

**SOUTHWICK CHRISTIAN COMMUNITY CHURCH**

**ANNUAL REPORT AND FINANCIAL  
STATEMENTS FOR THE YEAR ENDED**

**31<sup>ST</sup> DECEMBER 2021**

**Registered Charity Number 1134003**

# **SOUTHWICK CHRISTIAN COMMUNITY CHURCH**

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# **SOUTHWICK CHRISTIAN COMMUNITY CHURCH**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

**CHARITY NUMBER:** 1134003

**START OF FINANCIAL YEAR:** 1<sup>ST</sup> JANUARY 2021

**END OF FINANCIAL YEAR:** 31<sup>ST</sup> DECEMBER 2021

**REGISTERED CHARITY ADDRESS:** 1–5 ROMAN CRESCENT,  
SOUTHWICK,  
WEST SUSSEX  
BN42 4TY

**PRIMARY BANKERS:** BARCLAYS BANK Plc.,  
LEICESTER  
LE87 2BB

**INDEPENDENT EXAMINER:** HAINES and CO.,  
28/29 CARLTON TERRACE,  
PORTSLADE, BRIGHTON  
BN41 1UR

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# Trustees' Annual Report

Year ending 31<sup>st</sup> December 2021

## 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, outgoing*) 1 Jan - 2 Nov
- Mr. Tony Byrne (*Elder*) 2 Nov - 31 Dec
- Mrs. Isobel Edwards (*Elder*) 2 Nov - 31 Dec
- Mrs. Isa George (*Treasurer, incoming*) 2 Nov - 31 Dec
- Mrs. Anne Andrews 2 Nov - 31 Dec

No other persons served as Charity Trustees during 2021.

## Structure, Governance and Management

The approved governing document is a Trust Deed (*approved 2<sup>nd</sup> 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 3<sup>rd</sup> 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 2021 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*).

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 2021 stood at 72.

The main activities conducted by the Church that benefit included:

Weekly Sunday Services of worship, including Bible-based Christian preaching, activities for children & young people, & social interaction post-service.

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. Our weekly Parent & Toddler group (Rainbows) ended, but was replaced by a Soft Play project “Two by Two” with inflatable equipment themed on Noah’s Ark providing relief for busy parents with toddlers.

A Coffee shop (“Lite Bites”) open 3 days a week from 10:30 until 2:30 Tuesday through Thursday 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.

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

Other Christian Teaching & fellowship events include a Bible Teaching Academy, faith exploration groups run by our Pastor, Life Groups including one with focus on the more elderly (Evergreens), and 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.

Further afield, we supported various activities abroad in Zimbabwe, India [*Nagaland*], 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 £72,760.

At the end of the year there was over £200 in the reserve account and £69,415 in a contingency charity investment fund that has largely met its pension actuarial deficit hedging objectives, in addition to bank balances standing at £11,220. These funds are adjudged to be 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 overall operational loss of £3,908 over the year (when salaries paid out from the General fund to staff performing coffee shop duties are taken into account).

Overall the available funds carried forward as at 31<sup>st</sup> December 2021 were £91,655.

Readily available funds remained adequate throughout 2021 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 2021, a reserve amount of £69,633 is held split between a deposit account and a managed charity investment accumulation fund. This is based on the charity's size and the level of future financial commitments, including the need to provide against any future cessation event as stipulated by the Baptist Union Pension Scheme Fund managers (*New entry to this scheme is barred; instead future employees are offered an alternative Defined Contribution Scheme, so this liability will be extirpated in a year or so, if recent macro-economic trends including interest rate movements become more favourable*).

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.


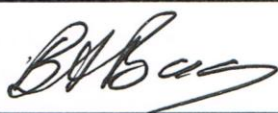
## Funds held as Custodian Trustee on behalf of others

No Funds were held during 2021 as a Custodian Trustee on behalf of others.

## Declarations

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

Signed on behalf of the Charity's Trustees

	<u>Compiler</u>	<u>Attestor</u>
Signature(s)		
Full name(s)	James Benka-Coker	Brian Box
Position (eg Secretary, Chair, etc)	Elder & Trustee Chair	Trustee Secretary
Date	10.08.23	10/8/2023

***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 2021, which are set out on pages 9 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 Trust'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 which gives 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.

