

# **Jubilee Community Church (Maidenhead)**

Report and accounts 2019/2020

Year ended 31<sup>st</sup> August 2020

Stewardship Services  
1 Lamb's Passage  
London  
EC1Y 8AB

## **Legal and administrative details**

Year ended 31<sup>st</sup> August 2020

### **Address**

Kidwells Centre  
41 Marlow Road  
Maidenhead  
SL6 7AQ

### **Governing document**

The church was originally known as the Maidenhead Baptist Church and was set up under a Trust Deed dated 16<sup>th</sup> August 1872. In March 1938 it adopted a Baptist Union Model Trust Deed and on 9<sup>th</sup> June 1982 approved a Constitution which was amended on 17<sup>th</sup> July 1986 and 25<sup>th</sup> June 2000. In 1992 it affiliated to Newfrontiers a UK registered charity.

**Governing Document:** Memorandum and Articles of Association  
Incorporated 8 December 2010

**Registered Company number:** 07463831

**Registered Charity number:** 1140403

### **Trustees**

Daniel Cameron  
Ben Dale  
Stephen Dauncey  
David Easton  
Ronnie Fleming  
Dafydd Hughes  
Stuart Otto  
David Seddon  
Gillian Seddon

The Baptist Union Corporation act as custodian trustee of our buildings.

### **Elders**

Daniel Cameron, Ben Dale, David Easton, Ronnie Fleming, Stuart Otto (Senior Pastor)

### **Bankers**

Royal Bank of Scotland (Until 4<sup>th</sup> December 2019)  
Customer Service centre, Drummond House  
1 Redheughs Avenue  
Edinburgh  
EH12 9JN

The Co-operative Bank (Since 5<sup>th</sup> December 2019)  
Business Customer Services  
PO Box 250  
Skelmersdale  
WN8 6WT

## **Independent examiner**

**Archie McDowall BA, CA**

Stewardship

1 Lamb's Passage

London

EC1Y 8AB

# **Jubilee Community Church (Maidenhead)**

## **Trustee report 2019 /2020**

The Trustees are pleased to present their report together with the financial statements for the year ended 31<sup>st</sup> August 2020.

### **Charitable objectives**

The stated objectives of the church are "To know Jesus Christ and to make Him known".

This is to be achieved through Christian worship, education, evangelism, discipleship and service to the community both locally and worldwide.

### **Organisation**

The church is governed by a team of elders, led by the Senior Pastor, who are accountable to the members of the church and to a regional leadership team appointed by Newfrontiers. If there is only one elder an Eldership Support Group is formed to support that elder until other elders are elected.

The eldership meets regularly and at times with other key leaders in order to set policy and review the activities of the church.

## **Review of activities**

### **Sunday services**

The church holds regular Sunday morning services of worship. Special provision is made for babies, children and teenagers up to the age of 15 during the morning meetings. We have two Sunday morning services. We have worked within the government COVID-19 guidelines and from March we moved our meeting to streaming only. When we are able to meet in person we limit numbers of both adults and children and live-stream simultaneously.

### **Midweek Life Groups**

A large percentage of the congregation are connected into small groups which meet weekly in each other's homes. There are set times each year where the Life Groups meet together to pray. As the majority of our pastoral care takes place in these life groups we encourage our congregation to link into a group of their choice. During times of COVID-19 restrictions our Life Groups hold meetings using Zoom. Relationships are maintained through regular phone calls and where allowed people going for walks together.

### **The Tent**

Once a month the congregation meet in the main hall for prayer and worship. These have been well attended with between 40 and 70 people joining together to worship and pray. It's also an opportunity for all the Life Groups to join together for an evening. During COVID-19 restrictions we did not meet this way.

### **Youthwork**

It has been an incredibly challenging year for the youth work at Jubilee, but also one where our leaders and young people stepped up in amazing and often very creative ways to stay connected and growing during the pandemic.

We often needed to respond quickly and with great flexibility to ever-changing circumstances and were able to do this with enthusiasm more often than not. I'm really proud of the youth team and young people at Jubilee over this last and difficult season (and ongoingly so!) as we have maintained a sense of unity and togetherness and even growth.

The first term of the year up until Christmas and then just beyond was a continuation of our weekly programmes, meeting, discipling and pastorally caring for around 30 youth at Jubilee on Sunday mornings and through midweek activities. We had regular attendance and good engagement with our

life group system and also continued to run well attended outreach events for youth across Maidenhead.

Below is a flavour of some of the things that we implemented when the coronavirus struck and through the lockdown.

