

Jubilee Community Church (Maidenhead)

Report and accounts 2020/2021

Year ended 31st August 2021

Stewardship Services
1 Lamb's Passage
London
EC1Y 8AB

Legal and Administrative Details

Year ended 31st August 2021

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 16th August 1872. In March 1938 it adopted a Baptist Union Model Trust Deed and on 9th June 1982 approved a Constitution which was amended on 17th July 1986 and 25th June 2000. In 1992 it affiliated to Newfrontiers a UK registered charity.

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

Registered Company number: 07463831

Registered Charity number: 1140403

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

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

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

Bankers: The Co-operative Bank (Since 5th 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 2020 /2021

The Trustees are pleased to present their report together with the financial statements for the year ended 31st August 2021.

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 worked within the government COVID-19 guidelines. When 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 and we rotate people through the building to aid social distancing. 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 some of the COVID-19 restrictions we were not able to meet this way.

Youthwork

It has continued to be an incredibly challenging time for the youth work at Jubilee, but also one where we have seen God grow and add to both our team of leaders and the youth coming along to Jubilee despite the ongoing pandemic.

With another year of change, uncertainty and an increased challenge to the mental health and unity in the youth work, we've again had to be quick to find ways to keep connection and enthusiasm during a second and third set of lockdowns and restrictions. We've found lessons we learned from the previous year incredibly helpful but also found new challenges coming at us.

In the first term with restrictions slowly being lifted we were able to start meeting face to face again which was a real joy! It was wonderful to see youth coming back and also to welcome new young people up in to the youth work as the year 7's joined us and quickly became part things.

In what became a real mix through the year of both online as well as face to face youth work, we continued to try and strike the balance between wisely following the safety measures and pushing boundaries with creativity,

technology and innovation to meet up as and when we could. We always found the youth more keen to meet in person, albeit with masks, windows open and at a social distance than they were to be online and we as leaders did all we could to make this happen safely as soon as we could.

As we started off again with a new term we mixed larger group gatherings, one on one discipleship and then midweek small groups which were topic-based to begin with but later turned back into age-related life groups towards the end of the year (with lockdowns in between!). We also managed to have a number of fun socials including treasure hunts, a woodland walk punctuated with spiritual reflections and games, a 'mini-Newday' sleepover where we joined the summer camp online and then stayed over in the church. We've been able to bring in guest speakers too, who have made our youth laugh as well as bringing a new and fresh challenge to them.

These sorts of activities felt very important in re-connecting and bringing a fun and light-heartedness back to the youth work after a long time of being restricted and locked down and apart physically. We have tried to have fun 'on purpose' because you can see the toll and the heaviness that this season has had on our youth. This has not always been easy in balancing activities with various restrictions and a minority of our youth have failed to re-engage as we'd like to have seen.

More positively, however, in keeping on going and running what we can when we can we have also seen an increasing number of brand new young people join the youth work at Jubilee. This has been a mixture of friends being invited in as well as youth who have come from other churches where youth work is no longer running. With one of our key principles being to be an open and welcoming church for new people it has been lovely to see our youth welcome new young people and integrate them in to the group; a real highlight!

Our Sunday morning group did not start up again until later in the year as we tried to manage space, social distancing and room use across the church. It was good and challenging for our younger youth to be in the preaches and be connected with the wider church in this way and play their part in serving the whole church as they gave up the space they were previously meeting in. The group started back fully at the end of the year this report is concerned with and we had an increase in numbers as well as new people coming in despite a year without really being able to meet.

As per the report from last year it is important to also acknowledge what was missed during this time. We've continued to support our friends in Moldova at a distance with regular contact, financial gifts and the sending over of good quality clothes and shoes for the poorest families connected to our missionary partners. Yet we have still not managed to go and visit in person and it does not look like a youth trip will be on the cards in the near future. This is a really sad loss as it is a significant time away with the youth who go. We will continue to keep up with our friends on social media and through phone calls and hope for a leaders visit in the next year.

We also missed a second year of our youth summer camp, Newday. It is another opportunity for fun and friendships to develop and youth to go deeper in their walk with God. We trust it will be on next year and that the mini Newday sleepover we did whet the appetite ahead of 2022.

Finally, a huge thank you to those who have prayed, persevered and turned up to serve our youth here at Jubilee over this last year. Once again we could not have done any of it without the team of leaders and supportive parents.

