

Church of Impact

England & Wales · Charity number 1143124

Details

Other names GREENBANK COMMUNITY CHURCH

Status Registered

Legal form Charitable company

Company number [07666917](#)

Registered 2011-07-27

Register [View on the Charity Commission register](#)

Contact

Address Church of Impact
Greenbank Road
Liskeard
PL14 3DP

Phone 01579347794

Email office@churchofimpact.co.uk

Website www.churchofimpact.com

Activities

Objects: THE OBJECTS OF THE CHURCH ARE FOR THE BENEFIT OF THE PUBLIC:(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME MAY THINK FIT;(B) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME THINK FIT; AND(C) TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME MAY THINK FIT

Activities: A Pentecostal Church in fellowship with Assemblies of God GB & NI which promotes the advancement of the Christian faith. Providing Regular services of Christian worship, pastoral support and study groups. Serving the community by operating a Domiciliary Care Agency (Greenbank Care) and day-care services for adults with learning difficulties (IMPACT). Supporting missionaries at home and overseas

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£485,636	£458,842	-	-
2023-12-31	£509,873	£487,785	£369,022	20
2022-12-31	£472,379	£499,428	-	-
2021-12-31	£455,377	£475,566	-	-
2020-12-31	£452,469	£397,897	-	-

Trustees

Name	Role	Appointed
Stephen John Cassidy	Chair	2022-12-06
David Berry		2017-10-30
David Shepherd		2022-12-06
Susan Gale		2019-01-31

Church of Impact

England & Wales - Charity number 1143124

Accounts

CHURCH OF IMPACT LIMITED
(A company limited by guarantee)

Report and Financial Statements
Year Ended 31st December 2024

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CHURCH OF IMPACT LIMITED

Legal & Administrative Information

Charity Name: Church Of Impact Limited
Registered Charity Number: 1143124
Company Number: 7666917
Financial Year beginning: 1st January 2024
Financial Year ending: 31st December 2024
Charity's Principle Address: Greenbank Road, Liskeard, Cornwall. PL14 3DP

Officers of the Charity during the year

Stephen Cassidy	Pastor, Director
David Shepherd	Company Secretary
Susan Gale	Director
David Berry	Director

CHURCH OF IMPACT LIMITED

Church Advisors

Bankers Barclays Bank Plc.,
140-146 Armada Way,
Plymouth
PL1 1LA

Accountants Dawe Hawken & Dodd,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ

Church Of Impact Limited

Our Aims and Objectives

Purposes and aims

Our charity's purposes as set out in the objects contained in the company's articles of association are for the benefit of the public:

To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the directors may from time to time think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the directors may from time to time think fit.

To advance education in such ways and in such parts of the United Kingdom or the world as the directors may from time to time think fit.

Ensuring our work delivers our aims

Our Annual Review looks at our achievements and the outcomes of our work in the previous 12 months. The review looks at each key activity and the benefits they have brought to those groups of people they were set up to help. This helps us to ensure our aim, objectives and activities remain focused on our purposes as stated above. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Our Activities

Church Activities

The church has continued to grow in love and unity.

With time devoted to prayer, fasting and to the word - the church family is stronger and growing in number. The growth is steady but the emphasis here is strength and family. We have seen many facets of the Christian faith in servanthood, assisting others in financial need, healing and love.

The church meets regularly every Sunday for worship, Wednesday evening mid-week service, and Friday morning prayer and fasting.

In addition, the Worship Team meet every Friday for practice.

Church Of Impact Limited

Church Of Impact Limited End of Year Report 2024

Greenbank Care

Greenbank Care, the Church's domiciliary care agency, was successfully sold on June 29th 2024. Enabling the smooth transition of care for clients, some of whom we had looked after for many years, and the continuation of employment to the wonderful staff.

Impact (Imagine Making People's Attitudes Change Today)

Impact was launched in 2013 as a project providing Day-Care services, working with adults with learning difficulties. This ministry has grown to support approximately 20 adults from Monday to Friday with a range of activities allowing them to develop skills and access to the community that they would not otherwise experience.

Church Of Impact Limited

Support to Missions

We have maintained regular financial support for Christian missionaries both at home and abroad. Our financial statement specifies our church's commitment to this aspect of Christian service. We continue to give regularly to the following ministries:

- World of Worth – supporting children and Bible college students in India.
- Compassion - sponsoring children in Uganda through to adulthood.
- Colombia, International Church support.
- Open Doors - Serving Persecuted Christians Worldwide
- Christian Institute

Church of Impact Limited

Financial Review

Funding

Principle funding sources for the charity are:

Church; offerings, donations, legacies and grant funding

Greenbank Care (for part of the year only); Cornwall Council and private client fees, grant funding and

Impact; Grant funding, fees and donations.

Reserves Policy

The Trustees have examined the charity's requirements for reserves as against the main financial risks and have established a policy by which the unrestricted and designated funds not committed or invested in tangible fixed assets should be between 3 and 6 months of expenditure.

At 31 December 2024 the net current assets in the unrestricted and designated funds just under 2 months of normal expenditure.

Future Plans

With the assurity of increased growth and church numbers, thought and prayer is now being given to further services and Bible teaching classes to prepare the church.

Church Of Impact Limited

Structure, Governance and Management

Governing Document

Church of Impact Limited (formerly Greenbank Community Church) is a company limited by guarantee, incorporated on 13th June 2011 and registered as a charity on 27th July 2011. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

In addition to the Articles of Association the directors have adopted a Church Management Document that should be read in conjunction with the Articles. The Church Management Document is subsidiary to the Articles of Association and all terms used in the Church Management Document shall have the meaning attributed to them in the Articles.

Appointment of Directors

The directors of the company are also charity trustees for the purposes of charity law. Under the Church Management Document all directors are members of the charity's management committee known as the Church Council.

Under the Articles of Association the directors shall comprise the Senior Minister of the church together with such persons as the Senior Minister shall nominate and the directors may from time to time appoint. Directors are not required to retire by rotation.

Terms for the resignation, disqualification or removal of directors are as required by the appropriate sections of the Articles of Association.

Details of persons serving as directors and members of the Church Council are as shown on the Legal and Administrative section on page 1 of this report.

Organisational Structure

The ministry and work of Church of Impact Limited is overseen by the Church Council that meets on a regular basis and at least 6 times each year. The responsibilities of individual directors are as delegated by the Senior Minister and Senior Leader, who is also the Chairman of the Church Council. The Senior Leader has overall responsibility for ensuring the charity delivers services and public benefit in accordance with its aims and objectives as laid out in the Articles of Association.

Church Of Impact Limited is in fellowship with the national charity Assemblies of God in Great Britain which functions through its General Conference and Regional Councils. A representative/delegate is appointed to represent and vote on behalf of the church at such meetings.

Responsibilities of Directors

Company law requires the directors to prepare financial statements for each financial year that give a true and fair view of the companies affairs as at the balance sheet date. The financial statements should include details of the charity's income, expenditure and application of resources for the financial year.

In preparing the financial statements the directors have:

- a) Selected suitable accounting policies and applied them consistently.
- b) Made judgements and estimates that are reasonable and prudent.
- c) Prepared the financial statements on a going concern basis.

Church Of Impact Limited

Responsibilities of Directors (continued)

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

In accordance with company law the directors certify that:

So far as we are aware, there is no relevant financial information that has not been provided to the company's accountants in order for them to undertake their independent examination of the financial statements.

As directors of the company we have taken all of the steps that we ought to have taken in order to make ourselves aware of all relevant financial information and to establish that the charity's accountants are supplied with that information.

Independent Examiners

The directors agreed to re-appoint Messrs. Dawe Hawken & Dodd as the company's accountants and independent examiners for the year ending 31st December 2024 and Messrs Dawe Hawken & Dodd have expressed their willingness to continue in that capacity.

Statement

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and in accordance with the special provisions of the Companies Act 2006 relating to small entities.

Approved by the Directors and signed on their behalf by:

David Berry (Director)

Dated :

12/9/25



Independent Examiner's Report
to the Directors of Church of Impact
on the Accounts for the year ended 31st December, 2024

I report on the accounts for the year ended 31st December, 2024 which are set out on pages 10 to 17.

Respective Responsibilities of the Directors and Independent Examiner

The charity's directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the Accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to our attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s. 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Farr FCCA
Dawe, Hawken & Dodd,
Chartered Certified Accountants,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ



Dated: 22nd July, 2025

Church Of Impact Limited

Statement of Financial Activities

Year Ended 31st December 2024

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOMING RESOURCES						
Voluntary income	2a	66,749			66,749	86,240
Income from ministries and fundraising	2b				0	0
Income from charitable activities	2c		331,888		331,888	420,185
Other incoming resources	2d	2,544			2,544	3,448
Investment income	2e	60			60	0
Proceeds of sale of Greenbank Care			84,395		84,395	0
		£69,353	£416,283	£0	£485,636	£509,873
RESOURCES USED						
Outward giving	3a	9,953			9,953	10,944
Church activities	3b	757			757	132
Charitable & ancillary trading	3c		313,690		313,690	372,068
Management and administration	3d	125,567			125,567	96,620
Depreciation	3e	3,115	5,760		8,875	8,021
		£139,392	£319,450	£0	£458,842	£487,785
NET INCOMING / (OUTGOING) RESOURCES		(70,039)	96,833	0	26,794	22,088
GROSS TRANSFERS BETWEEN FUNDS		108,395	(108,395)	0	0	0
NET MOVEMENT IN FUNDS		£38,356	(£11,562)	£0	£26,794	22,088
Brought forward 1st January 2024		269,798	99,005	219	369,022	£346,934
BALANCES AT 31st DECEMBER 2024		£308,154	£87,443	£219	£395,816	£369,022

Church Of Impact Limited

Balance Sheet

As at 31st December 2024

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024 £	Total 2023 £
FIXED ASSETS						
Tangible fixed assets	4a	329,650	8,533		338,183	324,041
Investment assets	4b					
		£329,650	£8,533	£0	£338,183	£324,041
CURRENT ASSETS						
Debtors & prepayments	5a	4,492	74,104		78,596	31,818
Cash at bank and in hand		14,914	10,111	219	25,244	62,996
		£19,406	£84,215	£219	£103,840	£94,814
CURRENT LIABILITIES						
Amounts falling due within one year	6a	3,616	5,305		8,921	9,808
NET CURRENT ASSETS		£15,790	£78,910	£219	£94,919	£85,006
TOTAL ASSETS LESS CURRENT LIABILITIES		345,440	87,443	219	433,102	409,047
CREDITORS: Amounts falling due after more than one year	6b	37,286			37,286	40,025
NET ASSETS		£308,154	£87,443	£219	£395,816	£369,022
FUNDS						
Opening balances		269,798	99,005	219	369,022	346,934
Surplus/(Deficit)		38,356	(11,562)	0	26,794	22,088
		£308,154	£87,443	£219	£395,816	£369,022

For the year ending 31/12/2024 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in accordance with Section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies 'regime'.