Our main aim during this time was to keep people connected and well supported. We were aware from quite early on that this was a 'long-haul' thing and that we needed to pace ourselves in what we were delivering. If this was going to be a marathon and not a sprint then having regular 'water stations' along the way for refreshing, refuelling and encouragement became important. Here's what it looked like:

#### Phone calls!

During the lockdown and since we as a team made a lot of phone calls! From 30 second 'how are you doings' to longer times of sharing, praying for and listening to what young people were going through we made sure that all of the young people were called on a regular basis.

#### YouTube Live

In order to continue our weekly input we ran YouTube Live which involved teaching, worship, live games and video content sent in. Whilst the leaders presented each week the youth were vital in producing content whether that was worship videos, teaching, interviews, prayers or updates on what was going on in their lives. We also had content come in from USA, Australia, Scotland, Moldova and Wales where ex-youth, students and mission contacts were based. Particular praise needs to go to Jamie Mitchell and Ruth Janes for pioneering the technology and pulling together much of the content to deliver this on a weekly basis.

#### Deeper on your doorstep and Weekly challenges

In addition to the live content each week, we made use of our social media to set challenges to the young people to complete and send to each other on our various platforms. Challenges such as throwing a teabag into a mug, downing a pint of water and balancing books were combined with encouragements with youth sharing their favourite worship songs, Bible verses and prayer tips in lockdown. As some restrictions were lifted we did 'Deeper on your Doorstep' challenges where leaders would knock on the door of youth and film them answering questions and completing tasks. Being able to 'see' one another in this way was a vital part of keeping connected.

#### Cookbook

Another way we kept connected that proved lots of fun was making a joint cookbook together. Each youth had a page for them to write out a recipe before the book was passed on to the next person. This is an ongoing project!

#### Support groups

Knowing that the weekly challenges and YouTube event was often watching and being involved in making content for others we were acutely aware of the need

for youth to be supported pastorally during this time. Mental health, family dynamics and uncertainty over exams, school and friendships were brought into sharp focus. From the start we set up support groups for all of the youth connected to us at Jubilee. Each of our leaders was assigned 3-4 young people with whom they would try and connect with individually and also as a small group on a regular basis. This started off with phone calls, group chats and Zoom meetings, and as retractions lifted, became walks or meeting in public spaces. Whilst not every young person engaged fully with this, the vast majority did and massive credit goes to our leaders for keeping up with these connections and supporting our youth through this time.

### Back to the building

Finally, towards to the end of the year in question, we started to make plans for meeting as a group again back in the church building. A lot of time and hard work went into risk assessments, reading guidelines, researching what other youth groups and churches were doing and writing out our own guidance in order to be able to meet together safely again.

We piloted 2 events over the summer where the youth reacted brilliantly to social distancing, hand sanitising and the like giving us confidence to start meeting again in the Autumn Term, safely and in line with government guidelines. In all of our test events re-engagement with the youth work was high and post the scope of this report we have had very high levels of attendance from the youth showing that our efforts and target of keeping youth connected have paid off.

### Missed Events

It is important to also acknowledge what was missed during this time. It is with great sadness that we had to cancel our planned trip to Moldova in April. We had a team ready to go, money raised, training completed and with bags of equipment to take out. As in previous years the team in Moldova were ready to welcome us to work alongside them in supporting orphaned, abused and abandoned children along with those in dire poverty and some who had been rescued from sex-trafficking. Sadly, this trip was cancelled at short notice and we are yet to re-arrange with COVID-19 restriction still very much in place. We were able to send out significant funds and much of the equipment that was donated has also been shipped out. The youth have kept up with our Moldovan friends on social media also.

We also had to cancel our summer camp to the Newday Festival this year. Normally we take away 40-50 young people for a week of fun, teaching, worship and connecting with one another. The youth were desperately sad to miss this event and the 2021 event has also been cancelled pre-emptively.

### Youth Intern

Our youth intern came to the end of his contract with us this summer and has been released to find full-time employment in a local secondary school. He continues to be part of the youth work team and stay involved at Jubilee. We are incredibly grateful to him and the work he did with us and the young people in particular and are glad that he remains part of the Jubilee family.

### Finally

In what has been a hard year for everyone for so many reasons, we commend the youth and youth team at Jubilee for keeping going, running the race with perseverance and supporting and loving one another. Thank you to all those involved.

## **Children's work on Sunday mornings**

### COVID-19 changes to children's work

From March 2020, the children's groups were not able to meet due to the national lockdown. Our Sunday meetings became online and were livestreamed from our Pastor's home. Our Pastor's wife, Louise Otto, told a children's story, with a Biblical message, at the beginning of the livestream and she taught a memory verse too. The children could then join their parents with the online worship. During the preach time, we provided a link to a video story and the "Together at Home" teaching notes and activities.

During the week, we provided daily posts in our Jubilee Kids Facebook page with dramas, Bible stories, crafts, fun and games.