Children's Work on Sunday Mornings

Virtual Sunday School

In September 2020, we were still affected by the global Covid 19 pandemic. We continued Sunday mornings virtually by showing "Virtual Sunday School", a video produced by St Peters Baptist Church, Worcester.

A few of the Children's Leaders topped and tailed these videos with their own short videos and added in a couple of children's worship songs and sometimes an additional memory verse. This was compiled each week in a YouTube Playlist which was then made available on the Jubilee and Jubilee Kids Facebook groups for parents to show at home to their children during the preach on Sunday mornings. The link was available to watch at other times if needed.

This video playlist was produced every week throughout the year, regardless of whether we were also having children meeting on Sunday mornings in the building, so that children at home had some connection and teaching as well.

Jubilee Kids

In September 2020, the government guidance allowed children to meet together again. We began Jubilee Kids from October 2020 to December 2020 until the next lockdown. Jubilee Kids then resumed meeting together again from mid-April 2021 until mid-July 2021.

Of the 86 children aged 0-11 years (up to school year 6), we were not able to make a covid safe creche so that group of 20 did not resume. However, 52 of the 66 children aged 3-11 years were able to attend Jubilee Kids, whose parents were willing and able to bring them in to the building during the pandemic. The government advice was for only 15 children to be present in a group so that worked out at a rota of 1 in 3 Sundays attendance for them. We formed 3 groups of mixed ages 3-11 years old, taking turns to come in the building.

Jubilee Kids was operated with covid safety precautions. The children had crafts, games, teaching illustrations, Bible story video, worship songs (not sung

out loud but actions, mouthing and listening), discussion and prayer and lots of fun.

The challenges were keeping a group of children aged 3-11 years engaged, learning and having fun for some of them from 9:45am to 11:15am, including the proviso that they also need to stay in their seats and not run around and mix. This was particularly challenging for the youngest children, although all children love to run around and play. Parents of 3 year olds were allowed to stay and often were present in the room with their children. Some of the 3 year olds had only been in the Creche before and we saw those children getting to a stage where they were happy to be left without the parent as time went on.

Our greatest challenge was with the older children who had to learn to adapt to having teaching aimed to lower ages than themselves which may have been frustrating for them on occasions. They were, however, patient and mostly dealt with this challenge really well.

It was, however, a reminder that the best way to teach our kids is in the 4 groups for different age ranges that we had before the pandemic and that our intention would be to return to this as soon as possible.

We have though, had a lot of fun over this year and it has been nice that the children were able to get to know other children in our community not their age so there has been a Jubilee family together feel to the experience. And that was a good thing for us during this time.

In the summer, the government relaxed the covid restrictions so from 27th July to the 5th September 2021, all groups (except Creche) were invited in for Jubilee Kids at the same time. Running like a "Great Big Sunday" for all the Summer holidays, the children could sit together without being spaced apart. We had lots of games, worship, prayer and with stories about Jesus themed on "Adventures in Galilee".

Nativity

Due to the pandemic, we were not able to have our usual Nativity Family Service in December 2020. So, we filmed the children (and some of their families) separately to make a Nativity Film which we were then able to livestream on the Sunday before Christmas. As well as celebrating the Nativity story, it was good for the children to be able to see each other and a fair number of adults too in a time when meeting up was very limited. The children loved coming in one family at a time for the dressing up and the filming.

Mid-Week Zoom Calls

From January until April, we ran Zoom calls for the different age ranges so:

Shout (8-11yrs) (every 2 weeks),
Twist (5-8yrs) (every 3-4 weeks)

Smarties (3-5yrs with parents) (every 3-4 weeks)

This included fun, games, a Bible story, reflection and prayer and was well received by a good number of children who joined in with all 3 groups.

The Duggie Dug Dug Easter Circus Special

On Good Friday 2021, Jubilee hosted a Zoom call for all our children and families with fun and games, worship songs, prayer and a special Doug Horley Easter message. It was well attended and was good for connecting the children and families with each other during the lockdown.

Families in Outback Hall

Because of the covid restrictions, it was not possible for us to run a Creche for the 20 or so under 3's. So, in April 21, we made the Outback Hall a dedicated area on Sunday mornings for families with under 3's to use if they want to meet and where parents can bring their own toys, books and blanket/mat for the hard floor (they were not required to though, still able to go in the Main Hall with children if they prefer.)

