

Trustees' Annual Report

Year ending 31st December 2020

Reference & Administrative Details

Charity Name: Southwick Christian Community Church.

Charity Registration Number: 1134003

Trustees:

- Rev. Lynda Hulcoop (*Minister*)
- Mr. James Benka-Coker (*Elder, Chairperson*)
- Mrs Janice Dale (*Elder, Safeguarding Officer*)
- Mr. Brian Box (*Secretary*)
- Mr. Granville Steppel (*Treasurer*)

No other persons served as Charity Trustees during 2020.

Structure, Governance and Management

The approved governing document is a Trust Deed (*approved 2nd November 2009*) based on a Congregational Federation template. A local constitution outlining operation procedures at SCCC was prepared; this was unanimously agreed and accepted at the Annual Church (*General*) Meeting on 3rd May 2011.

The Congregation Federation Ltd is the Property and Holding Trustee.

SCCC appoints local Managing Trustees, including a Treasurer and a Secretary, all of whom hold office for a renewable three-year term.

Election & subsequent re-election is at the recommendation of the membership, Nomination by the Trust & the confirmation of a Church Member's meeting.

The spiritual governance of the Church is managed by an Eldership (who are also Trustees).

The Minister is the senior and presiding Elder in these meetings.

The Charity also appoints a Safeguarding Officer, Health and Safety Officer and Building Management Officer, who are honorary officers advising the Trust.

The Trust is also responsible for appointing, managing & remunerating employees where considered necessary to further its activities. Over the course of 2020 there were 6 part-time employees

involved in Administration, Caretaking/cleaning, Coffee Shop Supervision & Youth/Family work (*in addition to the Minister, a salaried Office Holder*). At various times in the year some of these staff were furloughed as judged appropriate to their reduced workload in keeping with a Government-run staff retention support scheme.

The Trust is also extremely grateful to the “army” of unsalaried volunteers both within and outside of the membership of the church, who supported and assisted in the day-to-day execution of tasks that helped us to achieve our objectives over the year – particularly in pastoral care of others in church & group leadership, worship, Coffee shop duties, compassionate & evangelistic outreach to our community & beyond, and Youth/Family programmes.

Objectives and Activities

The Charity’s objectives are those set out in the governing document and local church constitution.

The Charity seeks to advance the Christian faith according to general biblical principles as well as to the specific principles of the Baptist Union and the Congregation Federation. The Charity also seeks to advance education, relieve need, and carry out other charitable purposes in the United Kingdom and other parts of the World.

As a community-based church inspired by our Christian Faith, our aim is to offer a wide range of educational, recreational, health and wellbeing, social and spiritual activities for all age groups in the local community to enhance the service provision available to all sectors of the population.

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes and aims that are for the public benefit.

Achievements and Performance

Church membership at the end of 2020 stood at 81.

Virtually all of our activities were severely disrupted by the CoViD epidemic which forced a national lockdown from March onwards. The comments below pertain to the periods January through March, as well as occasions later in the year when restrictions were temporarily eased.

The main activities conducted by the Church that imparted a benefit included:

Weekly Sunday Services of worship, including Bible-based Christian preaching, activities for children & young people, & social interaction post-service; during lockdown, the church used remote networking technology (podcasting & Zoom) to sustain a sense of fellowship with as many as were able to get to grips with the tech. We also experimented with & designed a 2-way Audio-Visual broadcast system to allow remote Zoom viewing & participation in our worship services (*invoiced in 2021 accounts*).

Weekly outreach activities for children & youth were organised & run by our team of Youth workers on salary as well as a host of willing & able volunteers. These include Friday evening groups, a Football project, a youth discussion group & the Sunday school activities described above; online Zoom gatherings were arranged when this proved impossible. We also ran a weekly Parent & Toddler group (Rainbows) providing relief for busy parents with toddlers, as well as hosting a musical entertainment slot for babies (“Kimbalu”).