From June 2020, during the preach time, we provided a new online resource called "Virtual Sunday School" which the children could watch. This was provided by St Peters Baptist Church, Worcester. It included a Bible story, craft, prayer and fun and games too.

Before March 2020, the Children's work was as follows:

### Crèche (Age range: 0-3)

The Jubilee crèche is a happy and safe place to be. We encourage parents to leave their children in our capable hands as we look after them for about 50mins during the Sunday service. The children have lots of toys to play with and there is also time for a snack just before parents come to pick their children up.

It is a very important stepping stone to the rest of the children's work, and it prepares the children for moving up into another class, as well as getting them used to being away from their parents for a short while on a Sunday morning.

### Smarties (Age range: 3-5)

From Sept 2019, each week we follow the 'Heartshapers' teaching notes covering a wide range of Bible stories. We teach the children about the different people in the Bible and how we can apply their examples of how they lived, what they did etc. to our daily lives. We always read the children the relevant Bible story in an exciting and interactive way and then follow this up with various activities - craft, playing games, praying together etc. As the children are so young, we also allow a time of free play, and we try to do something special for Easter and Christmas.

### Twist (Age range: 5-8)

Twist have a great time every Sunday learning from God's Word, finding out how it relates to them and having a lot of fun! We have some fantastic leaders who work hard to make sessions relevant and enjoyable to this age, and no two sessions are the same. Children bring their Bible each week, in exchange for a sticker– we try to encourage them in how important it is to read God's Word for themselves, and to be able to use their own Bible in Twist and then follow it up at home with the rest of the family.

#### Shout (Age range: 8-11)

We work through the lesson plan for the session which will be made up of some of the following: playlets, discussion/debates, reading passages from the Bible, filling in Scripture Union's "X-Stream" worksheets and crafts. Near the end of the session we provide refreshments and a snack, either fruit or sometimes a biscuit, and finish with prayer.

#### Great Big Sundays (Age range: 3-11)

Roughly once every 6-8 weeks we bring the Shout, Twist and Smarties groups together for an extended time of worship, drama, Bible stories, games, craft, teaching and prayer. The teenagers come and help serve in this meeting and it is a great opportunity for all the age groups to come together, have fun together and get to know each other better. There is a different dynamic having everyone together and it is a fun environment to learn more about God whilst building community.

#### Children's Life Group (Age Range: 5-11)

The children's life group runs alternate Wednesday afternoons during term time. It is for children aged 5-11 who want to learn more about God. There is always a welcome activity, time of worship, time studying God's word together, and an application challenge. We used the Lightbringers course (Freedom in Christ for Kids). There are also socials events in the school holidays.

#### **Training and equipping**

We run a number of courses in the church to help equip people to live deeper Christian lives and to be better citizens in our community. We continue to run Alpha Courses, and a variety of courses helping marriages and parenting as and when needed. We have had a number of in-house leadership and training events and also attended various conferences during the year. We attend the Advance Leadership Conferences. A number of these courses and conferences are now live streamed for people to do in their own homes.

One of our team does the safeguarding training on behalf of the Baptist Union. This is open to other churches as well. We have a Book Club which meets five times a year. Five good books are selected each year and those wishing to attend read them and the group discusses each book on the respective evenings. We have started doing the Advance Theology Course to equip our congregation's Biblical knowledge. We have paused it during COVID-19 restrictions as we felt many people were 'Zoomed-out'.

#### **In the community**



Much of what we do as a church in the community has been impacted greatly by COVID-19.

We love to build community through parties and social events such as BBQ's, picnics in the park, baptism parties, quiz nights, carol services, and the like. Almost all of those have sadly had to be cancelled this year but Jubilee is still a church committed to being involved and loving and serving our community. We are trying to be creative in this.

CAP Money courses (Christians Against Poverty), is a registered charity with the aim of helping people get out of debt and manage their finances well. We have not run any courses at Jubilee this year but have referred people to the main Maidenhead centre.

Our midweek parents, carers and toddler group called 'Dot to Dot' has continued to grow from strength to strength. The majority of attendees are from outside our congregation. We are serving the community well through this, but we have postponed meeting until safe to do so again. Within guidelines people keep in contact with each other using technology and meeting when possible. Our Dot to Dot FaceBook Page posts regularly to help parents in this time and maintain friendships.

'Thirsty People' continues to serve primarily the elderly with fun and fellowship and light refreshments. A small group meet after Thirsty People to study the Bible and pray together. It also occasionally meets at a local elderly people's home and they have trips out to local garden centres for lunch. During COVID-19 we have not met.

We support Wayne Dixon, a Christian Schools support worker, and Scripture Union financially in the work they do in local schools.