Approved by the Church Council Meeting held on 17 July 2025

and signed on its behalf by:



S Cassidy

Director

Church Of Impact Limited
Notes to the Financial Statements
Year Ended 31st December 2024

1 ACCOUNTING POLICIES

Basis of accounting

The Financial Statements have been prepared in accordance with applicable accounting standards and the Charities Statement of Recommended Practice (SORP) 2005. They have also been prepared under the historical cost convention, including the value shown for the freehold land and buildings owned by Church of Impact Limited. The accounts include all transactions, assets and liabilities for which the directors are responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Changes to previous accounts

No changes have been made to accounts for previous years.

Incoming Resources

Voluntary income and capital sources

Tithes and Offerings are recognised when received by or on behalf of the Church.

Special offerings are recognised when received by and on behalf of the Church.

Incoming resources from tax reclaims are included on the SOFA at the same time as the gift to which they relate.

Other ordinary income

Sundry receipts of income are accounted for when received.

Income from investments

Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Outward Giving

These are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Church Council.

Activities directly relating to the work of the church

These are accounted for when actually paid out.

Church of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2024

2 INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	
				2024 £	2023 £
2a Voluntary income					
Tithes, offerings and donations	62,053			62,053	76,275
Tax refunds	4,696			4,696	9,965
	<u>£66,749</u>	<u>£0</u>		<u>66,749</u>	<u>£86,240</u>
2b Income from ministries & fundraising					
Saltash Church					
Youth and children's ministry					
					<u>£0</u>
2c Income from charitable activities					
Greenbank Care		102,427		102,427	262,688
Impact		229,461		229,461	157,497
	<u>£0</u>	<u>£331,888</u>	<u>£0</u>	<u>£331,888</u>	<u>£420,185</u>
2d Other incoming resources					
Income from fees etc.					
Grants received (incl Furlough)					
Sundry income	2,544			2,544	3,448
	<u>£2,544</u>			<u>£2,544</u>	<u>£3,448</u>
2e Income from investments					
Bank interest received	60			60	0
Dividends received					
	<u>60</u>	<u>0</u>	<u>0</u>	<u>60</u>	<u>0</u>
2f Sale of Greenbank Care					
		84,395		84,395	0
TOTAL INCOMING RESOURCES	<u>£69,353</u>	<u>£416,283</u>	<u>£0</u>	<u>£485,636</u>	<u>£509,873</u>

Church Of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2024

3 RESOURCES USED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
3a Outward Giving					
Tithes and offerings	4,940			4,940	3,975
Gifts to missionaries & visiting ministers				0	550
Mission, Pastoral Care, Outreach & Hospitality	5,013			5,013	6,419
	£9,953			£9,953	£10,944
3b Church Activities					
Youth & children's ministry	757			757	132
	£757			£757	£132
3c Charitable and Ancillary Trading					
Greenbank Care and Impact					
Wages & Salaries		280,852		280,852	333,362
Administration		1,598		1,598	4,993
Insurance		1,262		1,262	1,584
Training		310		310	918
Mileage Costs		7,770		7,770	12,750
Sundries		9,979		9,979	4,625
Minibus		11,048		11,048	10,490
Fees & Subscriptions		871		871	2,906
Bad Debts		0		0	440
		£313,690		£313,690	£372,068
3d Management & Administration					
Electricity & Gas	4,046			4,046	3,961
Water charges	733			733	631
Telephone & internet	926			926	2,545
Recycling & waste disposal	2,546			2,546	1,772
Consumables	0			0	45
Office & administration	2,221			2,221	303
Insurance	1,829			1,829	1,805
Fees, Subscriptions & Givernance	5,509			5,509	3,961
Conferences & training	5,033			5,033	3,379
G.C.C. Salaries, PAYE & pensions	63,460			63,460	60,251
Property maintenance	29,024			29,024	10,099
Equipment maintenance	2,282			2,282	797
Loan interest	2,851			2,851	3,245
Marketing incl re-branding	0			0	890
Sundry expenses	5,107			5,107	2,936
	£125,567	£0	£0	£125,567	£96,620
3e Fixed Asset Depreciation					
Loss/(profit) on disposal	95			95	-
Equipment	3,020	5,760		8,780	8,021
	£3,115	£5,760	£0	£8,875	£8,021
TOTAL RESOURCES EXPENDED	£139,392	£319,450	£0	£458,842	£487,785

Church Of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2024

4 FIXED ASSETS USED BY THE CHURCH

4a Tangible Fixed Assets

	Vehicle £	Land and Buildings £	Equipment £	Total £
Cost				
At 1st January 2024	28,799	303,478	38,140	370,417
Additions		10,754	12,263	23,017
Disposals			637	637
At 31st December 2024	<u>28,799</u>	<u>314,232</u>	<u>49,766</u>	<u>392,797</u>
Depreciation				
At 1st January 2024	17,280		29,096	46,376
Charge for the Year	5,760		3,020	8,780
Relating to Disposals			542	542
At 31st December 2024	<u>23,040</u>	<u>0</u>	<u>31,574</u>	<u>54,614</u>
Net book value				
At 31st December 2023	<u>£11,519</u>	<u>£303,478</u>	<u>£9,044</u>	<u>£324,041</u>
At 31st December 2024	<u>£5,759</u>	<u>£314,232</u>	<u>£18,192</u>	<u>£338,183</u>

The Freehold Land and Buildings brought forward comprise of the Greenbank Community Church building in Greenbank Road. The values calculated from the original costs plus all expenditure incurred to renovate both the interior and exterior of the building. Additional capital expenditure is shown when it is incurred, and general repairs and maintenance costs are shown as revenue expenditure in the income and expenditure account.

5 Current Assets

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	
				2024	2023
5a Debtors & prepayments					
Other Taxation & Social Security	4,492			4,492	0
Sale of Greenbank Care		57,000		57,000	0
Impact		17,104		17,104	31,818
	<u>£4,492</u>	<u>£74,104</u>	<u>£0</u>	<u>£78,596</u>	<u>£31,818</u>

Church Of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2024

6a CREDITORS due within one year

	Unrestricted	Designated	Restricted	Total Funds	
	Funds	Funds	Funds	2024	2023
Bank Loan due in 1 year	2,180			2,180	1,800
Creditors	678	4,585		5,263	0
Accruals	758	720		1,478	1,180
Other Taxation & Social Secur				0	6,828
	£3,616	£5,305	£0	£8,921	£9,808

6b CREDITORS due after more than one year

Bank loan due in more than 1 year	£37,286	£37,286	£40,025
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7 STAFF COSTS

Staff Costs during the year was as follows.

	2024	2023
Gross Pay	325,392	375,545
Employers NI	18,920	20,454
	£344,312	£395,999
Average number of employees during the year	15	20

The following Trustees were employed by the Charity during the year:

Stephen Cassidy	Senior Pastor
David Berry	Trustee

8 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

The amount of payment or reimbursement of out of pocket expenses made to trustees and persons connected to the trustees during the year was as follows.

Name of Trustee or related party	Relationship to Charity	Description of the transaction	Amount
Sarah Berry	Wife of Charity Trustee	Manager's Salary	£33,052
Stephen Cassidy	Charity Trustee	Senior Pastor's Salary	£25,633
David Berry	Charity Trustee	Salary	£15,457
Liliana Cassidy	Wife of Charity Trustee	Salary	£25,633
E A Berry	Child of Trustee	Salary	£15,219
N Berry	Child of Trustee	Building Works	£7,581

9 ACCOUNTANCY FEES

Professional fees in respect of Independent Examination of the Financial Statements.

2024	2023
£1,440	£1,260

Church of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2024

10 FUND DETAILS

10a Unrestricted Funds

Unrestricted funds are not subject to any restrictions in regard their use and are available for application on the general purposes of the Church Council.

10b Designated Funds

Designated funds represent those parts of unrestricted funds that the Church Council have designated for a specific purpose.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Impact Fund	Funding Impact	Ancillary trading	87,443
Minibus Fund	Provision of minibus	Grants & Donations	0
			<u>£87,443</u>

10c Restricted Funds

Restricted funds represent monies given for a specific purpose, and may only be used for that purpose. These funds are not available to the Church Council for use towards the general running of the church. The various restricted funds and the balances held at 31 December 2024 are as follows.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Lyte Fund	Youth Work	Grant	219
			<u>£219</u>

Endowment Funds

10d There are no endowment funds held at present.

Movement of major funds

10d	<u>Name of Fund</u>	<u>Brought Fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>Carried Fwd</u>
	Impact Fund	99,005	416,283	319,450	-108,395	87,443
	Minibus Fund	0				0
	Building Development Fund	0				0
	Lyte Fund	219				219
						0
	<u>Total Funds</u>	<u>£99,224</u>	<u>£416,283</u>	<u>£319,450</u>	<u>-£108,395</u>	<u>£87,662</u>

Church of Impact

England & Wales - Charity number 1143124

Accounts

CHURCH OF IMPACT LIMITED

(A company limited by guarantee)

REPORT and FINANCIAL STATEMENTS

Year Ended 31st December 2023

**Charity number 1143124
Company number 07666917**

CHURCH OF IMPACT LIMITED
(A company limited by guarantee)

Report and Financial Statements
Year Ended 31st December 2023

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CHURCH OF IMPACT LIMITED

Legal & Administrative Information

Charity Name: Church Of Impact Limited
Registered Charity Number: 1143124
Company Number: 7666917
Financial Year beginning: 1st January 2023
Financial Year ending: 31st December 2023
Charity's Principle Address: Greenbank Road, Liskeard, Cornwall. PL14 3DP

Officers of the Charity during the year

Stephen Cassidy	Pastor, Director
David Shepherd	Company Secretary
Susan Gale	Director
David Berry	Director

CHURCH OF IMPACT LIMITED

Church Advisors

Bankers

Barclays Bank Plc.,
140-146 Armada Way,
Plymouth
PL1 1LA

Accountants

Dawe Hawken & Dodd,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ

Church Of Impact Limited

Our Aims and Objectives

Purposes and aims

Our charity's purposes as set out in the objects contained in the company's articles of association are for the benefit of the public:

To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the directors may from time to time may think fit.

To advance education in such ways and in such parts of the United Kingdom or the world as the directors may from time to time may think fit.

Ensuring our work delivers our aims

Our Annual Review looks at our achievements and the outcomes of our work in the previous 12 months. The review looks at each key activity and the benefits they have brought to those groups of people they were set up to help. This helps us to ensure our aim, objectives and activities remain focused on our purposes as stated above. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Our Activities

Church Activities

The church has continued to grow in love and unity.

With time devoted to prayer, fasting and to the Word – the church family is stronger and growing in number. The growth is steady but the emphasis here is strength and family.

We have seen many facets of the Christian faith in servanthood, assisting others in financial need, healing and love.

In May the church underwent a re-branding with the change of it's name from Greenbank Community Church to Church of Impact Limited. This included the creation of a new website.

The church meets regularly every Sunday for worship, Wednesday evening mid-week prayer; and Saturday morning prayer and fasting.

In addition, the worship team meet every Friday for practice.

Refurbishment and decorations continue throughout the building. In the past 12 months this has included scaffolding the exterior of the building to allow access to renovate and repaint the whole of the outside of the building, renew lead work to parts of the front roof slopes, replace guttering and display new Church signs.

Children's Work – we continue to see much growth amongst our children and young people.

Church Of Impact Limited

Church Of Impact Limited End of Year Report 2023

Greenbank Care has been running since 2004 as a Domiciliary Care Agency, registered with the Care Quality Commission (CQC), providing care for those in need in the community with care and compassion.

The aims and objectives of Greenbank Care are:

To lead the way in transforming our local community by demonstrating practical and professional care with love and compassion.

To provide the highest standards of care.

To provide a holistic care service that meets the clients every need.

To be both a motivational and practical influence for positive change in the care sector.

Impact (Imagine Making People's Attitudes Change Today)

Impact was launched in 2013 as a project providing Day-Care services, working with adults with a wide range of learning difficulties. Under the umbrella of Greenbank Care this ministry has grown to support approximately 20 adults from Monday to Friday with a range of activities allowing them to develop skills and access to the community that they would not otherwise experience.

Greenbank Care and Impact are testament to the social care concerns that this Church has in reaching and serving the community in a very practical way with the love of Jesus. We are often called upon to care for the terminally ill and this we consider a wonderful privilege. Greenbank Care employs between 15 - 20 people. At Greenbank Care we care, support and value our staff in the same way we do our clients, we encourage good inter staff relationships and effective communication, we enable staff to grow and develop their skills, knowledge, and qualifications. We enjoy a good reputation for reliability, integrity and going the extra mile.

Church Of Impact Limited

Support to Missions

We have maintained regular financial support for Christian missionaries both at home and abroad. Our financial statement specifies our church's commitment to this aspect of Christian service. We continue to give regularly to the following ministries:

- World of Worth – supporting children and Bible college students in India.
- Compassion - sponsoring children in Uganda through to adulthood.
- Colombia, International Church support.
- Open Doors - Serving Persecuted Christians Worldwide
- Christian Institute

Church of Impact Limited

Financial Review

Funding

Principle funding sources for the charity are:

Church; offerings, donations, legacies and grant funding

Greenbank Care; Cornwall Council and private client fees, grant funding and donations.

Impact; Grant funding, fees and donations.

Reserves Policy

The Trustees have examined the charity's requirements for reserves as against the main financial risks and have established a policy by which the unrestricted and designated funds not committed or invested in tangible fixed assets should be between 3 and 6 months of expenditure.

At 31 December 2023 the net current assets in the unrestricted and designated funds just under 2 months of normal expenditure.

Future Plans

With the current Registered Manager wanting to resign, the trustees have taken the decision to instruct an agent to look at selling Greenbank Care, retaining Impact day care services.

Church Of Impact Limited

Structure, Governance and Management

Governing Document

Church of Impact Limited (formerly Greenbank Community Church) is a company limited by guarantee, incorporated on 13th June 2011 and registered as a charity on 27th July 2011. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

In addition to the Articles of Association the directors have adopted a Church Management Document that should be read in conjunction with the Articles. The Church Management Document is subsidiary to the Articles of Association and all terms used in the Church Management Document shall have the meaning attributed to them in the Articles.

Appointment of Directors

The directors of the company are also charity trustees for the purposes of charity law. Under the Church Management Document all directors are members of the charity's management committee known as the Church Council.

Under the Articles of Association the directors shall comprise the Senior Minister of the church together with such persons as the Senior Minister shall nominate and the directors may from time to time appoint. Directors are not required to retire by rotation.

Terms for the resignation, disqualification or removal of directors are as required by the appropriate sections of the Articles of Association.

Details of persons serving as directors and members of the Church Council are as shown on the Legal and Administrative section on page 1 of this report.

Organisational Structure

The ministry and work of Church of Impact Limited is overseen by the Church Council that meets on a regular basis and at least 6 times each year. The responsibilities of individual directors are as delegated by the Senior Minister and Senior Leader, who is also the Chairman of the Church Council. The Senior Leader has overall responsibility for ensuring the charity delivers services and public benefit in accordance with its aims and objectives as laid out in the Articles of Association.

Church Of Impact Limited is in fellowship with the national charity Assemblies of God in Great Britain which functions through its General Conference and Regional Councils. A representative/delegate is appointed to represent and vote on behalf of the church at such meetings.

Responsibilities of Directors

Company law requires the directors to prepare financial statements for each financial year that give a true and fair view of the companies affairs as at the balance sheet date. The financial statements should include details of the charity's income, expenditure and application of resources for the financial year.

In preparing the financial statements the directors have:

- a) Selected suitable accounting policies and applied them consistently.
- b) Made judgements and estimates that are reasonable and prudent.
- c) Prepared the financial statements on a going concern basis.

Church Of Impact Limited

Responsibilities of Directors (continued)

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

In accordance with company law the directors certify that:

So far as we are aware, there is no relevant financial information that has not been provided to the company's accountants in order for them to undertake their independent examination of the financial statements.

As directors of the company we have taken all of the steps that we ought to have taken in order to make ourselves aware of all relevant financial information and to establish that the charity's accountants are supplied with that information.

Independent Examiners

The directors agreed to re-appoint Messrs. Dawe Hawken & Dodd as the company's accountants and independent examiners for the year ending 31st December 2023 and Messrs Dawe Hawken & Dodd have expressed their willingness to continue in that capacity.

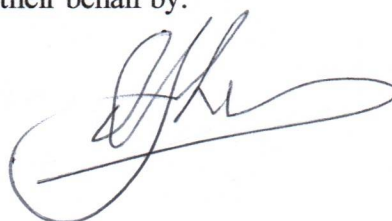
Statement

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and in accordance with the special provisions of the Companies Act 2006 relating to small entities.

Approved by the Directors and signed on their behalf by:

David Shepherd (Company Secretary)

Dated : 14th August 2024



Independent Examiner's Report
to the Directors of Church of Impact
on the Accounts for the year ended 31st December, 2023

I report on the accounts for the year ended 31st December, 2023 which are set out on pages 10 to 17.

Respective Responsibilities of the Directors and Independent Examiner

The charity's directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the Accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to our attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s. 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Farr FCCA
Dawe, Hawken & Dodd,
Chartered Certified Accountants,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ



Dated: 7th August, 2024

Church Of Impact Limited

Statement of Financial Activities

Year Ended 31st December 2023

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOMING RESOURCES						
Voluntary income	2a	79,620	6,620		86,240	39,086
Income from ministries and fundraising	2b				0	0
Income from charitable activities	2c		420,185		420,185	416,591
Other incoming resources	2d	3,448			3,448	16,702
Investment income	2e					
		£83,068	£426,805	£0	£509,873	£472,379
RESOURCES USED						
Outward giving	3a	10,944			10,944	5,789
Church activities	3b	132			132	0
Charitable & ancillary trading	3c		372,068		372,068	383,120
Management and administration	3d	95,547		1,073	96,620	100,638
Depreciation	3e	1,816	6,205		8,021	9,881
		£108,439	£378,273	£1,073	£487,785	£499,428
NET INCOMING / (OUTGOING) RESOURCES		(25,371)	48,532	(1,073)	22,088	(27,049)
GROSS TRANSFERS BETWEEN FUNDS		24,000	(24,000)	0	0	0
NET MOVEMENT IN FUNDS		(£1,371)	£24,532	(£1,073)	£22,088	(27,049)
Brought forward 1st January 2023		271,169	74,473	1,292	346,934	£373,983
BALANCES AT 31st DECEMBER 2023		£269,798	£99,005	£219	£369,022	£346,934

Church Of Impact Limited

Balance Sheet

As at 31st December 2023

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023 £	Total 2022 £
FIXED ASSETS						
Tangible fixed assets	4a	308,960	15,081		324,041	331,463
Investment assets	4b					
		£308,960	£15,081	£0	£324,041	£331,463
CURRENT ASSETS						
Debtors & prepayments	5a		31,818		31,818	39,687
Short term deposits	5b					6
Cash at bank and in hand		4,482	58,295	219	62,996	26,647
		£4,482	£90,113	£219	£94,814	£66,340
CURRENT LIABILITIES						
Amounts falling due within one year	6a	3,619	6,189		9,808	9,920
NET CURRENT ASSETS		£863	£83,924	£219	£85,006	£56,420
TOTAL ASSETS LESS CURRENT LIABILITIES		309,823	99,005	219	409,047	387,883
CREDITORS: Amounts falling due after more than one year	6b	40,025			40,025	40,949
NET ASSETS		£269,798	£99,005	£219	£369,022	£346,934
FUNDS						
Opening balances		271,169	74,473	1,292	346,934	373,983
Surplus/(Deficit)		(1,371)	24,532	(1,073)	22,088	991
		£269,798	£99,005	£219	£369,022	£374,974

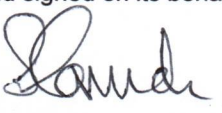
For the year ending 31/12/2023 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in accordance with Section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies 'regime'.

Approved by the Church Council Meeting held on 14th August 2024

and signed on its behalf by:


S Cassidy
Director

Church Of Impact Limited
Notes to the Financial Statements
Year Ended 31st December 2023

1 ACCOUNTING POLICIES

Basis of accounting

The Financial Statements have been prepared in accordance with applicable accounting standards and the Charities Statement of Recommended Practice (SORP) 2005. They have also been prepared under the historical cost convention, including the value shown for the freehold land and buildings owned by Church of Impact Limited. The accounts include all transactions, assets and liabilities for which the directors are responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Changes to previous accounts

No changes have been made to accounts for previous years.

Incoming Resources

Voluntary income and capital sources

Tithes and Offerings are recognised when received by or on behalf of the Church.

Special offerings are recognised when received by and on behalf of the Church.

Incoming resources from tax reclaims are included on the SOFA at the same time as the gift to which they relate.

Other ordinary income

Sundry receipts of income are accounted for when received.

Income from investments

Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Outward Giving

These are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Church Council.

Activities directly relating to the work of the church

These are accounted for when actually paid out.

Church of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2023

2 INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	
				2023 £	2022 £
2a Voluntary income					
Tithes, offerings and donations	69,655	6,620		76,275	36,471
Tax refunds	9,965			9,965	2,615
	£79,620	£6,620		86,240	£39,086
2b Income from ministries & fundraising					
Saltash Church					
Youth and children's ministry					
					£0
2c Income from charitable activities					
Greenbank Care		262,688		262,688	300,527
Impact		157,497		157,497	116,064
Café Connect					
		£420,185		£420,185	£416,591
2d Other incoming resources					
Income from fees etc.					
Grants received (incl Furlough)					13,958
Sundry income	3,448			3,448	2,744
	£3,448			£3,448	£16,702
2e Income from investments					
Bank interest received					
Dividends received					
					0
TOTAL INCOMING RESOURCES	£83,068	£426,805	£0	£509,873	£472,379

Church Of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2023

3 RESOURCES USED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
3a Outward Giving					
Tithes and offerings	3,975			3,975	3,600
Gifts to missionaries & visiting ministers	550			550	300
Mission, Pastoral Care, Outreach & Hospitality	6,419			6,419	1,829
	£10,944			£10,944	£5,789
3b Church Activities					
Teaching, Mission & Ministry	132			132	
Youth & children's ministry					
Saltash Church					
Little Rainbows					
	£132			£132	£0
3c Charitable and Ancillary Trading					
Greenbank Care; Wages & Salaries		250,529		250,529	262,966
Administration		4,993		4,993	5,358
Insurance		1,584		1,584	1,596
Training		918		918	2,697
Mileage Costs		12,750		12,750	17,231
Sundries		4,625		4,625	4,163
Minibus		10,490		10,490	8,931
Fees & Subscriptions		2,906		2,906	3,879
Bad Debts		440		440	
Impact		82,833		82,833	76,299
		£372,068		£372,068	£383,120
3d Management & Administration					
Electricity & Gas	3,961			3,961	5,542
Water charges	631			631	628
Telephone & internet	2,545			2,545	211
Recycling & waste disposal	1,772			1,772	1,291
Consumables	45			45	49
Office & administration	303			303	3,609
Insurance	1,805			1,805	1,791
Fees & Subscriptions	3,961			3,961	2,725
Conferences & training	3,379			3,379	628
G.C.C. Salaries, PAYE & pensions	60,251			60,251	76,472
Property maintenance	9,026		1,073	10,099	3,749
Equipment maintenance	797			797	849
Loan interest	3,245			3,245	1,976
Marketing incl re-branding	890			890	0
Sundry expenses	2,936			2,936	1,118
	£95,547	£0	£1,073	£96,620	£100,638
3e Fixed Asset Depreciation					
Loss/(profit) on disposal					1,445
Equipment	1,816	6,205		8,021	8,436
	£1,816	£6,205		£8,021	£9,881
TOTAL RESOURCES EXPENDED	£108,439	£378,273	£1,073	£487,785	£499,428

Church Of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2023

4 FIXED ASSETS USED BY THE CHURCH

4a Tangible Fixed Assets

	Vehicle £	Land and Buildings £	Equipment £	Total £
Cost				
At 1st January 2023	28,799	303,478	37,541	369,818
Additions			599	599
Disposals				
At 31st December 2023	<u>28,799</u>	<u>303,478</u>	<u>38,140</u>	<u>370,417</u>
Depreciation				
At 1st January 2023	11,520		26,835	38,355
Charge for the Year Relating to Disposals	5,760		2,261	8,021
At 31st December 2023	<u>17,280</u>	<u>0</u>	<u>29,096</u>	<u>46,376</u>
Net book value				
At 31st December 2022	<u>£17,279</u>	<u>£303,478</u>	<u>£10,706</u>	<u>£331,463</u>
At 31st December 2023	<u>£11,519</u>	<u>£303,478</u>	<u>£9,044</u>	<u>£324,041</u>

The Freehold Land and Buildings brought forward comprise of the Greenbank Community Church building in Greenbank Road. The values calculated from the original costs plus all expenditure incurred to renovate both the interior and exterior of the building. Additional capital expenditure is shown when it is incurred, and general repairs and maintenance costs are shown as revenue expenditure in the income and expenditure account.

5 Current Assets

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	
				2023	2022
5a Debtors & prepayments					
Prepayments					1,555
Greenbank Care		31,818		31,818	38,132
		<u>£31,818</u>		<u>£31,818</u>	<u>£39,687</u>
5b Short term deposits					
Tracker A/c				0	6
				<u>£0</u>	<u>£6</u>

Church Of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2023

6a CREDITORS due within one year

	Unrestricted	Designated	Restricted	Total Funds	
	Funds	Funds	Funds	2023	2022
Bank Loan due in 1 year	1,800			1,800	2,250
Creditors				0	1,372
Accruals	480	700		1,180	1,200
Other Taxation & Social Secur	1,339	5,489		6,828	5,098
	£3,619	£6,189	£0	£9,808	£9,920

6b CREDITORS due after more than one year

Bank loan due in more than 1 year	£40,025	£40,025	£40,949
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7 STAFF COSTS

Staff Costs during the year was as follows.

	2023	2022
Gross Pay	375,545	398,522
Employers NI	20,454	27,476
	£395,999	£425,998
Average number of employees during the year	20	22

The following Trustees were employed by the Charity during the year:

Stephen Cassidy	Senior Pastor
David Berry	Trustee

8 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

The amount of payment or reimbursement of out of pocket expenses made to trustees and persons connected to the trustees during the year was as follows.

Name of Trustee or related party	Relationship to Charity	Description of the transaction	Amount
Sarah Berry	Wife of Charity Trustee	Care Manager's Salary	£37,792
Stephen Cassidy	Charity Trustee	Senior Pastor's Salary	£23,343
David Berry	Charity Trustee	Salary	£9,094
Liliana Cassidy	Wife of Charity Trustee	Salary	£23,343
E A Berry	Child of Trustee	Salary	£4,456

9 ACCOUNTANCY FEES

Professional fees in respect of Independent Examination of the Financial Statements.

2023	2022
£1,260	£1,200

Church of Impact Limited
Notes to the Financial Statements
Year ended 31st December 2023

10 FUND DETAILS

10a Unrestricted Funds

Unrestricted funds are not subject to any restrictions in regard their use and are available for application on the general purposes of the Church Council.

10b Designated Funds

Designated funds represent those parts of unrestricted funds that the Church Council have designated for a specific purpose.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Greenbank Care Fund	Funding Greenbank Care	Ancillary trading	99,005
Minibus Fund	Provision of minibus	Grants & Donations	0
			£99,005

10c Restricted Funds

Restricted funds represent monies given for a specific purpose, and may only be used for that purpose. These funds are not available to the Church Council for use towards the general running of the church. The various restricted funds and the balances held at 31 December 2023 are as follows.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Building Development Fund	Renovations at GCC	Grants & donations	0
Lyte Fund	Youth Work	Grant	219
			£219

Endowment Funds

10d There are no endowment funds held at present.

Movement of major funds

10d	<u>Name of Fund</u>	<u>Brought Fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>Carried Fwd</u>
	Greenbank Care Fund	74,473	426,805	378,273	-24,000	99,005
	Minibus Fund	0				0
	Building Development Fund	1,073		1,073		0
	Lyte Fund	219				219
						0
	<u>Total Funds</u>	£75,765	£426,805	£379,346	-£24,000	£99,224

Church of Impact

England & Wales - Charity number 1143124

Accounts

GREENBANK COMMUNITY CHURCH
(A company limited by guarantee)

Report and Financial Statements
Year Ended 31st December 2022

Contents

1. Legal and Administrative information
2. Advisors
- 3-5. Aims, Objectives and Activities
6. Financial Review
- 7-8. Structure, Governance & Management
9. Independent Examiners Report
10. Statement of Financial Activities
11. Balance Sheet as at 31st December 2022
- 12-17. Notes forming part of the Financial Statements

GREENBANK COMMUNITY CHURCH

Legal & Administrative Information

Charity Name: Greenbank Community Church

Registered Charity Number: 1143124

Company Number: 7666917

Financial Year beginning: 1st January 2022

Financial Year ending: 31st December 2022

Charity's Principle Address: Greenbank Road, Liskeard, Cornwall. PL14 3DP

Officers of the Charity during the year

Stephen Cassidy	Pastor, Director
Josephine Kane	Director & Company Secretary to 6 December, 2022
David Shepherd	Director. Also Company Secretary from 6 December 2022
Susan Gale	Director
David Berry	Director

GREENBANK COMMUNITY CHURCH

Church Advisors

Bankers

Barclays Bank Plc.,
The Parade,
Liskeard,
Cornwall.
PL14 6AR

Accountants

Dawe Hawken & Dodd,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ

Solicitor

Vivian Carne,
R. Hancock & Son,
9 Fore Street,
Callington.
Cornwall.
PL17 7AA

GREENBANK COMMUNITY CHURCH

Our Aims and Objectives

Purposes and aims

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To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit.

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The church meets regularly every Sunday for worship, Wednesday evening mid-week prayer; and Saturday morning prayer and fasting.

In addition, the worship team meet every Friday for practice.

Refurbishment and decorations continue throughout the building. The Sanctuary has been decorated and dedicated to the sole use of worship and church meetings.

The rear room from the Café area has been completely decorated including new plastering to create a crèche and sensory room.

Children's Work – we continue to see much growth amongst our children and young people.

GREENBANK COMMUNITY CHURCH

Greenbank Care And Impact End of Year Report 2022

Greenbank Care has been running since 2004 as a Domiciliary Care Agency, registered with the Care Quality Commission (CQC), providing care for those in need in the community with care and compassion.

The aims and objectives of Greenbank Care are:

To lead the way in transforming our local community by demonstrating practical and professional care with love and compassion.

To provide the highest standards of care.

To provide a holistic care service that meets the clients every need.

To be both a motivational and practical influence for positive change in the care sector.

Impact (Imagine Making People's Attitudes Change Today)

Impact was launched in 2013 as a project providing Day-Care services, working with adults with a wide range of learning difficulties. Under the umbrella of Greenbank Care this ministry has grown to support approximately 20 adults from Monday to Friday with a range of activities allowing them to develop skills and access to the community that they would not otherwise experience.

Greenbank Care and Impact are testament to the social care concerns that this Church has in reaching and serving the community in a very practical way with the love of Jesus. We are often called upon to care for the terminally ill and this we consider a wonderful privilege. Greenbank Care employs between 15 - 20 people. At Greenbank Care we care, support and value our staff in the same way we do our clients, we encourage good inter staff relationships and effective communication, we enable staff to grow and develop their skills, knowledge, and qualifications. We enjoy a good reputation for reliability, integrity and going the extra mile.

GREENBANK COMMUNITY CHURCH

Support to Missions

We have maintained regular financial support for Christian missionaries both at home and abroad. Our financial statement specifies our church's commitment to this aspect of Christian service. We continue to give regularly to the following ministries:

- World of Worth – supporting children and Bible college students in India.
- Compassion - sponsoring children in Uganda through to adulthood.
- Columbia, International Church support.

GREENBANK COMMUNITY CHURCH

Financial Review

Funding

Principle funding sources for the charity are:

Church; offerings, donations, legacies and grant funding

Greenbank Care; Cornwall Council and private client fees, grant funding and donations.

Impact; Grant funding, fees and donations.

Reserves Policy

The Trustees have examined the charity's requirements for reserves as against the main financial risks and have established a policy by which the unrestricted and designated funds not committed or invested in tangible fixed assets should be between 3 and 6 months of expenditure.

At 31 December 2022 the net current assets in the unrestricted and designated funds stood at 1.5 months of normal expenditure.

Future Plans

We plan to continue the ministries and activities outlined above in the forthcoming years subject to sufficient funds being available.

GREENBANK COMMUNITY CHURCH

Structure, Governance and Management

Governing Document

Greenbank Community Church is a company limited by guarantee, incorporated on 13th June 2011 and registered as a charity on 27th July 2011. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

In addition to the Articles of Association the directors have adopted a Church Management Document that should be read in conjunction with the Articles. The Church Management Document is subsidiary to the Articles of Association and all terms used in the Church Management Document shall have the meaning attributed to them in the Articles.

Appointment of Directors

The directors of the company are also charity trustees for the purposes of charity law. Under the Church Management Document all directors are members of the charity's management committee known as the Church Council.

Under the Articles of Association the directors shall comprise the Senior Minister of the church together with such persons as the Senior Minister shall nominate and the directors may from time to time appoint. Directors are not required to retire by rotation.

Terms for the resignation, disqualification or removal of directors are as required by the appropriate sections of the Articles of Association.

Details of persons serving as directors and members of the Church Council are as shown on the Legal and Administrative section on page 1 of this report.

Organisational Structure

The ministry and work of Greenbank Community Church is overseen by the Church Council that meets on a regular basis and at least 6 times each year. The responsibilities of individual directors are as delegated by the Senior Minister and Senior Leader, who is also the Chairman of the Church Council. The Senior Leader has overall responsibility for ensuring the charity delivers services and public benefit in accordance with its aims and objectives as laid out in the Articles of Association.

Greenbank Community Church is in fellowship with the national charity Assemblies of God in Great Britain which functions through its General Conference and Regional Councils. A representative/delegate is appointed to represent and vote on behalf of the church at such meetings.

Responsibilities of Directors

Company law requires the directors to prepare financial statements for each financial year that give a true and fair view of the companies affairs as at the balance sheet date. The financial statements should include details of the charity's income, expenditure and application of resources for the financial year.

In preparing the financial statements the directors have:

- a) Selected suitable accounting policies and applied them consistently.
- b) Made judgements and estimates that are reasonable and prudent.
- c) Prepared the financial statements on a going concern basis.

GREENBANK COMMUNITY CHURCH

Responsibilities of Directors (continued)

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

In accordance with company law the directors certify that:

So far as we are aware, there is no relevant financial information that has not been provided to the company's accountants in order for them to undertake their independent examination of the financial statements.

As directors of the company we have taken all of the steps that we ought to have taken in order to make ourselves aware of all relevant financial information and to establish that the charity's accountants are supplied with that information.

Independent Examiners

The directors agreed to re-appoint Messrs. Dawe Hawken & Dodd as the company's accountants and independent examiners for the year ending 31st December 2022 and Messrs Dawe Hawken & Dodd have expressed their willingness to continue in that capacity.

Statement

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and in accordance with the special provisions of the Companies Act 2006 relating to small entities.

Approved by the Directors and signed on their behalf by:

David Shepherd (Company Secretary)

Dated : 9th April 2023



Independent Examiner's Report
to the Directors of Greenbank Community Church
on the Accounts for the year ended 31st December, 2022

I report on the accounts for the year ended 31st December, 2022 which are set out on pages 10 to 17.

Respective Responsibilities of the Directors and Independent Examiner

The charity's directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the Accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to our attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s. 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Farr FCCA
Dawe, Hawken & Dodd,
Chartered Certified Accountants,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ



Dated: 29th March, 2023

GREENBANK COMMUNITY CHURCH

Statement of Financial Activities

Year Ended 31st December 2022

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
INCOMING RESOURCES						
Voluntary income	2a	39,086			39,086	44,417
Income from ministries and fundraising	2b				0	1,645
Income from charitable activities	2c		416,591		416,591	373,064
Other incoming resources	2d	2,744	13,958		16,702	36,251
Investment income	2e					
		£41,830	£430,549	£0	£472,379	£455,377
RESOURCES USED						
Outward giving	3a	5,389	400		5,789	3,754
Church activities	3b				0	204
Charitable & ancillary trading	3c	0	383,120		383,120	366,569
Management and administration	3d	99,918		720	100,638	96,101
Depreciation	3e	3,564	6,317		9,881	8,938
		£108,871	£389,837	£720	£499,428	£475,566
NET INCOMING / (OUTGOING) RESOURCES		(67,041)	40,712	(720)	(27,049)	(20,189)
GROSS TRANSFERS BETWEEN FUNDS		68,752	(68,752)	0	0	£0
NET MOVEMENT IN FUNDS		£1,711	(£28,040)	(£720)	(£27,049)	-£20,189
Brought forward 1st January 2022		269,458	102,513	2,012	373,983	£394,172
BALANCES AT 31st DECEMBER 2022		£271,169	£74,473	£1,292	£346,934	£373,983

GREENBANK COMMUNITY CHURCH

Balance Sheet

As at 31st December 2022

Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022 £	Total 2021 £	
FIXED ASSETS						
Tangible fixed assets	4a	310,177	21,286	0	331,463	338,334
Investment assets	4b					
		£310,177	£21,286	£0	£331,463	£338,334
CURRENT ASSETS						
Debtors & prepayments	5a	1,555	38,132		39,687	55,284
Short term deposits	5b	6			6	6
Cash at bank and in hand		4,847	20,508	1,292	26,647	33,163
		£6,408	£58,640	£1,292	£66,340	£88,453
CURRENT LIABILITIES						
Amounts falling due within one year	6a	4,467	5,453		9,920	9,848
NET CURRENT ASSETS		£1,941	£53,187	£1,292	£56,420	£78,605
TOTAL ASSETS LESS CURRENT LIABILITIES		312,118	74,473	1,292	387,883	416,939
CREDITORS: Amounts falling due after more than one year						
	6b	40,949			40,949	42,956
NET ASSETS		£271,169	£74,473	£1,292	£346,934	£373,983
FUNDS						
Opening balances		269,458	102,513	2,012	373,983	373,983
Surplus/(Deficit)		1,711	(28,040)	(720)	(27,049)	0
		£271,169	£74,473	£1,292	£346,934	£373,983


For the year ending 31/12/2022 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in accordance with Section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies 'regime'.

Approved by the Church Council Meeting held on 26 March 2023

and signed on its behalf by:


 S CASSIDY
 Director

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year Ended 31st December 2022

1 ACCOUNTING POLICIES

Basis of accounting

The Financial Statements have been prepared in accordance with applicable accounting standards and the Charities Statement of Recommended Practice (SORP) 2005. They have also been prepared under the historical cost convention, including the value shown for the freehold land and buildings owned by Greenbank Community Church. The accounts include all transactions, assets and liabilities for which the directors are responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Changes to previous accounts

No changes have been made to accounts for previous years.

Incoming Resources

Voluntary income and capital sources

Tithes and Offerings are recognised when received by or on behalf of the Church.

Special offerings are recognised when received by and on behalf of the Church.

Incoming resources from tax reclaims are included on the SOFA at the same time as the gift to which they relate.

Other ordinary income

Sundry receipts of income are accounted for when received.

Income from investments

Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Outward Giving

These are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Church Council.

Activities directly relating to the work of the church

These are accounted for when actually paid out.

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2022

2 INCOMING RESOURCES

	Unrestricted	Designated	Restricted	Total Funds	
	Funds	Funds	Funds	2022	2021
	£	£	£	£	£
2a Voluntary income					
Tithes, offerings and donations	36,471			36,471	41,952
Tax refunds	2,615			2,615	2,465
	£39,086	£0	£0	£39,086	£44,417
2b Income from ministries & fundraising					
Saltash Church					1,645
Youth and children's ministry					
	£0	£0	£0	£0	£1,645
2c Income from charitable activities					
Greenbank Care		300,527		300,527	294,582
Impact		116,064		116,064	78,086
Café Connect					396
	£0	£416,591	£0	£416,591	£373,064
2d Other incoming resources					
Income from fees etc.					
Grants received (incl Furlough)		13,958		13,958	32,213
Sundry income	2,744			2,744	4,038
	£2,744	£13,958	£0	£16,702	£36,251
2e Income from investments					
Bank interest received					
Dividends received					
	0	0	0	0	0
TOTAL INCOMING RESOURCES	£41,830	£430,549	£0	£472,379	£455,377

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2022

3 RESOURCES USED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
3a Outward Giving					
Tithes and offerings	3,260	400		3,660	3,134
Gifts to missionaries & visiting ministers	300			300	620
Pastoral Care	1,500			1,500	
Mission, outreach & hospitality	329			329	
	£5,389	£400	£0	£5,789	£3,754
3b Church Activities					
Teaching, Mission & Ministry					204
Youth & children's ministry					
Saltash Church					
Little Rainbows					
	£0	£0	£0	£0	£204
3c Charitable and Ancillary Trading					
Café Connect expenses					19,792
Greenbank Care; Wages & Salaries		262,966		262,966	237,633
Administration		5,358		5,358	7,184
Insurance		1,596		1,596	1,527
Training		2,697		2,697	4,287
Mileage Costs		17,231		17,231	20,293
Sundries		4,163		4,163	5,101
Minibus		8,931		8,931	2,979
Fees & Subscriptions		3,879		3,879	4,829
Impact		76,299		76,299	62,944
	£0	£383,120	£0	£383,120	£366,569
3d Management & Administration					
Electricity & Gas	5,542			5,542	5,817
Water charges	628			628	641
Telephone & internet	211			211	211
Recycling & waste disposal	1,291			1,291	1,711
Consumables	49			49	72
Office & administration	3,609			3,609	1,602
Insurance	1,791			1,791	1,503
Fees & Subscriptions	2,725			2,725	2,178
Conferences & training	628			628	456
G.C.C. Salaries, PAYE & pensions	76,472			76,472	75,833
Property maintenance	3,029		720	3,749	3,580
Equipment maintenance	849			849	303
Loan interest	1,976			1,976	1,632
Sundry expenses	1,118			1,118	562
	£99,918	£0	£720	£100,638	£96,101
3e Fixed Asset Depreciation					
Loss/(profit) on disposal	1,445			1,445	228
Equipment	2,119	6,317		8,436	£8,710
	£3,564	£6,317	£0	£9,881	£8,938
TOTAL RESOURCES EXPENDED	£108,871	£389,837	£720	£499,428	£475,566

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2022

4 FIXED ASSETS USED BY THE CHURCH

4a Tangible Fixed Assets

	Vehicle £	Land and Buildings £	Equipment £	Total £
Cost				
At 1st January 2022	28,799	303,478	73,144	405,421
Additions			5,009	5,009
Disposals			40,612	40,612
At 31st December 2022	<u>28,799</u>	<u>303,478</u>	<u>37,541</u>	<u>369,818</u>
Depreciation				
At 1st January 2022	5,760		61,327	67,087
Charge for the Year Relating to Disposals	5,760		2,676	8,436
At 31st December 2022	<u>11,520</u>		<u>26,835</u>	<u>38,355</u>
Net book value				
At 31st December 2021	<u>£23,039</u>	<u>£303,478</u>	<u>£11,817</u>	<u>£338,334</u>
At 31st December 2022	<u>£17,279</u>	<u>£303,478</u>	<u>£10,706</u>	<u>£331,463</u>

The Freehold Land and Buildings brought forward comprise of the Greenbank Community Church building in Greenbank Road. The values calculated from the original costs plus all expenditure incurred to renovate both the interior and exterior of the building. Additional capital expenditure is shown when it is incurred, and general repairs and maintenance costs are shown as revenue expenditure in the income and expenditure account.

5 Current Assets

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	
				2022	2021
5a Debtors & prepayments					
Prepayments	1,555			1,555	
Greenbank Care		38,132		38,132	55,284
	<u>£1,555</u>	<u>£38,132</u>	<u>£0</u>	<u>£39,687</u>	<u>£55,284</u>
5b Short term deposits					
Tracker A/c	6			6	6
	<u>£6</u>	<u>£0</u>	<u>£0</u>	<u>£6</u>	<u>£6</u>

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2022

6a CREDITORS due within one year

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	
				2022	2021
Bank Loan due in 1 year	2,250			2,250	2,424
Creditors	255	1,117		1,372	246
Accruals	600	600		1,200	1,200
Other Taxation & Social Secur	1,362	3,736		5,098	5,978
	£4,467	£5,453	£0	£9,920	£9,848

6b CREDITORS due after more than one year

Bank loan due in more than 1 year	£40,949	£40,949	£42,956
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7 STAFF COSTS

Staff Costs during the year was as follows.

	2022	2021
Gross Pay	398,522	388,863
Employers NI	27,476	17,492
	£425,998	£406,355
Average number of employees during the year		28

The following Trustees were employed by the Charity during the year:

Stephen Cassidy	Senior Pastor
David Berry	Trustee

8 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

The amount of payment or reimbursement of out of pocket expenses made to trustees and persons connected to the trustees during the year was as follows.

Name of Trustee or related party	Relationship to Charity	Description of the transaction	Amount
Sarah Berry	Wife of Charity Trustee	Care Manager's Salary	£36,452
Stephen Cassidy	Charity Trustee	Senior Pastor's Salary	£22,798
Stephen Cassidy	Charity Trustee	Expenses Reimbursed	£916
David Berry	Charity Trustee	Salary	£8,717
Liliana Cassidy	Wife of Charity Trustee	Salary	£22,798
E A Berry	Child of Trustee	Salary	£1,107

9 ACCOUNTANCY FEES

Professional fees in respect of Independent Examination of the Financial Statements.	2022	2021
	£1,200	£1,200

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2022

10 FUND DETAILS

10a Unrestricted Funds

Unrestricted funds are not subject to any restrictions in regard their use and are available for application on the general purposes of the Church Council.

10b Designated Funds

Designated funds represent those parts of unrestricted funds that the Church Council have designated for a specific purpose.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Greenbank Care Fund	Funding Greenbank Care	Ancillary trading	74,473
Minibus Fund	Provision of minibus	Grants & Donations	0
			£74,473

10c Restricted Funds

Restricted funds represent monies given for a specific purpose, and may only be used for that purpose. These funds are not available to the Church Council for use towards the general running of the church. The various restricted funds and the balances held at 31 December 2021 are as follows.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Building Development Fund	Renovations at GCC	Grants & donations	1,073
Lyte Fund	Youth Work	Grant	219
			£1,292

Endowment Funds

10d There are no endowment funds held at present.

Movement of major funds

10d	<u>Name of Fund</u>	<u>Brought Fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>Carried Fwd</u>
	Greenbank Care Fund	100,473	430,549	387,797	-68,752	74,473
	Minibus Fund	2,040	0	2,040	0	0
	Building Development Fund	1,793	0	720	0	1,073
	Lyte Fund	219	0	0	0	219
	Total Funds	£104,525	£430,549	£390,557	-£68,752	£75,765

Church of Impact

England & Wales - Charity number 1143124

Accounts

GREENBANK COMMUNITY CHURCH

(A company limited by guarantee)

REPORT and FINANCIAL STATEMENTS

Year Ended 31st December 2021

Charity number 1143124
Company number 07666917

GREENBANK COMMUNITY CHURCH
(A company limited by guarantee)

Report and Financial Statements
Year Ended 31st December 2021

Contents

1. Legal and Administrative information
2. Advisors
- 3-5. Aims, Objectives and Activities
6. Financial Review
- 7-8. Structure, Governance & Management
9. Independent Examiners Report
10. Statement of Financial Activities
11. Balance Sheet as at 31st December 2021
- 12-17. Notes forming part of the Financial Statements

GREENBANK COMMUNITY CHURCH

Legal & Administrative Information

Charity Name: Greenbank Community Church
Registered Charity Number: 1143124
Company Number: 7666917
Financial Year beginning: 1st January 2021
Financial Year ending: 31st December 2021
Charity's Principle Address: Greenbank Road, Liskeard, Cornwall. PL14 3DP

Officers of the Charity during the year

Stephen Cassidy	Lead Elder, Director (appointed 1 February, 2021)
Josephine Kane	Director & Company Secretary
David Berry	Director
Susan Gale	Director
Jordan Russell	(resigned 4 January, 2021)

GREENBANK COMMUNITY CHURCH

Church Advisors

Bankers Barclays Bank Plc.,
The Parade,
Liskeard,
Cornwall.
PL14 6AR

Accountants Dawe Hawken & Dodd,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ

Solicitor Vivian Carne,
R. Hancock & Son,
9 Fore Street,
Callington.
Cornwall.
PL17 7AA

**Social Enterprise
Business Advisor** Daniel Brewer,
Resonance Ltd.,
42 St. Thomas Road,
Launceston,
Cornwall.
PL15 8BX

GREENBANK COMMUNITY CHURCH

Our Aims and Objectives

Purposes and aims

Our charity's purposes as set out in the objects contained in the company's articles of association are for the benefit of the public:

To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the directors may from time to time may think fit.

To advance education in such ways and in such parts of the United Kingdom or the world as the directors may from time to time may think fit.

Ensuring our work delivers our aims

Our Annual Review looks at our achievements and the outcomes of our work in the previous 12 months. The review looks at each key activity and the benefits they have brought to those groups of people they were set up to help. This helps us to ensure our aim, objectives and activities remain focused on our purposes as stated above. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Our Activities

Church Activities

In January we said goodbye to Jordan & Nicole Russell and family, and welcomed Steve & Liliana Cassidy as our new Pastors from the beginning of February.

They have brought a renewed passion for Jesus and for ministering His word by the power of the Holy Spirit. Much emphasis has been placed on love & unity in the fellowship with a call to regular prayer and fasting for our town and beyond. We have met together for home group each Wednesday and for prayer and fasting Saturday mornings and our Sunday morning service.

Children's Work - we continue to see much growth amongst our children and young people. It was decided to close the Saltash church plant as it had been struggling with attendance, many of its congregation continuing to shield due to Covid 19 concerns, it had also come to the end of its finances.

A program of works has begun on the building with the restoration of the church, coffee area and kitchen.

GREENBANK COMMUNITY CHURCH

Greenbank Care End of Year Report 2021

Greenbank Care has been running since 2004 as a Domiciliary Care Agency, registered with the Care Quality Commission (CQC), providing care for those in need in the community with care and compassion.

The aims and objectives of Greenbank Care are:

To lead the way in transforming our local community by demonstrating practical and professional care with love and compassion.

To provide the highest standards of care at a price that is affordable to all.

To provide a holistic care service that meets the clients every need.

To be both a motivational and practical influence for positive change in the care sector.

Greenbank Care is testament to the social care concerns that this Church has in reaching and serving the community in a very practical way with the love of Jesus. We are often called upon to care for the terminally ill and this we consider a wonderful privilege.

Greenbank Care employs 21 people. At Greenbank Care we care, support and value our staff in the same way we do our clients, we encourage good inter staff relationships and effective communication, we enable staff to grow and develop their skills, knowledge and qualifications. We enjoy a good reputation for reliability, integrity and going the extra mile. We are rated as 'Outstanding' for care by the Care Quality Commission.

GREENBANK COMMUNITY CHURCH

Café

The café underwent complete redecoration during lockdown including re-equipping the kitchen. It was decided to cease running the Café as a commercial entity and to utilise for Church activities and meetings. During the year IMPACT moved out of the Church Sanctuary in to the former Café.

Little Rainbows

This activity has been put on hold for the time being.

IMPACT (Imagine Making People's Attitudes Change Today)

Impact was launched in 2013 as a project working with adults with learning difficulties. This has continued to grow and provides day care services and activities including regular outings. We employ 5 support workers and a manager. During 2021 the church purchased a nearly new minibus to replace the one sold during the pandemic to help the clients access a wide range of different social and physical experiences again, once pandemic restrictions were lifted.

Support to Missions

We have maintained regular financial support for Christian missionaries both at home and abroad. Our financial statement specifies our church's commitment to this aspect of Christian service. We continue to give regularly to the following ministries:

- World of Worth – supporting children and Bible college students in India.
- Compassion - sponsoring children in Uganda through to adulthood.
- Liskeard & Looe Foodbank - feeding local people in crisis.

Prayer

The church has stepped up its prayer life to include regular days of prayer & fasting as a result much breakthrough has been witnessed. This has been the foundation for all that has been achieved and our direction for the future.

GREENBANK COMMUNITY CHURCH

Financial Review

Funding

Principle funding sources for the charity are:

Church; offerings, donations, legacies and grant funding

Greenbank Care; Cornwall County Council and private client fees, grant funding and donations.

Café Connect; Coffee Shop sales and donations.

Little Rainbows; Fees and donations.

Impact; Grant funding, fees and donations.

Reserves Policy

The Trustees have examined the charity's requirements for reserves as against the main financial risks and have established a policy by which the unrestricted and designated funds not committed or invested in tangible fixed assets should be between 3 and 6 months of expenditure.

At 31 December 2021 the level of liquid reserves in the unrestricted and designated funds stood at just over 2 months of normal expenditure.

Future Plans

We plan to continue the ministries and activities outlined above in the forthcoming years subject to sufficient funds being available.

GREENBANK COMMUNITY CHURCH

Structure, Governance and Management

Governing Document

Greenbank Community Church is a company limited by guarantee, incorporated on 13th June 2011 and registered as a charity on 27th July 2011. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

In addition to the Articles of Association the directors have adopted a Church Management Document that should be read in conjunction with the Articles. The Church Management Document is subsidiary to the Articles of Association and all terms used in the Church Management Document shall have the meaning attributed to them in the Articles.

Appointment of Directors

The directors of the company are also charity trustees for the purposes of charity law. Under the Church Management Document all directors are members of the charity's management committee known as the Church Council.

Under the Articles of Association the directors shall comprise the Senior Minister of the church together with such persons as the Senior Minister shall nominate and the directors may from time to time appoint. Directors are not required to retire by rotation.

Terms for the resignation, disqualification or removal of directors are as required by the appropriate sections of the Articles of Association.

Details of persons serving as directors and members of the Church Council are as shown on the Legal and Administrative section on page 1 of this report.

Organisational Structure

The ministry and work of Greenbank Community Church is overseen by the Church Council that meets on a regular basis and at least 6 times each year. The responsibilities of individual directors are as delegated by the Senior Minister and Senior Leader, who is also the Chairman of the Church Council. The Senior Leader has overall responsibility for ensuring the charity delivers services and public benefit in accordance with its aims and objectives as laid out in the Articles of Association.

Greenbank Community Church is in fellowship with the national charity Assemblies of God in Great Britain which functions through its General Conference and Regional Councils. A representative/delegate is appointed to represent and vote on behalf of the church at such meetings.

Responsibilities of Directors

Company law requires the directors to prepare financial statements for each financial year that give a true and fair view of the companies affairs as at the balance sheet date. The financial statements should include details of the charity's income, expenditure and application of resources for the financial year.

In preparing the financial statements the directors have:

- a) Selected suitable accounting policies and applied them consistently.
- b) Made judgements and estimates that are reasonable and prudent.
- c) Prepared the financial statements on a going concern basis.

GREENBANK COMMUNITY CHURCH

Responsibilities of Directors (continued)

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

In accordance with company law the directors certify that:

So far as we are aware, there is no relevant financial information that has not been provided to the company's accountants in order for them to undertake their independent examination of the financial statements.

As directors of the company we have taken all of the steps that we ought to have taken in order to make ourselves aware of all relevant financial information and to establish that the charity's accountants are supplied with that information.

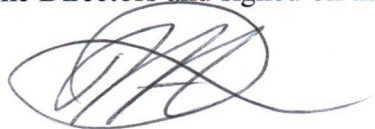
Independent Examiners

The directors agreed to re-appoint Messrs. Dawe Hawken & Dodd as the company's accountants and independent examiners for the year ending 31st December 2022 and Messrs Dawe Hawken & Dodd have expressed their willingness to continue in that capacity.

Statement

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and in accordance with the special provisions of the Companies Act 2006 relating to small entities.

Approved by the Directors and signed on their behalf by:



Josephine Kane (Company Secretary)

Dated : 15 / 09 / 22

Independent Examiner's Report
to the Directors of Greenbank Community Church
on the Accounts for the year ended 31st December, 2021

I report on the accounts for the year ended 31st December, 2021 which are set out on pages 10 to 17.

Respective Responsibilities of the Directors and Independent Examiner

The charity's directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the Accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to our attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s. 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Farr FCCA
Dawe, Hawken & Dodd,
Chartered Certified Accountants,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ



Dated: 25th August, 2022

GREENBANK COMMUNITY CHURCH

Statement of Financial Activities

Year Ended 31st December 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
INCOMING RESOURCES					
Voluntary income	2a	44,417		44,417	45,658
Income from ministries and fundraising	2b	1,645		1,645	9,028
Income from charitable activities	2c		373,064	373,064	360,644
Other incoming resources	2d	9,268	26,983	36,251	37,139
Investment income	2e				0
	£55,330	£400,047	£0	£455,377	£452,469
RESOURCES USED					
Outward giving	3a	3,358	396	3,754	7,027
Church activities	3b	204		204	10,409
Charitable & ancillary trading	3c		366,569	366,569	326,075
Management and administration	3d	96,101		96,101	52,532
Depreciation	3e	2,313	6,625	8,938	1,854
	£101,976	£373,590	£0	£475,566	£397,897
NET INCOMING / (OUTGOING) RESOURCES		(46,646)	26,457	0	(20,189)
GROSS TRANSFERS BETWEEN FUNDS		25,920	(25,920)		0
NET MOVEMENT IN FUNDS		(£20,726)	£537	£0	(£20,189)
Brought forward 1st January 2021		290,184	101,976	2,012	394,172
BALANCES AT 31st DECEMBER 2021		£269,458	£102,513	£2,012	£373,983
				£394,172	

GREENBANK COMMUNITY CHURCH

Balance Sheet

As at 31st December 2021

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021 £	Total 2020 £
FIXED ASSETS						
Tangible fixed assets	4a	313,200	25,134		338,334	313,710
Investment assets	4b					
		£313,200	£25,134	£0	£338,334	£313,710
CURRENT ASSETS						
Stock in hand	5a				0	100
Debtors & prepayments	5b		55,284		55,284	34,436
Short term deposits	5c	6			6	6
Cash at bank and in hand		3,642	27,509	2,012	33,163	98,990
		£3,648	£82,793	£2,012	£88,453	£133,532
CURRENT LIABILITIES						
Amounts falling due within one year	6a	4,434	5,414		9,848	7,796
NET CURRENT ASSETS		-£786	£77,379	£2,012	£78,605	£125,736
TOTAL ASSETS LESS CURRENT LIABILITIES		312,414	102,513	2,012	416,939	439,446
CREDITORS: Amounts falling due after more than one year						
	6b	42,956			42,956	45,274
NET ASSETS		£269,458	£102,513	£2,012	£373,983	£394,172
FUNDS						
Opening balances		290,184	101,976	2,012	394,172	339,600
Surplus/(Deficit)		(20,726)	537	0	(20,189)	54,572
		£269,458	£102,513	£2,012	£373,983	£394,172

For the year ending 31/12/2021 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in accordance with Section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies 'regime'.

Approved by the Church Council Meeting held on

13/09/2022

and signed on its behalf by:

[Signature]

Director

13/09/2022

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year Ended 31st December 2021

1 ACCOUNTING POLICIES

Basis of accounting

The Financial Statements have been prepared in accordance with applicable accounting standards and the Charities Statement of Recommended Practice (SORP) 2005. They have also been prepared under the historical cost convention, including the value shown for the freehold land and buildings owned by Greenbank Community Church. The accounts include all transactions, assets and liabilities for which the directors are responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Changes to previous accounts

No changes have been made to accounts for previous years.

Incoming Resources

Voluntary income and capital sources

Tithes and Offerings are recognised when received by or on behalf of the Church.

Special offerings are recognised when received by and on behalf of the Church.

Incoming resources from tax reclaims are included on the SOFA at the same time as the gift to which they relate.

Other ordinary income

Sundry receipts of income are accounted for when received.

Income from investments

Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Outward Giving

These are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Church Council.

Activities directly relating to the work of the church

These are accounted for when actually paid out.

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2021

2 INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	
				2021 £	2020 £
2a Voluntary income					
Tithes, offerings and donations	41,952			41,952	41,126
Tax refunds	2,465			2,465	4,532
	£44,417			£44,417	£45,658
2b Income from ministries & fundraising					
Saltash Church	1,645			1,645	9,028
Youth and children's ministry					0
	£1,645			£1,645	£9,028
2c Income from charitable activities					
Greenbank Care		294,582		294,582	249,711
Impact		78,086		78,086	92,761
Café Connect		396		396	18,172
		£373,064		£373,064	£360,644
2d Other incoming resources					
Income from fees etc.					0
Grants received (incl Furlough)	5,958	26,255		32,213	36,147
Sundry income	3,310	728		4,038	992
	£9,268	£26,983		£36,251	£37,139
2e Income from investments					
Bank interest received					0
Dividends received					0
					0
TOTAL INCOMING RESOURCES	£55,330	£400,047		£455,377	£452,469

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2021

3 RESOURCES USED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
3a Outward Giving					
Tithes and offerings	2,738	396		3,134	6,580
Gifts to missionaries & visiting ministers	620			620	150
Pastoral Care					130
Mission, outreach & hospitality					167
	£3,358	£396		£3,754	£7,027
3b Church Activities					
Teaching, Mission & Ministry	204			204	426
Youth & children's ministry					0
Saltash Church					9,983
Little Rainbows					0
	£204			£204	£10,409
3c Charitable and Ancillary Trading					
Café Connect expenses		19,792		19,792	26,344
Greenbank Care; Wages & Salaries		237,633		237,633	199,465
Administration		7,184		7,184	8,935
Insurance		1,527		1,527	1,610
Uniforms & Supplies		398		398	2,826
Training		4,287		4,287	973
Mileage Costs		20,293		20,293	16,380
Sundries		4,703		4,703	6,091
Minibus		2,979		2,979	0
Fees & Subscriptions		4,829		4,829	2,481
Impact		62,944		62,944	60,970
		£366,569		£366,569	£326,075
3d Management & Administration					
Electricity & Gas	5,817			5,817	4,100
Water charges	641			641	395
Telephone & internet	211			211	404
Recycling & waste disposal	1,711			1,711	1,369
Consumables	72			72	62
Office & administration	1,602			1,602	0
Insurance	1,503			1,503	1,473
Fees & Subscriptions	2,178			2,178	2,497
Conferences & training	456			456	99
G.C.C. Salaries, PAYE & pensions	75,833			75,833	34,906
Property maintenance	3,580			3,580	3,315
Equipment maintenance	303			303	564
Loan interest	1,632			1,632	1,735
Sundry expenses	562			562	1,613
	£96,101			£96,101	£52,532
3e Fixed Asset Depreciation					
Loss/(profit) on disposal		228		228	-788
Equipment	£2,313	6,397		8,710	£2,642
	£2,313	£6,625		£8,938	£1,854
TOTAL RESOURCES EXPENDED	£101,976	£373,590		£475,566	£397,897

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2021

4 FIXED ASSETS USED BY THE CHURCH

4a Tangible Fixed Assets

	Vehicle £	Land and Buildings £	Equipment £	Total £
Cost				
At 1st January 2021		303,478	69,603	373,081
Additions	28,799		4,763	33,562
Disposals			1,222	1,222
At 31st December 2021	28,799	303,478	73,144	405,421
Depreciation				
At 1st January 2021			59,371	59,371
Charge for the Year	5,760		2,950	8,710
Relating to Disposals			994	994
At 31st December 2021	5,760		61,327	67,087
Net book value				
At 31st December 2020		£303,478	£10,232	£313,710
At 31st December 2021	£23,039	£303,478	£11,817	£338,334

The Freehold Land and Buildings brought forward comprise of the Greenbank Community Church building in Greenbank Road. The values calculated from the original costs plus all expenditure incurred to renovate both the interior and exterior of the building. Additional capital expenditure is shown when it is incurred, and general repairs and maintenance costs are shown as revenue expenditure in the income and expenditure account.

5 Current Assets

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	
				2021	2020
5a Stock in Hand		0		0	100
Stock consists of items purchased for resale in the Cafe and is valued at cost.					
5b Debtors & prepayments					
Stewardship & Gift Aid					845
Greenbank Care		55,284		55,284	33,591
		£55,284		£55,284	£34,436
5c Short term deposits					
Tracker A/c	6			6	6
	£6			£6	£6

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2021

6a CREDITORS due within one year

	Unrestricted	Designated	Restricted	Total Funds	
	Funds	Funds	Funds	2021	2020
Bank Loan due in 1 year	2,424			2,424	2,400
Creditors	246			246	2,466
Accruals	600	600		1,200	1,200
Other Taxation & Social Secur	1,164	4,814		5,978	1,730
	£4,434	£5,414		£9,848	£7,796

6b CREDITORS due after more than one year

Bank loan due in more than 1 year	£42,956	£42,956	£45,274
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7

STAFF COSTS

Staff Costs during the year was as follows.

	2021	2020
Gross Pay	388,863	312,620
Employers NI	17,492	12,911
	£406,355	£325,531
Average number of employees during the year	28	24

The following Trustees were employed by the Charity during the year:

Stephen Cassidy	Senior Pastor
David Berry	Trustee

8

TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

The amount of payment or reimbursement of out of pocket expenses made to trustees and persons connected to the trustees during the year was as follows.

Name of Trustee or related party	Relationship to Charity	Description of the transaction	Amount
Sarah Berry	Wife of Charity Trustee	Care Manager's Salary	£35,923
Stephen Cassidy	Charity Trustee	Senior Pastor's Salary	£21,458
Stephen Cassidy	Charity Trustee	Expenses Reimbursed	£2,644
David Berry	Charity Trustee	Salary	£7,297
Liliana Cassidy	Wife of Charity Trustee	Salary	£14,325

9

ACCOUNTANCY FEES

Professional fees in respect of Independent Examination of the Financial Statements.

2021	2020
£1,200	£1,200

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2021

10 FUND DETAILS

10a Unrestricted Funds

Unrestricted funds are not subject to any restrictions in regard their use and are available for application on the general purposes of the Church Council.

10b Designated Funds

Designated funds represent those parts of unrestricted funds that the Church Council have designated for a specific purpose.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Café Connect Fund	Financing Café Ministry	Sales of food and drink	0
Greenbank Care Fund	Funding Greenbank Care	Ancillary trading	100,473
Minibus Fund	Provision of minibus	Grants & Donations	2,040
Greenbank Youth Fund	Funding Youth Ministry	Offerings and fundraising	0
			£102,513

10c Restricted Funds

Restricted funds represent monies given for a specific purpose, and may only be used for that purpose. These funds are not available to the Church Council for use towards the general running of the church. The various restricted funds and the balances held at 31 December 2021 are as follows.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Building Development Fund	Renovations at GCC	Grants & donations	1,793
Lyte Fund	Youth Work	Grant	219
			£2,012

Endowment Funds

10d There are no endowment funds held at present.

Movement of major funds

<u>Name of Fund</u>	<u>Brought Fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>Carried Fwd</u>
Café Connect Fund	0	10,608	19,792	9,184	0
Greenbank Care Fund	94,176	389,439	347,642	-35,500	100,473
Greenbank Youth Fund	0	0	396	396	0
Minibus Fund	7,800	0	5,760	0	2,040
Building Development Fund	1,793	0	0	0	1,793
Lyte Fund	219	0	0	0.00	219
Total Funds	£103,988	£400,047	£373,590	-£25,920	£104,525

Church of Impact

England & Wales - Charity number 1143124

Accounts

GREENBANK COMMUNITY CHURCH

(A company limited by guarantee)

REPORT and FINANCIAL STATEMENTS

Year Ended 31st December 2020

**Charity number 1143124
Company number 07666917**

GREENBANK COMMUNITY CHURCH
(A company limited by guarantee)

Report and Financial Statements
Year Ended 31st December 2020

Contents

1. Legal and Administrative information
2. Advisors
- 3-5. Aims, Objectives and Activities
6. Financial Review
- 7-8. Structure, Governance & Management
9. Independent Examiners Report
10. Statement of Financial Activities
11. Balance Sheet as at 31st December 2020
- 12-17. Notes forming part of the Financial Statements

GREENBANK COMMUNITY CHURCH

Legal & Administrative Information

Charity Name: Greenbank Community Church
Registered Charity Number: 1143124
Company Number: 7666917
Financial Year beginning: 1st January 2020
Financial Year ending: 31st December 2020
Charity's Principle Address: Greenbank Road, Liskeard, Cornwall. PL14 3DP

Officers of the Charity during the year

Jordan Russell	Lead Elder, Director (resigned 4 January, 2021)
Josephine Kane	Director & Company Secretary
David Berry	Director
Susan Gale	Director

GREENBANK COMMUNITY CHURCH

Church Advisors

Bankers

Barclays Bank Plc.,
The Parade,
Liskeard,
Cornwall.
PL14 6AR

Accountants

Dawe Hawken & Dodd,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ

Solicitor

Vivian Carne,
R. Hancock & Son,
9 Fore Street,
Callington.
Cornwall.
PL17 7AA

Social Enterprise Business Advisor

Daniel Brewer,
Resonance Ltd.,
42 St. Thomas Road,
Launceston,
Cornwall.
PL15 8BX

GREENBANK COMMUNITY CHURCH

Our Aims and Objectives

Purposes and aims

Our charity's purposes as set out in the objects contained in the company's articles of association are for the benefit of the public:

To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the directors may from time to time may think fit.

To advance education in such ways and in such parts of the United Kingdom or the world as the directors may from time to time may think fit.

Ensuring our work delivers our aims

Our Annual Review looks at our achievements and the outcomes of our work in the previous 12 months. The review looks at each key activity and the benefits they have brought to those groups of people they were set up to help. This helps us to ensure our aim, objectives and activities remain focused on our purposes as stated above. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Our Activities

Church Activities

Despite the Covid-19 pandemic, we have maintained regular Sunday worship services which have been Christ centred with an emphasis on biblical teaching and discipleship. During lockdowns, services were shared with church members via 'WhatsApp' social media. Similarly, homegroup migrated to 'Zoom' meetings each week where many appreciated the. During the year our usual comprehensive programme of activities and events have been severely curtailed by the pandemic. Our emphasis has been on keeping our members safe by following the government guidelines with regard to meetings and social contact. Our regular activities outside of Sunday worship have included house groups, ladies' ministry, prayer events and discipleship study evenings including a 'Marriage' course. The church has met with other local churches to hold an outdoor praise service at the Liskeard Rugby ground and a Carols evening at Morrisons Supermarket car park.

In March the church took over supporting an AOG church plant in Saltash from Engage Plymouth, which we continued to support throughout the year despite only sporadic Sunday services due to the lockdowns. Jordan Russell, our pastor was part-furloughed during the pandemic during which time he felt God's call to step down at the beginning of 2021. The trustees advertised via the AOG and shortlisted and interviewed a number of applicants. Unanimous agreement was reached in offering Stephen and Liliana Cassidy the position from February 2021.

Youth Activities

The youth have not been able to meet much through the year. Lisa, our youth pastor left just before the first lockdown. