200
		<b>630</b>	<b>-</b>	<b>630</b>	<b>1,260</b>	<b>1,200</b>

**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	7,325
Equipment & fittings	Restricted	5,194
		<b>46,520</b>

Though no reliable estimate can be made, the trustees note that the current value of the above assets is now significantly less than the amount paid to purchase them (which was £46,520).

**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:

*R Woodman*

R Woodman

Date: 12 July 2023

The notes on pages 9 to 10 form part of these accounts.

**STOUR VALLEY VINEYARD CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**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 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
<i>Direct expenditure on activities</i>					
Staff costs	49,303	-	30,783	80,087	81,463
Training and conferences	1,877	-	769	2,646	830
Advertising	990	-	182	1,172	1,005
Equipment	2,491	-	1,871	4,363	6,505
Other ministry costs	3,799	-	640	4,439	3,735
Venue hire	2,250	-	5,000	7,250	5,000
Repairs, maintenance and cleaning	1,238	-	731	1,969	730
Little Wonders (toddler group) start up costs	-	-	-	-	2,207
Other Storehouse expenses:					
Items purchased for distribution	-	-	7,489	7,489	3,099
Consumables	-	-	1,688	1,688	1,480
	<u>61,949</u>	<u>-</u>	<u>49,153</u>	<u>111,102</u>	<u>106,054</u>
<i>Support costs</i>					
Fundraising costs	-	-	-	-	2,793
Phone and internet	820	-	392	1,212	1,603
Office costs	1,195	-	274	1,469	1,946
Insurance	489	-	424	914	842
Independent examiner's fee	600	-	600	1,200	1,440
	<u>3,104</u>	<u>-</u>	<u>1,690</u>	<u>4,794</u>	<u>8,624</u>
	<u>65,053</u>	<u>-</u>	<u>50,843</u>	<u>115,896</u>	<u>114,679</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants for:

Church planting and mission support					
Vineyard Churches UK & Ireland	-	4,960	-	4,960	5,960
Open Doors	-	-	-	-	1,000
Relief of poverty and hardship					
Assistance given to individuals	-	-	5,000	5,000	9,689
Suffolk Community Foundation (returned grant)	-	-	2,000	2,000	-
Hadleigh Foodbank	-	-	-	-	5,000
Other charities	-	1,910	500	2,410	1,700
	<u>-</u>	<u>6,870</u>	<u>7,500</u>	<u>14,370</u>	<u>23,349</u>

**4 Transactions with related parties**

Mr & Mrs Taylor serve as church pastors and were paid £37,158 for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

**STOUR VALLEY VINEYARD CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**5 Non-monetary resources**

During the year the charity was donated food and other items with an estimated value of £85,000 (2021: £59,000) for distribution by the charity's Storehouse Foodbank to those in need.

**6 Movement on designated funds and restricted funds**

	Balance at 31 Dec 2021 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2022 £
Designated funds					
Contingency fund	21,359	3,980	-	-	25,339
Building fund	3,154	-	-	-	3,154
Tithe fund	1,370	8,120	(6,870)	-	2,620
	<u>25,883</u>	<u>12,101</u>	<u>(6,870)</u>	<u>-</u>	<u>31,113</u>
Restricted funds					
Storehouse fund	33,541	63,230	(53,312)	-	43,459
Hardship fund	7,000	-	(7,000)	-	-
Kitchen fund	1,750	-	(1,750)	-	-
	<u>42,291</u>	<u>63,230</u>	<u>(62,062)</u>	<u>-</u>	<u>43,459</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 compassion ministry of Stour Valley Vineyard Church including the Storehouse foodbank, aiming to help local families and individuals in crisis. At the year end the carried forward balance on this fund includes a contingency of £9,000 to help ensure that Storehouse could continue to operate smoothly should income and / or expenditure vary adversely.
- 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 improve its kitchen.