Jubilee continues to collect and distribute food for 'Foodshare' to be able to feed those unable to buy food. Maidenhead Citizen's Advice Bureau (CAB), Mental Health Team and a number of other agencies issue vouchers that people can then redeem for food. We have been serving around 20 families per week. That's about 6 large supermarket trolleys per week or 312 trolleys per year from Jubilee. We serve tea and cake and spend time with the clients. We have not been doing this during COVID-19 and moved our share of the distribution to the main centre in the town centre. A number of people from Jubilee volunteered to drive and deliver food to those unable to collect it due to self-isolation.

Coffee on the Street is a ministry where we as a team serve free tea and coffee to the public walking past our church. This ministry started primarily to love our community. We love to see people's day brighten up because they feel loved from the free gift. It is run every Friday morning no matter what the weather conditions, come rain, wind, hail or snow; we'll be there. We have a coffee machine for the ministry which serves speciality coffees and hot chocolate which has been a great benefit and enjoyed by many people. Our community

are being loved as they start their day, walking past and having a quality cup of coffee while feeling blessed by the church. We have had a number of visitors into the church off the back of this ministry. We are not doing coffee on the Streets until safe to do so again.

## **International Mission**

### Nigeria

The church had planned 2 trips to the Kids of Hope School to support our mission partners, Dachung and Stefanie John in Vom, Plateau State. The first was planned for October 2019 and was postponed due to travel visas not being granted by the authorities in Nigeria. A rescheduled trip for the following October was cancelled in April when the extent of the COVID-19 pandemic became clear. As trustees we did not want to take the risk of us potentially carrying the virus from the UK to a largely uninfected rural area of Nigeria. The church however had amassed around 500 kilogrammes of school reading books, reference books, school supplies, games and toys that the team would have taken as extra luggage. In August and September these items were packed into 15 shipping barrels and one holdall and shipped out to Nigeria. All of the goods arrived safely and intact at the end of November 2020 and were received by some very excited children.

### From Senegal to Madagascar to Sierra Leone

Members of our church, Liz and Barney Goodall and their sons Noah and Judah, have volunteered to serve on the hospital ship, The Africa Mercy, run by the US charity Mercy Ships. Liz volunteered to work as a Fistula Surgeon and Barney as Financial Director. From September 2019 to December 2019 they worked on the ship while it was docked in Dakar, Senegal West Africa. Liz has a deep passion for her work and was offered the opportunity to serve with the Freedom from Fistula Foundation, a UK based NGO set up by the business woman Dame Ann Gloag. This saw them move to Madagascar in January 2020. Barney would support the non-clinical side of the organisation. Family commitments saw them return to the UK in March 2020 but with the COVID-19 travel restrictions it was impossible for them to return there in the short term. Freedom from Fistula managed to find them placement at their Clinic in Sierra Leone. It is planned that they will serve there until June 2021.

### Sierra Leone

One of our elders travelled to out to Sierra Leone in January 20 to help and encourage Tom Brockelman, one of our missionary partners who is now working on his own in that country. His wife Becky had relocated back to the US for a while to help look after other missionaries under the supervision of the Go Send Me Global charity. Tom was overseeing two projects in Sierra Leone. A new 24 bed accommodation building for the Hosetta Special Needs School in Freetown and the construction of new toilets and showers for the God's Will Children's Home in Grafton.

### Moldova

We continue to support a missionary family in Chisinau, the Moldovan capital, although sadly our trip this year was cancelled due to COVID-19 restrictions. We did manage to send out a large shipment of donations that we were supposed to take in April along with a significant financial gift which was used as emergency relief buying food for families out of work due to COVID-19. We continue to be in regular communication with our partners there and look forward to seeing them again. See youth work update 'missed events' for more details.

Working with the Samaritan's Purse organisation on Operation Christmas Child has become a regular feature in our Church. We know first-hand the joy that these Christmas presents bring to children as a couple of people in our congregation received these whilst living in eastern Europe. These shoeboxes contain gifts that the Samaritan's Purse recommend from an approved list of items that will be of benefit to the children. These include, toys, school supplies, hygiene items such as toothbrushes and toothpaste and other items such as hats, scarfs and wind up torch. As football is our national sport we encourage the sending of a deflated football, needle valve and hand pump in the box. This is a gift that will not only bless the recipient but also other children within the community that the Shoe Box arrives in. Care is taken not to send inappropriate items like war related figures, liquids that could burst or leak in transit or chocolate that could melt and arrive spoilt. Over 150 shoeboxes were sent in 2019.

We support a family in our church who are serving the Freedom from Fistula Foundation in Africa as a doctor and an accountant. Jubilee gives towards their ministry financially as do a number of the congregation personally.

We have a number of families in the Church who support children in extreme poverty around the world through child sponsorship programmes administered by the charities 'Compassion' and 'Transform Salone'. We also have families sponsoring students in Nigeria via Dachung and Stephanie John.