We believed that this helped the youngest children to become accustomed to coming back to the Jubilee buildings and enjoy being with other church families. Families were able to share the Sunday morning experience together and this room provision helped parents who were bringing older children to Jubilee Kids.

Shout Party

In August 2021, we held a party for the older group, Shout, aged 8-11 yrs. Many of the group leaders attended and the kids really enjoyed a treasure hunt, lots of fun and games and a BBQ outside.

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. 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 paused a number of our usual training events during COVID-19 restrictions but plan to start them up again in this coming year if at all possible. We didn't continue with them via Zoom 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, (CAP), 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.

Dot to Dot

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 and have met whenever possible within Government guidelines. Our Dot to Dot FaceBook Page posts regularly to help parents in this time and maintain friendships. Many walks and playdates take place outside the church buildings.

Christian Schools Support Worker

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

Foodshare

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 been serving clients whenever possible within Government guidelines. 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

This is a ministry where we as a Church serve free tea and coffee to the public walking past our buildings. 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 have done Coffee on the Street whenever we have been allowed to within Government guidelines.

International Mission

Covid 19 travel restrictions have curtailed any mission trips to our partners overseas.

Sierra Leone

After a longer than planned visit to the UK due to COVID restrictions, Liz and Barney Goodall returned to Sierra Leone to take up new positions with the Freedom from Fistula Foundation. Liz has been appointed to the position of Clinical Director at the Aberdeen Women's Centre in Freetown with responsibility for all clinical areas including; fistula care, maternity, paediatrics, sexual and gender-based violence and family planning. Barney is continuing to manage remotely the Madagascar Clinic where they both worked previously and has taken on an additional new role of Projects Director, Africa. Their sons, Noah and Judah, have loved their new school in Freetown and the academic year in Freetown is the same as the UK.

India and Nepal

Through our affiliation to the Advance Movement, part of Newfrontiers, we were asked to support financially a number of Churches in India and Nepal. These had been hit particularly badly by Covid 19 and one of their main supporters in Germany was no longer able to assist them. A number of our Elders had met the leaders of these Churches at Advance Conferences and heard the testimony of the work they are doing and the difficulties that they face daily.

Operation Christmas Child

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 100 shoe boxes were sent in 2020.

Moldova

We continue to support a missionary family in Chisinau, the Moldovan capital, although we have still been unable to visit them due to COVID-19 restrictions on travel. This has been a heartfelt loss as our one of our key values in mission is relationship. We have worked hard to keep in regular communication with the Trandafir family through phone calls and emails which has been an encouragement.

A particular highlight in our support for them this year was with Jubilee giving a 'Father's Day' donation to the family (what we would normally spend on Father's Day in house we decided to give to mission). This gift was multiplied many times over through the congregation here at Jubilee and we were able to send out a gift of £3000. This was used to fund a series of holiday clubs and camps for children in some of the poorest villages around the capital. Our mission partners ran camps for children who had never had a holiday before and some who had never even left their village. The Gospel was shared and as a result a number of youth and children have now started to attend the local church in the village.

We have also continued to send out footwear and good quality second-hand clothes for the Trandafir's to distribute to those most in need. We look forward to going out to visit them as soon as we are able to in the year ahead. See youth work update 'missed events' for more details.

Education

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

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, trustees, Life Group leaders 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, they 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.

Because of the pandemic, we had no in-house Safeguarding training from Sep 20 to Aug 21. Our children's work was reduced during this year and run by a small core team of people who were already safeguarding trained.

During this year, the Baptist Union organised online training only. Our member of staff was part of the Baptist Union team that delivered this training however we did not feel it necessary to train any of our own Jubilee people with this during the time as we had no new children's leaders and the cover lasted only 2 years instead of the usual 4 years.

The safeguarding team met through the year to discuss open cases, review training and latest advice and any significant details were 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.

Our income during this last 12 months totalled £351,805 (up from £311,899 the year before) including a one off gift day request for urgent building related works, including the re-tiling, installing roof windows to improve ventilation as well as insulation of our church roof to improve the energy efficiency of the building. Our Expenditure totalled £249,119 (down from £292,480 the year before) as there were reduced operational costs, including a reduced head count whilst we looked to replace a previous Children's Worker. In additional Events, Building and Sunday Service costs were all reduced due to restrictions imposed by central government that we complied with.

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 3 months' worth of essential operating expenditure in cash from the church's unrestricted funds. This target currently equates to approximately £60,000.