A Coffee shop (“Lite Bites”) open 4 days a week (3 days paid supervision, Fridays Volunteer staffed) from 10:30 until 14:00 Tuesday through Friday that offers cost-effective lighter cooked meals &

drinks, offering a safe space for relaxation, conversation & introspection with an option for casual conversation with pastoral volunteers as desired. This had to be outdoors only when restricted.

Various low-cost subscription class-based exercise programmes (Pilates, Gentle Exercise, Aerobics, Zumba) aimed at people with different age & health profiles conducted by professional instructors to promote physical fitness & wellbeing amongst the attending public.

Other Christian Teaching & fellowship events include Bible Teaching Academy (mostly on Zoom), a faith exploration group run by our Pastor (Zoom), Life Groups including one with focus on the more elderly (Evergreens), & a Worship Team musical & singing Band. We also host a fortnightly Art Club.

The Charity manages the building structure at 1-5, Roman Crescent, Southwick. This houses the Worship Centre, Community Hall, Coffee Shop and ancillary residential facilities of two flats. The Charity manages no other real estate at this time.

We continue to host a public NHS defibrillator on our premises, as well as providing secure Guest Wifi for those on our premises, underpinned by a high-speed broadband that was integral to our hosting of Zoom meetings.

Further afield, we supported various activities abroad in Belgium, Zimbabwe, Venezuela, Kenya and Lebanon, in keeping with our objectives stated above.

In designing & executing the above & other activities, the Trustees have given due regard to the guidance issued by the Charity Commission on public benefit.

Financial Review & Reserves Policy

Full independent accounts are presented in a separate report.

The Voluntary Giving and Offerings, together with Gift Aid claimed back during the year amounted to £79,811.

At the end of the year there was over £6,217 in the reserve account and the bank balances stood at £20,233. These funds are sufficient to cover the foreseeable running costs and expenditure of the Trust.

Our lettings, rents and activities produced a beneficial income as well as providing many varied and healthy activities for the local community.

Lite Bites Coffee shop has continued to play a significant part in reaching our community, despite making an operational loss of £1,074 over the year.

Overall the available funds carried forward as at 31st December 2020 were £95,758.

Readily available funds remained adequate throughout 2020 and all costs were met on time.

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's current needs.

At the end of the financial year 2020, a reserve amount of £60,683 is held in an investment deposit account. This is based on the charity's size and the level of future financial commitments. Due to the under-performance of the erstwhile Baptist Union DB Pension scheme, £20,000 of this has been ring-fenced to provide indemnity should a cessation event occur, as specified by the Pension Fund Managers (our actuarial "indebtedness" has recently dropped to around £17k). This Investment forms part of our Contingency Fund as detailed in the financial accounts (*New entry to this scheme is barred; instead future employees are offered an alternative Defined Contribution Scheme, so this liability will be extirpated in about a decade or so*).

The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or an unexpected rise in expenditure.

The Trustees will endeavour to not set aside funds unnecessarily.

Exemptions from Disclosure

No Trustees have required exemption from disclosure by law; The Board is as stated within this document.

Funds held as Custodian Trustee on behalf of others

No Funds were held during 2020 as a Custodian Trustee on behalf of others.

Declarations

The Trustees declare that they have approved the Trustees' report above.

Compiled

James Benka-Coker

Chair, SCCC Trustees

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

ANNUAL REPORT AND FINANCIAL
STATEMENTS FOR THE YEAR ENDED

31ST DECEMBER 2020.

Registered Charity Number.1134003.

SOUTHWICK CHRISTIAN COMMUNITIY CHURCH.

CONTENTS

Page 1.	Legal and Administrative Information.
Page 2.	Report of the Trustees
Page 8 .	Independent Examiner's Report to the Trustees.
Page 9 .	Statement of Financial Activities.
Page 10.	Balance Sheet.
Page 11 -15.	Notes to the Financial Statements.

SOUTHWICK CHRISTIAN COMMUNITIY CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION.

CHARITY NUMBER.	1134003
START OF FINANCIAL YEAR	1 ST JANUARY 2020
END OF FINANCIAL YEAR	31 ST DECEMBER 2020
REGISTERED CHARITY ADDRESS	1-5, ROMAN CRESCENT, SOUTHWICK, WEST SUSSEX. BN42 4TY
PRIMARY BANKERS	BARCLAYS BANK plc., LEICESTER. LE 87 2 BB.
INDEPENDENT EXAMINER	HAINES and CO., 28/29, CARLTON TERRACE, PORTSLADE, BRIGHTON. BN 41 1 UR.

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2020.

	Notes	Unrestricted Funds	Restricted Funds	TOTAL 2020	Total 2019
		£	£	£	£
<u>INCOMING RESOURCES:</u>					
Incoming Resources from General Fund.					
Voluntary Income	2a.	77,298	2,513	79,811	82,090
Activities for Generating Funds	2b.	25,926	199	26,125	43,639
Other Income	2c.	4,933	3	4,936	11,557
TOTAL INCOME RESOURCES		£ 108,157	2,715	110,872	137,286
<u>RESOURCES EXPENDED.</u>					
Costs of Generating Funds					
Charitable Activities	3a	114,961	3,779	118,440	124,051
Governance Costs	3b	612		612	612
TOTAL RESOURCES EXPENDED		£ 115,573	3,779	119,352	124,663
Net Incoming/ (Outgoing) Resources					
		£ (7,416)	(1,064)	(8,480)	12,623
Total Funds Brought Forward		52,387	51,851	104,238	91,870
TOTAL FUNDS		44,971	50,787	95,758	104,493
CARRIED FORWARD		£ 44,971	50,787	95,758	104,493


SOUTHWICK CHRISTIAN COMMUNITY CHURCH


BALANCE SHEET

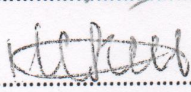
FOR THE YEAR ENDING 31ST DECEMBER 2020.

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2020	Total 2019
FIXED ASSETS					
- Tangible Assets	4	<u>6,968</u>		<u>6,968</u>	<u>7551</u>
-					
- Contingency Fund	5	<u>12,939</u>	<u>47,744</u>	<u>60,683</u>	<u>67,146</u>
CURRENT ASSETS					
Debtors	6	2,637	37	2,674	6,455
Short Term Investments	7	6,217		6,217	11,192
Bank Accounts	8	<u>17,227</u>	<u>3,006</u>	<u>20,233</u>	<u>13,079</u>
TOTAL CURRENT ASSETS		£ 26,081	3,043	29,124	30,726
Due within one year		<u>1,017</u>		<u>1,017</u>	<u>930</u>
NET CURRENT ASSETS		25,064	3,043	28,107	29,796
NET ASSETS		£ 44,971	50,787	95,758	104,493
THE FUNDS OF THE CHARITY		44,971	50,787	95,758	104,493
TOTAL FUNDS.		<u>£ 44,971</u>	<u>50,787</u>	<u>95,758</u>	<u>104,493</u>

The notes on pages 4 to 8 form part of these financial statements.

Signed  (name) J. BENKA-COKER (Trustee) Dated 25/04/2021

Signed  (name) B. A. BOX (Trustee) Dated 25/04/2021

Signed  (name) G. STEPANEK (Trustee) Dated 25/4/2021

SOUTHWICK CHRISTIAN COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2020.

ACCOUNTING POLICIES.

Convention.

- (a) These 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 16th July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

(b) Unrestricted Funds.

These comprise those funds which the Trustees are free to use in accordance with the charitable activities.

Restricted Funds.

These are the funds which can only be used for specific purposes within the objects of the Charity. These restrictions arise, when either specified by the donor or when funds are raised for restricted purposes. The Contingency Fund is restricted to cover any financial commitment the Charity may have in settling the financial deficit to the Baptist Union Pension scheme, should such a deficit become due. Should this deficit not arise the fund can be used in accordance with the principles and aims of the Charity.

(c) Incoming Resources.

Voluntary Income and Capital Sources.

1. Income Tax recoverable on Covenants or Gift Aid donations is recognized when the gifts are received.
2. Rental Income from the letting of premises is recognized when the rental is due.
3. Bank interest is accounted for when received.

(d) Resources Used.

Grants and Donations are accounted for when paid over, or when awarded. If that award creates a binding obligation on the Trust

(e) Fixed Assets. Depreciation is provided at the rate of 25% on a reducing balance basis on all Fixed Assets.

(f) Fixed Asset Investment Fixed Asset Investments are recorded at market value at the Balance Sheet date. Any gains or losses on revaluation are taken to the Statement of Financial Affairs.

SOUTHWICK CHRISTIAN COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2020

<u>2. Incoming Resources.</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>TOTAL</u>	<u>Total</u>
	<u>Funds £</u>	<u>Funds £</u>	<u>2020</u>	<u>2019</u>
VOLUNTARY INCOME. (2a)				
Gifts and Offerings received	65,805	2,307	68,112	69,340
Gift Aid received	<u>11,493</u>	<u>206</u>	<u>11,699</u>	<u>12,750</u>
TOTAL VOLUNTARY INCOME	<u>77,298</u>	<u>2,513</u>	<u>79,811</u>	<u>82,090.</u>
ACTIVITIES FOR GENERATING FUNDS (2b.)				
Rents and Lettings	16,050		16,050	16,730
Activities Receipts	4,243		4,243	15,864
Event Receipts	375	199	574	414
Sale of Masks	624		624	-----
Coffee Shop Receipts	<u>4,634</u>		<u>4,634</u>	<u>10,631</u>
TOTAL ACTIVITY RECEIPTS	<u>25,926</u>	<u>199</u>	<u>26,125</u>	<u>43,639</u>
OTHER INCOME (2c.)				
CJRS Grants	10,842		10,842	-----
Council Tax Refund	106		106	-----
Heat and Light Refund	336		336	838
Equipment Refund	50		50	----
Interest (CCLA)	26		26	57
Bank Loyalty	36	3	39	101
Contingency Fund (Deficit)	<u>(6,463)</u>		<u>(6,463)</u>	<u>10,561</u>
TOTAL OTHER INCOME	<u>4,933</u>	<u>3</u>	<u>4,936</u>	<u>11,557</u>
TOTAL INCOME RESOURCES	<u>£ 108,157</u>	<u>2,715</u>	<u>110,872</u>	<u>137,286</u>

SOUTHWICK CHRISTIAN COMMUNITY CHURCH.
NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31st DECEMBER 2020.

3. Resources Expended.	Unrestricted Funds £	Restricted Funds £	TOTAL 2020.	Total 2019
Administration Costs	3,019		3,019	2779
Bank Charges	318	81	399	654
Building Equipt.& Maintenance	4,010		4,010	3222
Children and Youth			-----	901
Cleaning and Waste	1,010		1,010	1534
Council Tax & Water Rates	3,502		3,502	4920
Covid 19 Expenditure	472		472	----
Consumables (Coffee Shop)	2,101		2,101	4432
Depreciation	2,322		2,322	2517
Events Expenditure	407		407	-----
Equipment	347		347	-----
Gardens	249		249	1185
Gifts and Donations	882	3,698	4,580	4975
Instructors (Choir & G/Exer)	2,150		2,150	9100
Insurance	1,969		1,969	1896
International Café Expenses			-----	35
Licences	1,230		1,230	1130
Lighting and Heating	6,187		6,187	6123
Motor and Travelling	955		955	592
Building Plans/ Architect			-----	1500
Refreshments	662		662	1020
Resources	964		964	1046
Salaries, Pensions etc.	76,078		76,078	66486
Subscriptions	1,377		1,377	1098
Sundry			-----	213
Tithes	4,450		4,450	5,950
Training	300		300	293
Volunteer Costs			-----	450
TOTAL EXPENDED	£ 114,961	3,779	118,740	124051
Governance Costs	612		612	612
TOTALLING	£ 115,573	3,779	119,352	124663

SOUTHWICK CHRISTIAN COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2020.

4. TANGIBLE FIXED ASSETS	<u>2020 £</u>	<u>2019 £</u>
Net Book Value as at 01.01.18	7,551	9668
Capital Items Purchased		
P.A. Desk Mixer	<u>1,739</u>	<u>400</u>
Total Value	9,290	10068
Depreciation Charge (25 %)	<u>2,322</u>	<u>2517</u>
NET BOOK VALUE as at 31.12.18	<u>£ 6,968</u>	<u>7551</u>

5. CONTINGENCY FUND

M. & G Investment Balance 01.01.18	67,146	56585
Transfers from General Fund	<u>nil</u>	<u>nil</u>
Total Funds 31.12.18	67,146	56,585
Projected Interest Loss / Profit	<u>(6,463)</u>	<u>10,561</u>
	<u>£ 60,683</u>	<u>67,146</u>
Charibond 321.127 Units	13,791	13,312
Charifund 192.471 Units	<u>46,892</u>	<u>53,834</u>
TOTAL FUNDS	<u>£ 60,683</u>	<u>67,146</u>

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	Total 2019
6. DEBTORS				
Gift aid Claim 1 qtr	<u>2,637</u>	<u>37</u>	<u>2,674</u>	<u>6,455</u>
7. INVESTMENTS				
COIF Charities Deposit Fund	<u>6,217</u>		<u>6,217</u>	<u>11,192</u>
8. CASH AT BANK.				
General Fund	15,722		15,722	8,092
Lite Bites Account	1,424		1,424	1,059
Mission Fund		3,006	3,006	3,847
Cash in Hand	<u>81</u>		<u>81</u>	<u>81</u>
TOTAL.	<u>17,227</u>	<u>3,006</u>	<u>20,233</u>	<u>13,079</u>

SOUTHWICK CHRISTIAN COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2020

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020	Total 2019
9. CREDITORS				
Heating and Lighting	417		417	330
Independent Examiner	600		600	600
	<u>£ 1,017</u>		<u>1,017</u>	<u>930</u>

10. STAFFING COSTS & NUMBERS.	2020	2019
Gross Wages and Salaries	£ 66,489	49,070
Employer's National Ins. Costs	1,963	1,555
Pension Costs	<u>7,626</u>	<u>8,288</u>
	<u>£ 76,078</u>	<u>58,913</u>

Total Number of employees engaged in the Trust during 2020 was 7. (2019- 7)

Only one trustee is employed by this Charity, namely the Minister, Reverend Lynda Hulcoop. Minister's stipend for 2020 was a gross figure of £22,154 in accordance with the Baptist Union of Great Britain recommendation.

Only the Minister, during 2020, received any expenses and these totalled £ 998.

The expenses paid comprised of Travelling expenses, mobile phone costs and part payment towards house insurance on the minister's own accommodation.

All travelling expenses are paid in accordance with the Baptist Union and HMRC current guidelines.

No employee received emoluments greater than £60,000 per annum.

Independent examiner's report to the Trustees of Southwick Christian Community Church

I report to the trustees on my examination of the accounts of Southwick Christian Community Church (the Trust) for the year ended 31 December 2020, which are set out on pages 2 to 15.

Responsibilities and basis of report

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

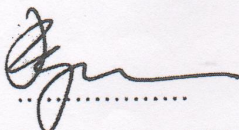
I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do 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 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.



Simon James ACA

28/29 Carlton Terrace
Portslade
East Sussex

11 May 2021