In planning the activities the Directors have had regard to the guidance on public benefit issued by the Charity Commission.

## **Safeguarding**

All members of staff and those volunteers working with children or adults at risk receive safeguarding training that must be repeated every 4 years. Before working in their area of ministry, all volunteers and staff must sign a copy of our safeguarding policy agreeing to comply with the code of behaviour contained within it. Our designated safeguarding officer has received training to deliver safeguarding to the Baptist Union's recommended standards of best practice. She continues to receive updates and ongoing training from the Baptist Union for this. This allows her to deliver safeguarding training to other churches within our region. Another member of staff is also trained to be a deputy designated safeguarding officer, making one female and one male officer. This follows recommended best practice for churches. 15 Jubilee people

have been trained in Safeguarding Level 2, 1 in Level 3 during this year and an additional 23 from other Baptist churches in Level 2 and 12 in Level 3. The safeguarding team meet regularly through the year to discuss open cases, review training and latest advice and any significant details are fed back to the Trustees. This is a standing item on the agenda each time the Trustees meet.

## **Financial review**

The church remains faithful in giving, and needs are being met. Finance responsibility was headed by trustee Stephen Dauncey. We have a financial policy which is updated when necessary to improve our procedures.

## **Reserves Policy**

The Trustees have established a policy whereby a target of free reserves held by the church should be maintained at a minimum of 2 months' worth of essential operating expenditure in cash from the church's unrestricted funds. This target currently equates to approximately £42,500.

This target has not yet been reached at the year-end. The level of the reserves are closely monitored by the Treasurer, with updates provided at each Trustees' meeting and church member's night through the financial year.

This reserve policy and reserve figure is reviewed on an annual basis by the Trustees.

## **Trustee responsibilities**

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the affairs of the church.

They are required to:

1. Select suitable accounting policies and apply them consistently
2. Make judgments and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed
4. Prepare the financial statements on an ongoing basis

They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 1993

They also have a responsibility to safeguard the assets of the church and to take reasonable steps to prevent fraud or other irregularities and to provide reasonable assurances that:

5. The church is operating efficiently and effectively
6. Its assets are safeguarded against unauthorised use or disposition
7. Financial information used within the church or for publication is reliable
8. The church complies with relevant laws and regulations

## **Approval**

This report was approved by the trustees and signed on their behalf on  
19 May 2021.

Stuart Otto  
Lead Elder on behalf of the trustees

Company number: 07463831

Charity number: 1140403

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**  
**('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2020 on pages 15 to 25 following, which have been prepared on the basis of the accounting policies set out on pages 17 and 18.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland , which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Archie McDowall BA, CA  
Member of the Institute of Chartered Accountants of Scotland

20 May 2021

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31 AUGUST 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	260,631	39,419	300,050	356,913
Charitable activities		1,258	-	1,258	11,737
Investments		818	-	818	536
Other income		9,772	-	9,772	927
<b>Total income and endowments</b>		<b>272,479</b>	<b>39,419</b>	<b>311,899</b>	<b>370,113</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	255,259	37,221	292,480	313,035
<b>Total expenditure</b>		<b>255,259</b>	<b>37,221</b>	<b>292,480</b>	<b>313,035</b>
<b>Net income/(expenditure)</b>		<b>17,220</b>	<b>2,199</b>	<b>19,419</b>	<b>57,078</b>
<b>Transfers between funds</b>	11	-	-	-	-
		<b>17,220</b>	<b>2,199</b>	<b>19,419</b>	<b>57,078</b>
<b>Other recognised gains/(losses):</b>					
		-	-	-	-
<b>Net movement in funds</b>		<b>17,220</b>	<b>2,199</b>	<b>19,419</b>	<b>57,078</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		92,936	4,460	97,396	40,319
<b>Total funds carried forward</b>	12	<b>110,156</b>	<b>6,659</b>	<b>116,815</b>	<b>97,397</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 17-24 form part of these accounts.

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**BALANCE SHEET**

**AS AT 31 AUGUST 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>FIXED ASSETS</b>					
Tangible assets	6	-	-	-	4,027
		-	-	-	4,027
<b>CURRENT ASSETS</b>					
Debtors	7	6,513	-	6,513	7,270
Cash at bank and in hand	8	139,361	6,660	146,021	128,905
		145,874	6,660	152,534	136,175
<b>CREDITORS: Amounts falling due within one year</b>	9	8,160	-	8,160	10,556
<b>Net current assets / (liabilities)</b>		137,714	6,660	144,374	125,619
<b>CREDITORS: Amounts falling due after more than one year</b>	10	27,558		27,558	32,250
<b>TOTAL NET ASSETS</b>		<u>110,156</u>	<u>6,660</u>	<u>116,816</u>	<u>97,396</u>
<b>FUND BALANCES</b>					
Unrestricted Funds	11				
General funds		10,155	-	10,155	(1,539)
Designated funds		100,001	-	100,001	94,475
		<u>110,156</u>	<u>-</u>	<u>110,156</u>	<u>92,936</u>
Restricted Funds		<u>-</u>	<u>6,660</u>	<u>6,660</u>	<u>4,460</u>
		<u>110,156</u>	<u>6,660</u>	<u>116,816</u>	<u>97,396</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2020 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 19 May 2021 and were signed on its behalf by:

Stuart Otto

Company number: 07463831

Charity number: 1140403

The notes on page 17-24 form part of these accounts.



**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 AUGUST 2020**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities].

These 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) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 AUGUST 2020**

d) Fund accounting

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.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than an agreed amount and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Equipment	Over 3 to 7 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive).

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

**3 Donations and legacies**

	2020	2019
	£	£
Regular giving	200,343	191,284
Government Grants (Job Retention Scheme)	4,249	-
Other gifts and offerings	44,367	109,484
Income tax recoverable	51,092	56,146
	<u>300,050</u>	<u>356,914</u>

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 AUGUST 2020**

**4 Charitable expenditure**

	2020	2019
	£	£
<b>a Costs incurred directly on specific activities</b>		
Salaries , NI and pensions	171,091	170,972
Training & development	7,414	15,591
Mission trips	5,784	20,347
Evangelism, youth and children's work	5,891	9,828
Insurance	4,152	5,226
Pastoral & leaders expenses	4,930	3,372
Worship & music	1,899	1,588
Refreshments	889	1,860
Publicity & advertising	1,621	2,030
Visiting speakers	410	1,393
Depreciation	4,028	4,028
Grants payable	32,317	36,862
	<u>240,425</u>	<u>273,097</u>
<b>b Costs incurred on support &amp; administration</b>		
Governance costs		
Independent examiner's fee	2,760	2,760
Other	-	-
	<u>2,760</u>	<u>2,760</u>
Building Project	6,801	5,810
Utilities	7,820	8,596
Repairs & maintenance	28,822	10,615
Postage, stationery & office supplies	3,589	4,150
Cleaning	3,737	4,098
Bank charges and loan interest	708	800
Telephone & photocopier	214	712
Other Sundry expenses	(2,396)	2,396
	<u>52,054</u>	<u>39,937</u>
<b>Total expenditure</b>	<u>292,480</u>	<u>313,034</u>

The fee payable to the independent examiner for preparing and examining the accounts was £2,300 pv (2019: £2.300pv); in addition the charity paid £150 (2019: £150) to Stewardship for consultancy services.

**d Grants payable**

The charity's principal grants to institutions comprised:

	2020	2019
	£	£
New Frontiers / Advance	11,600	15,600
Scripture Union	2,400	2,400
Baptist Union	1,686	1,748
Mercy Ships	-	2,250
Nigeria Gifts	-	-
Tribe of Benjamin Fund	-	1,000
St Marys re Project Connect	-	1,000
Grants to institutions for less than £1,000 each	888	-
	<u>16,574</u>	<u>23,998</u>

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 AUGUST 2020**

**5 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses**

	2020	2019
	£	£
Gross wages and salaries	156,063	154,725
Social security	11,255	11,408
Pension costs	4,372	4,290
	<u>171,690</u>	<u>170,423</u>

The average monthly number of employees during the year was 7 (2019: 7). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Employer pension contributions	2020 £
Trustees:			
Stuart Otto	48,497	1,454	49,951
Ben Dale	27,728	832	28,560
			<u>78,511</u>

The following amounts were payable in the previous year:

	Wages & salaries	Employer pension contributions	2019 £
Trustees:			
Stuart Otto	48,380	1,412	49,792
Ben Dale	27,662	808	28,470
			<u>78,262</u>

Stuart Otto and Ben Dale served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

**6 Tangible fixed assets**

	Sound and Lighting equipment £	Total 2020 £
Cost [or valuation]		
At 1 September 2019	75,080	75,080
Additions	-	-
At 31 August 2020	<u>75,080</u>	<u>75,080</u>
Accumulated depreciation		
At 1 September 2019	71,053	71,053
Charge for the year	4,027	4,027
At 31 August 2020	<u>75,080</u>	<u>75,080</u>
Net book value		
At 31 August 2020	<u>-</u>	<u>-</u>
At 31 August 2018	<u>4,027</u>	<u>4,027</u>

The church operates, rent free, from premises at 41 and 43 Marlow Road, Maidenhead. These properties are owned by the Baptist Union as custodian trustee. The associated costs and depreciated values are therefore not reflected within these accounts.

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 AUGUST 2020**

**7 Debtors**

	2020	2019
	£	£
<b>Falling due within one year:</b>		
Tax recoverable	6,513	7,270
Prepayments and accrued income		
<b>Total debtors</b>	<u>6,513</u>	<u>7,270</u>

**8 Cash at Bank and in Hand**

	2020	2019
	£	£
Current accounts	55,885	43,550
Deposit accounts	90,136	85,354
Petty cash	-	-
	<u>146,021</u>	<u>128,904</u>

**9 Creditors: liabilities falling due within one year**

	2020	2019
	£	£
Creditors	-	2,396
Accruals	2,760	2,760
Baptist Pension Fund Shortfall (see note 11)		-
Loans	<u>5,400</u>	<u>5,400</u>
	<u>8,160</u>	<u>10,556</u>

**10 Creditors: amounts falling due after more than one year**

	2019	2018
	£	£
Loans	<u>27,558</u>	<u>32,250</u>
	<u>27,558</u>	<u>32,250</u>

The liability for loans referred to above fall due for repayment as follows:

	By	Loans	
		2020	2019
	instalments	£	£
Repayable:			
Within one year	5,400	5,400	5,400
Between one and five years	27,000	27,000	27,000
After five years	<u>558</u>	<u>558</u>	<u>5,250</u>
	<u>32,958</u>	<u>32,958</u>	<u>37,650</u>

In February 2019, the charity borrowed £40,000 from David Easton, Trustee, in order to clear the BU pension deficit liability.

Interest is fixed at 2%, calculated on an annual basis. Monthly repayments are fixed for 12 months, initially at £450 per calendar month

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 AUGUST 2020**

**11 Pension commitments**

**Summary of pension contributions payable for year:**

The charity's pension contributions were as follows

	2020	2019
	£	£
to the Baptist Union defined benefit pension scheme	-	863
to defined contribution pension schemes	4,372	4,290
	<u>4,372</u>	<u>5,153</u>

**12 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Gains and losses 2020 £	Closing balance 2020 £
<i>Designated Funds</i>						
Thirsty People	(213)	-	(55)			(268)
Audio	212	-	(415)			(203)
Gift Day	30,364	(16)	(3,509)			26,839
Knect	(567)	40	-			(527)
New Day	460	(1)	(14)			445
Children's and youth	269	458	(426)			301
Hardship		5,500	-			5,500
Designated Giving	63,950	3,964	-			67,914
	<u>94,475</u>	<u>9,944</u>	<u>(4,418)</u>	-	-	<u>100,001</u>
<i>General Unrestricted Funds</i>	<u>(1,539)</u>	<u>258,286</u>	<u>(250,841)</u>	-		<u>5,907</u>
Total Unrestricted Funds	<u>92,936</u>	<u>268,230</u>	<u>(255,259)</u>	-	-	<u>105,907</u>
<i>Restricted Funds</i>						
Development - interns	1,000	250	(1,650)			(400)
Mission	416	8,357	(5,784)			2,989
Compassion	351	-	-			351
Fabric Fund	(420)	-	(600)			(1,020)
Boiler Fund	1,580	21,815	(20,559)			2,836
Hardship		4,688	(2,388)			2,300
Big Build Fund			(2,460)			(2,460)
Specified giving	1,534	4,310	(3,780)			2,064
	<u>4,461</u>	<u>39,419</u>	<u>(37,221)</u>	-	-	<u>6,660</u>
Aggregate of funds	<u>97,397</u>	<u>307,650</u>	<u>(292,480)</u>	-	-	<u>112,567</u>

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 AUGUST 2020**

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		Restricted funds	2020
	General funds	Designated funds	funds	£
	£	£	£	
Tangible fixed assets				-
Debtors	6,076	437	-	6,513
Cash at bank and in hand	39,797	99,564	6,660	146,021
Creditors falling due within one year	(8,160)			(8,160)
Creditors falling due after one year	(27,558)			(27,558)
	<u>10,155</u>	<u>100,001</u>	<u>6,660</u>	<u>116,816</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2019 £	Incoming resources 2019 £	Outgoing resources 2019 £	Transfers in the year 2019 £	Gains and losses 2019 £	Closing balance 2019 £
<i>Designated Funds</i>						
Thirsty People	(113)	-	(100)			(213)
Audio		212				212
Gift Day	13,105	27,693	(10,434)			30,364
Knect	(182)	816	(1,201)			(567)
New Day	2,841	9,407	(11,788)			460
Children's and youth	1,671	(1,060)	(342)			269
Designated Giving	-	63,950				63,950
	<u>17,322</u>	<u>101,018</u>	<u>(23,865)</u>	<u>-</u>	<u>-</u>	<u>94,475</u>
<i>General Unrestricted Funds</i>	<u>19,561</u>	<u>242,488</u>	<u>(263,588)</u>			<u>(1,539)</u>
Total Unrestricted Funds	<u>36,883</u>	<u>343,506</u>	<u>(287,453)</u>	<u>-</u>	<u>-</u>	<u>92,936</u>
<i>Restricted Funds</i>						
Development - interns	-	1,000				1,000
Mission	-	20,763	(20,347)			416
Compassion	351		-	-		351
Fabric Fund	-	180	(600)			(420)
Boiler Fund		1,708	-128			1,580
Specified giving	3,084	2,957	(4,507)	-		1,534
	<u>3,435</u>	<u>26,608</u>	<u>(25,582)</u>	<u>-</u>	<u>-</u>	<u>4,461</u>
Aggregate of funds	<u>40,318</u>	<u>370,114</u>	<u>(313,035)</u>	<u>-</u>	<u>-</u>	<u>97,397</u>

**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 AUGUST 2020**

**Analysis of net assets by fund**

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			
	General funds £	Designated funds £	Restricted funds £	2019 £
Tangible fixed assets	4,027	-	-	4,027
Debtors	2,838	3,950	482	7,270
Cash at bank and in hand	34,402	90,525	3,978	128,905
Creditors falling due within one year	(10,556)			(10,556)
Defined benefit pension schemes liabilities	(32,250)			(32,250)
	<hr/> (1,539)	<hr/> 94,475	<hr/> 4,460	<hr/> 97,396

Thirsty People	Our coffee morning group
Gift Day	Funds received for any gift days
Knect	Our Youth club
New Day	Our annual youth trip to the Newday festival
Children's and youth	Additional gifts from the congregation to go towards costs of the youth and children's worker
Development - interns	For a few years we had an intern working in the office. Any grants were put in here
Mission	Mission trips to other countries
Compassion	For a while we sponsored a child through Compassion and people gave towards this
Big Build Fund	Our building project in 2013 & related work
Specified giving	Any other gifts to specific causes or projects that don't have their own fund

**13 Transactions with related parties**

During the year the charity:

- a) received donations totalling £61,761 (2019: £69,689) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) No expenses (2019: £nil) were paid to the trustees other than reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee.

**14 Events since the year end**

The charity is yet to fully assess the impact of Covid-19 on it's finances. The trustees anticipate a drop in giving both through lack of Sunday cash offering and through the loss of employment/income from within the congregation. The trustees we will be monitoring income and expenditure and making decisions accordingly.

**15 Members**

Each member of the company commits to contribute if the charity is wound up an amount of £1.



**JUBILEE COMMUNITY CHURCH (MAIDENHEAD)**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 AUGUST 2020**

	Note	<u>Unrestricted funds</u>				<u>Unrestricted funds</u>			
		General	Designated	Restricted	Total	General	Designated	Restricted	Total
		2020	2020	2020	2020	2019	2019	2019	2019
		£	£	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	251,185	9,446	39,419	300,050	239,796	90,654	26,463	356,914
Charitable activities		760	497	-	1,258	1,585	10,152		11,737
Investments		818	-	-	818	536			536
Other income		9,772	-	-	9,772	571	212	144	927
<b>Total income and endowments</b>		<b>262,535</b>	<b>9,944</b>	<b>39,419</b>	<b>311,899</b>	<b>242,488</b>	<b>101,018</b>	<b>26,607</b>	<b>370,114</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	4	250,841	4,418	37,221	292,480	263,588	23,865	25,582	313,035
<b>Total Expenditure</b>		<b>250,841</b>	<b>4,418</b>	<b>37,221</b>	<b>292,480</b>	<b>263,588</b>	<b>23,865</b>	<b>25,582</b>	<b>313,035</b>
<b>Net income/(expenditure)</b>		<b>11,695</b>	<b>5,526</b>	<b>2,199</b>	<b>19,419</b>	<b>(21,100)</b>	<b>77,153</b>	<b>1,025</b>	<b>57,079</b>
<b>Transfers between funds</b>	11	-	-	-	-	-	-	-	-
		11,695	5,526	2,199	19,419	(21,100)	77,153	1,025	57,079
<b>Other recognised gains/(losses):</b>									
Actuarial gains/(losses) on defined benefit pension schemes	0				-				-
<b>Net movement in funds</b>		<b>11,695</b>	<b>5,526</b>	<b>2,199</b>	<b>19,419</b>	<b>(21,100)</b>	<b>77,153</b>	<b>1,025</b>	<b>57,079</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		(1,539)	94,475	4,460	97,396	19,561	17,322	3,435	40,319
<b>Total funds carried forward</b>	12	<b>10,156</b>	<b>100,001</b>	<b>6,659</b>	<b>116,815</b>	<b>(1,539)</b>	<b>94,475</b>	<b>4,460</b>	<b>97,398</b>