This target has now been reached due to reduced expenditure and stable giving throughout the last financial year and it is envisaged that we will maintain this fund at this target amount during the coming financial year. 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 by

Stuart Otto
Lead Elder on behalf of the trustees

Date: 3 May 2022

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 2021 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

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 11 May 2022

JUBILEE COMMUNITY CHURCH (MAIDENHEAD)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	338,756	12,476	351,232	300,050
Charitable activities		117	-	117	1,258
Investments		456	-	456	818
Other income		-	-	-	9,772
Total income and endowments		339,329	12,476	351,805	311,899
EXPENDITURE ON:					
Charitable activities	4	235,538	13,580	249,119	292,480
Total expenditure		235,538	13,580	249,119	292,480
Net income/(expenditure)		103,791	(1,105)	102,686	19,419
Transfers between funds	12	5	(5)	0	-
Net movement in funds		103,796	(1,110)	102,686	19,419
Reconciliation of funds:					
Total funds brought forward		110,156	6,660	116,816	97,397
Total funds carried forward	12	213,952	5,550	219,502	116,816

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 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS					
Tangible assets	6	9,346	-	9,346	-
		9,346	-	9,346	-
CURRENT ASSETS					
Debtors	7	3,609	-	3,609	6,513
Cash at bank and in hand	8	236,411	5,550	241,961	146,021
		240,020	5,550	245,570	152,534
CREDITORS: Amounts falling due within one year	9	12,642	-	12,642	8,160
Net current assets / (liabilities)		227,378	5,550	232,928	144,374
CREDITORS: Amounts falling due after more than one year	10	22,772		22,772	27,558
TOTAL NET ASSETS		213,952	5,550	219,502	116,816
FUND BALANCES	12				
Unrestricted Funds					
General funds		81,839	-	81,839	10,155
Designated funds		132,113	-	132,113	100,001
		213,952	-	213,952	110,156
Restricted Funds		-	5,550	5,550	6,660
		213,952	5,550	219,502	116,816

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2021 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 and were signed on its behalf by:

Stuart Otto

Date: 3 May 2022

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 2021

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.

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 includes:

- i) 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 2021

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 £2,500 and the item is expected to benefit the charity over more than 3 years. 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

	2021	2020
	£	£
Regular giving	211,551	200,343
Government Grants (Job Retention Scheme)		4,249
Other gifts and offerings	79,134	44,367
Income tax recoverable	60,547	51,092
	<u>351,232</u>	<u>300,050</u>

JUBILEE COMMUNITY CHURCH (MAIDENHEAD)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2021

4 Charitable expenditure

	2021 £	2020 £
a Costs incurred directly on specific activities		
Salaries , NI and pensions	157,697	171,091
Training & development	1,834	1,751
Mission trips	-	5,784
Evangelism, youth and children's work	4,477	5,891
Insurance	4,205	4,152
Pastoral & leaders expenses	4,670	4,930
Worship & music	1,383	1,899
Equipment	2,742	5,663
Refreshments	71	889
Publicity & advertising	1,398	1,621
Visiting speakers	245	410
Depreciation	1,428	4,028
Grants payable Note 3c	35,007	32,317
	<u>215,157</u>	<u>240,425</u>
b Costs incurred on support & administration		
Governance costs		
Independent examiner's fee	2,760	2,760
Other	160	-
	<u>2,920</u>	<u>2,760</u>
Building Project	6,776	6,801
Utilities	5,149	7,820
Repairs & maintenance	13,092	28,822
Postage, stationery & office costs	3,518	3,802
Cleaning	1,892	3,737
Bank charges and loan interest	614	708
Other Sundry expenses	-	(2,396)
	<u>33,962</u>	<u>52,054</u>
Total expenditure	<u>249,119</u>	<u>292,480</u>

The fee payable to the independent examiner for preparing and examining the accounts was £2,880 (2020: £2,760); in addition the charity paid £150 (2020: £150) to Stewardship for consultancy services.

d Grants payable

	Institutions £	Individuals £	2021 £
Grants for UK and overseas mission	18,161	8,962	27,122
Grants for the relief of poverty	40	7,845	7,885
Grants for education	-	-	-
	<u>18,201</u>	<u>16,807</u>	<u>35,007</u>

The charity's principal grants to institutions comprised:

	2021 £	2020 £
New Frontiers / Advance	11,600	11,600
Scripture Union	2,400	2,400
Baptist Union	1,644	1,686
Mercy Ships	-	-
Nigeria Gifts	1,379	-
Tribe of Benjamin Fund	-	-
St Marys re Project Connect	-	-
Grants to institutions for less than £1,000 each	1,178	888
	<u>18,201</u>	<u>16,574</u>

JUBILEE COMMUNITY CHURCH (MAIDENHEAD)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2021

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

	2021	2020
	£	£
Gross wages and salaries	145,198	156,063
Social security	8,479	11,255
Pension costs	4,020	4,372
	<u>157,697</u>	<u>171,690</u>

The average monthly number of employees during the year was 5 (2020: 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 Trustees for the year were as follows:

	Wages & salaries	Employer pension contributions	2021 £
Trustees:			
Stuart Otto	48,497	1,455	49,952
Ben Dale	30,502	915	<u>31,417</u>
			<u>81,369</u>

The following amounts were payable in the previous year:

	Wages & salaries	Employer pension contributions	2020 £
Trustees:			
Stuart Otto	48,497	1,454	49,951
Ben Dale	27,728	832	<u>28,560</u>
			<u>78,511</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 £	Fixtures and Fittings £	Total 2021 £
Cost			
At 1 September 2020	75,080	-	75,080
Additions	6,374	4,400	10,774
At 31 August 2021	<u>81,454</u>	<u>4,400</u>	<u>85,854</u>
Accumulated depreciation			
At 1 September 2020	75,080	-	75,080
Charge for the year	1,428	-	1,428
At 31 August 2021	<u>76,508</u>	<u>-</u>	<u>76,508</u>
Net book value			
At 31 August 2021	<u>4,946</u>	<u>4,400</u>	<u>9,346</u>
At 31 August 2020	<u>-</u>	<u>-</u>	<u>-</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 2021

7 Debtors

	2021 £	2020 £
Falling due within one year:		
Tax recoverable	3,459	6,513
Prepayments and accrued income	150	-
Total debtors	<u>3,609</u>	<u>6,513</u>

8 Cash at Bank and in Hand

	2021 £	2020 £
Current accounts	150,071	55,885
Deposit accounts	91,890	90,136
Petty cash	-	-
	<u>241,961</u>	<u>146,021</u>

9 Creditors: liabilities falling due within one year

	2021 £	2020 £
Taxation and Social Security	4,362	-
Accruals	2,880	2,760
Loans	5,400	5,400
	<u>12,642</u>	<u>8,160</u>

10 Creditors: amounts falling due after more than one year

	2021 £	2020 £
Loans	22,772	27,558
	<u>22,772</u>	<u>27,558</u>

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

	Loans	
	2021 £	2020 £
Repayable:		
Within one year	5,400	5,400
Between one and five years	22,772	27,000
After five years	-	558
	<u>28,172</u>	<u>32,958</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. In September 2021, £15,000 was repaid as a lump sum.

JUBILEE COMMUNITY CHURCH (MAIDENHEAD)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2021

11 Pension commitments

Summary of pension contributions payable for year:

The charity's pension contributions were as follows

	2021 £	2020 £
to defined contribution pension schemes	4,020	4,372
	<u>4,020</u>	<u>4,372</u>

12 Funds

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

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
<i>Designated Funds</i>						
Thirsty People	(268)		-	268		-
Audio	(203)	250	(2,672)	2,672		48
Gift Days	26,839	68,720	(9,927)	(23,676)		61,957
Knect	(527)		-	567		40
New Day	445		-	356		801
Children's and youth	301		(68)	23		256
Hardship	5,500			-		5,500
Designated Giving	67,914	3,250	-	(7,652)		63,512
	100,001	72,220	(12,667)	(27,441)	-	132,113
<i>General Unrestricted Funds</i>	10,155	267,109	(222,871)	27,446		81,839
Total Unrestricted Funds	<u>110,156</u>	<u>339,329</u>	<u>(235,539)</u>	<u>5</u>	<u>-</u>	<u>213,952</u>
<i>Restricted Funds</i>						
Development - interns	(400)		(150)	550		-
Mission	2,989			(920)		2,069
Compassion	351			(351)		-
Fabric Fund	(1,020)			1,020		-
Boiler Fund	2,836		(70)	(2,765)		1
Hardship	2,300	6,162	(5,420)	-		3,041
Big Build Fund	(2,460)			2,460		-
Specified giving	2,064	6,314	(7,940)	-		438
	6,660	12,476	(13,580)	(5)	-	5,550
Aggregate of funds	<u>116,816</u>	<u>351,805</u>	<u>(249,119)</u>	<u>0</u>	<u>-</u>	<u>219,502</u>

JUBILEE COMMUNITY CHURCH (MAIDENHEAD)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2021

The transfers referred to above were made for the following reasons:

- a) Transfers from general funds to cover deficits in designated and restricted funds
- b) Transfers between general and designated funds as agreed by Trustees
- c) Transfers between general and restricted funds to correct historic differences.

Analysis of net assets by fund

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

	<u>Unrestricted Funds</u>			
	General funds	Designated funds	Restricted funds	2021
	£	£	£	£
Tangible fixed assets	9,346	-	-	9,346
Debtors	3,609	-	-	3,609
Cash at bank and in hand	104,298	132,113	5,550	241,961
Creditors falling due within one year	(12,642)	-	-	(12,642)
Creditors falling due after one year	(22,772)	-	-	(22,772)
	<u>81,839</u>	<u>132,113</u>	<u>5,550</u>	<u>219,502</u>

In the previous 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>-</u>	<u>-</u>	<u>100,001</u>
<i>General Unrestricted Funds</i>	<u>(1,539)</u>	<u>262,535</u>	<u>(250,841)</u>			<u>10,155</u>
Total Unrestricted Funds	<u>92,936</u>	<u>272,479</u>	<u>(255,259)</u>	<u>-</u>	<u>-</u>	<u>110,156</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>-</u>	<u>-</u>	<u>6,660</u>
Aggregate of funds	<u>97,397</u>	<u>311,899</u>	<u>(292,480)</u>	<u>-</u>	<u>-</u>	<u>116,816</u>

JUBILEE COMMUNITY CHURCH (MAIDENHEAD)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2021

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 £	2020 £
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>

Designated Funds

Thirsty People	Funds associated with our coffee morning group.
Audio	Funds set aside for buying/repairing Audio Visual equipment.
Gift Day	Funds received for any gift days which the Trustees designate for specific purposes.
Knect	Funds for our Youth club.
New Day	Funds for our annual youth trip to the Newday festival.
Children's and youth	Funds for children's and youth work including Dot to Dot toddler group funds.
Hardship	Funds designated for use to relieve Hardship.
Designated Giving	Funds set aside by the Trustees but without a specific designation.

Restricted Funds

Development - interns	Grants for interns working in the office.
Mission	Mission trips to other countries.
Compassion	Funds received for sponsorship of a child through Compassion.
Big Build Fund	Funds related to 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:

- received donations totalling £76,105 (2020: £61,761) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- No expenses (2020: £nil) were paid to the trustees other than reimbursements for expenses incurred when acting as agent for

Except as disclosed in note 5 'Analysis of staff costs', there have been no other transactions with related parties during the year.

14 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 2021

Note	Unrestricted funds				Unrestricted funds			
	General 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £	General 2020 £	Designated 2020 £	Restricted 2020 £	Total 2020 £
INCOME AND ENDOWMENTS FROM:								
Donations and legacies	266,536	72,220	12,476	351,232	251,185	9,446	39,419	300,050
Charitable activities	117	-	-	117	760	497	-	1,258
Investments	456	-	-	456	818	-	-	818
Other income	-	-	-	-	9,772	-	-	9,772
Total income and endowments	267,109	72,220	12,476	351,805	262,535	9,944	39,419	311,899
EXPENDITURE ON:								
Charitable activities:	222,871	12,667	13,580	249,119	250,841	4,418	37,221	292,480
Total Expenditure	222,871	12,667	13,580	249,119	250,841	4,418	37,221	292,480
Net income/(expenditure)	44,238	59,553	(1,105)	102,686	11,694	5,526	2,199	19,419
Transfers between funds	27,446	(27,441)	(5)	0	-	-	-	-
Net movement in funds	71,684	32,112	(1,110)	102,686	11,694	5,526	2,199	19,419
Reconciliation of funds:								
Total funds brought forward	10,155	100,001	6,660	116,816	(1,539)	94,475	4,461	97,397
Total funds carried forward	81,839	132,113	5,550	219,502	10,155	100,001	6,660	116,816