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

10<sup>th</sup> August 2023

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# SOUTHWICK CHRISTIAN COMMUNITY CHURCH

## STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	Total 2020 £
<b>INCOME</b>					
Voluntary Income	2a	69,569	3,191	72,760	<i>79,811</i>
Activities for Generating Funds	2b	24,462	1,843	26,305	<i>26,125</i>
Other Income	2c	18,755	38	18,793	<i>4,936</i>
		<hr/>			
TOTAL INCOME		<b>£ 112,787</b>	<b>5,071</b>	<b>117,858</b>	<b><i>110,872</i></b>
<b>EXPENDITURE</b>					
Charitable Activities	3a	116,534	4,791	121,325	<i>118,740</i>
Governance Costs	3b	636	-	636	<i>612</i>
		<hr/>			
TOTAL EXPENDITURE		<b>£ 117,170</b>	<b>4,791</b>	<b>121,961</b>	<b><i>119,352</i></b>
<b>Net Incoming/ (Outgoing) Resources</b>					
		<b>£ (4,383)</b>	<b>281</b>	<b>(4,103)</b>	<b><i>(8,480)</i></b>
<b>Total Funds Brought Forward</b>		<b>44,971</b>	<b>50,787</b>	<b>95,758</b>	<b><i>104,238</i></b>
<b>Funds Transferred</b>					
	11	<b>37,094</b>	<b>(37,094)</b>	<b>0</b>	<b><i>N/A</i></b>
		<hr/>			
TOTAL FUNDS		<b>77,681</b>	<b>13,974</b>	<b>91,655</b>	<b><i>95,758</i></b>
<b>CARRIED FORWARD</b>		<b>£ 77,681</b>	<b>13,974</b>	<b>91,655</b>	<b><i>95,758</i></b>
		<hr/>			

# SOUTHWICK CHRISTIAN COMMUNITY CHURCH

## BALANCE SHEET

FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	Total 2020 £
<b>FIXED ASSETS</b>					
Tangible Assets	4	8,569	–	8,569	6,968
<b>CURRENT ASSETS</b>					
Debtors	5	3,125	167	3,292	2,674
Bank Accounts	6	8,313	2,907	11,220	20,233
CCLA-CoIF Deposit Fund	7	218	–	218	6,217
M&G Investment Fund	8	58,515	10,900	69,415	60,683
TOTAL CURRENT ASSETS		70,171	13,974	84,145	89,807
Due within one year	9	1,059	–	1,059	1,017
NET CURRENT ASSETS		69,112	13,974	83,086	88,790
<b>NET ASSETS</b>		<b>£ 77,681</b>	<b>13,974</b>	<b>91,655</b>	<b>95,758</b>
THE FUNDS OF THE CHARITY		77,681	13,974	91,655	95,758
<b>TOTAL FUNDS</b>		<b>£ 77,681</b>	<b>13,974</b>	<b>91,655</b>	<b>95,758</b>

The notes on pages **11** to **15** form part of these financial statements.

Signed J. Dale (name) MRS. J. DALE (Trustee) Dated 10/08/23

Signed Brian Box (name) BRIAN BOX (Trustee) Dated 10/08/2023

Signed James Benka-Coker (name) JAMES BENKA-COKER (Trustee) Dated 10/08/23

# **SOUTHWICK CHRISTIAN COMMUNITY CHURCH**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2021**

### **1. ACCOUNTING POLICIES**

#### **1a. Convention**

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 16<sup>th</sup> July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **1b. Funds**

##### **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.

#### **1c. Incoming Resources**

Voluntary Income and Capital Sources

- Income Tax recoverable on Covenants or Gift Aid donations is recognized when the gifts are received.

Other ordinary income

- Rental Income from the letting of premises is recognized when the rental is due.

Bank interest

- Bank interest is accounted for when received.

#### **1d. Resources Used**

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

#### **1e. Fixed Assets**

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

#### **1f. 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 STATEMENTS

FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	Total 2020 £
<b>2. INCOMING RESOURCES</b>				
<b>2a. VOLUNTARY INCOME</b>				
Gifts and Offerings received	58,124	3,044	61,168	<i>68,112</i>
Gift Aid received	11,446	147	11,592	<i>11,699</i>
TOTAL VOLUNTARY INCOME	71,740	3,192	74,932	<i>79,811</i>
<b>2b. ACTIVITIES FOR GENERATING FUNDS</b>				
Rents and Lettings	18,210	–	18,210	<i>16,050</i>
Activities Receipts	554	–	554	<i>4,243</i>
Event Receipts	–	439	439	<i>574</i>
Sale of Masks	16	–	16	<i>624</i>
Coffee Shop Receipts	5,683	1,404	7,087	<i>4,634</i>
TOTAL ACTIVITY RECEIPTS	24,462	1,843	26,305	<i>26,125</i>
<b>2c. OTHER INCOME</b>				
Grants	7,397	–	7,397	<i>10,842</i>
Council Tax Refund	–	–	–	<i>106</i>
Heat and Light Refund	–	–	–	<i>336</i>
Equipment Refund	182	–	182	<i>50</i>
Bank Loyalty and Sundry	34	38	72	<i>39</i>
CCLA-COIF Deposit Interest	1	–	1	<i>26</i>
M&G Fund Yield (Deficit)	8,732	–	8,732	<i>(6,463)</i>
Insurance claim	2,409	–	2,409	<i>–</i>
TOTAL OTHER INCOME	18,755	38	18,793	<i>4,936</i>
<b>TOTALLING</b>	<b>£ 112,787</b>	<b>5,071</b>	<b>117,858</b>	<b><i>110,872</i></b>

# SOUTHWICK CHRISTIAN COMMUNITY CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	<i>Total 2020 £</i>
<b>3. EXPENDITURE</b>				
3a. Charitable Activities				
Administration Costs	2,888	–	2,888	<i>3,019</i>
Advance of Cash Floats	20	–	20	<i>–</i>
Bank Charges	219	127	346	<i>399</i>
Building Equip. & Maintenance	4,803	–	4,803	<i>4,010</i>
Building Flat Repairs	2,574	–	2,574	<i>–</i>
Building Plans/Architect	–	–	–	<i>1,500</i>
Children and Youth	–	–	–	<i>–</i>
Cleaning and Waste	690	725	1,415	<i>1,010</i>
Council Tax & Water Rates	4,489	–	4,489	<i>3,502</i>
CoViD19 Expenditure	–	–	–	<i>472</i>
Consumables (Coffee Shop)	3,000	–	3,000	<i>2,101</i>
Depreciation	2,857	–	2,857	<i>2,322</i>
Events Expenditure	–	109	109	<i>407</i>
Equipment	–	182	182	<i>347</i>
Gardens	1,948	–	1,948	<i>249</i>
Gifts and Donations	511	3,648	4,159	<i>4,580</i>
Instructors (Choir & G/Exer)	–	–	–	<i>2,150</i>
Insurance	2,024	–	2,024	<i>1,969</i>
International Café Expenses	–	–	–	<i>35</i>
Licences	1,271	–	1,271	<i>1,230</i>
Lighting and Heating	4,756	–	4,756	<i>6,187</i>
Motor and Travelling	861	–	861	<i>955</i>
Refreshments	9	–	9	<i>662</i>
Resources	1,242	–	1,242	<i>964</i>
Salaries, Pensions etc.	77,228	–	77,228	<i>76,078</i>
Subscriptions	944	–	944	<i>1,377</i>
Sundry	–	–	–	<i>–</i>
Tithes	4,200	–	4,200	<i>4,450</i>
Training	–	–	–	<i>300</i>
Volunteer Costs	–	–	–	<i>–</i>
<b>TOTAL EXPENDED</b>	<b>£ 116,534</b>	<b>4,791</b>	<b>121,325</b>	<b><i>118,740</i></b>
3b. Governance Costs	<u>636</u>	<u>–</u>	<u>636</u>	<u><i>612</i></u>
<b>TOTALLING</b>	<b>£ 117,170</b>	<b>4,791</b>	<b>121,961</b>	<b><i>119,352</i></b>

# SOUTHWICK CHRISTIAN COMMUNITY CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	<i>Total 2020 £</i>
<b>4. TANGIBLE FIXED ASSETS</b>				
Net Book Value as at 01.01.21			6,968	<i>7,551</i>
Capital Items Purchased (PA Vision & Soft Play Equipment)			4,458	<i>1,739</i>
Total Value			11,426	<i>9,290</i>
Depreciation Charge (25 %)			2,857	<i>2,322</i>
<b>NET BOOK VALUE as at 31.12.21</b>			<b>£ 8,569</b>	<b><i>6,968</i></b>
<b>5. DEBTORS</b>				
Gift Aid claim 1 qtr	3,125	167	3,292	<i>2,674</i>
<b>6. CASH AT BANK</b>				
General Fund a/c	6,465	-	6,465	<i>15,722</i>
Lite Bites a/c	1,834	-	1,834	<i>1,424</i>
Mission Fund a/c	-	2,907	2,907	<i>3,006</i>
Cash in Hand	14	-	14	<i>81</i>
<b>TOTAL</b>	<b>8,313</b>	<b>2,907</b>	<b>11,220</b>	<b><i>20,233</i></b>
<b>7. CCLA-COIF DEPOSIT FUND</b>				
Deposit Balance as at 01.01.21	6,217	-	6,217	<i>11,192</i>
Transfer from (to) General Fund	(6,000)	-	(6,000)	<i>(5,000)</i>
Remainder	217	-	217	<i>6,192</i>
Interest received	1	-	1	<i>25</i>
<b>TOTAL FUNDS as at 31.12.21</b>	<b>218</b>	<b>-</b>	<b>218</b>	<b><i>6,217</i></b>
<b>8. M&amp;G INVESTMENT FUND</b>				
Investment Balance as at 01.01.21	12,939	47,744	60,683	<i>67,146</i>
Transfer to (from) fund category	36,844	(36,844)	-	<i>-</i>
Investment remaining at 31.12.21	49,783	10,900	60,683	<i>67,146</i>
Projected Interest Profit (Loss)	8,732	-	8,732	<i>(6,463)</i>
<b>as at 31.12.21</b>	<b>58,515</b>	<b>10,900</b>	<b>69,415</b>	<b><i>60,683</i></b>
Charibond 321.127 Units	2,690	10,900	13,590	<i>13,791</i>
Charifund 192.471 Units	55,825	-	55,825	<i>46,892</i>
<b>TOTAL FUNDS as at 31.12.21</b>	<b>58,515</b>	<b>10,900</b>	<b>69,415</b>	<b><i>60,683</i></b>

The transfer between restricted and unrestricted funds is explained in note 11.

# SOUTHWICK CHRISTIAN COMMUNITY CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	<i>Total 2020 £</i>
<b>9. CREDITORS</b>				
Heating and Lighting	441	–	441	417
Independent Examiner	618	–	618	600
	<b>£ 1,059</b>	<b>–</b>	<b>1,059</b>	<b>1,017</b>
<b>10. STAFFING COSTS &amp; NUMBERS</b>				
Gross Wages and Salaries			68,608	66,489
Employer's National Ins. Costs			–	1,963
Pension Costs			8,620	7,626
			<b>£ 77,228</b>	<b>76,078</b>

### 11. FUNDS TRANSFER

In prior years an amount was held as restricted funds as a provision for an actuarial deficit on a Defined Benefits pension scheme.

As of 20 December 2021 that deficit was reduced to £10,900 and therefore, an amount of £37,094 was transferred to unrestricted funds.

### 12. TRUSTEES RENUMERATION AND BENEFITS

The Total Number of employees engaged in the Trust during 2021 was 7 (2020 - 7).

Only one trustee is employed by this Charity, namely the Minister, Reverend Lynda Hulcoop.

Minister's stipend for 2021 was a gross figure of £22,615 in accordance with the Baptist Union of Great Britain recommendation (48/52 of £24,500 as earned *pro rata*).

An amount of £11,550 (2020 - £11,550) was paid to Rev. Lynda Hulcoop for Lease of Manse accommodation under the terms of section 99(2) of the Income Tax (Earnings & Pensions) Act 2003 (ITEPA 2003).

Only the Minister, during 2021, received any expenses and these totalled £2,275.98.

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

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.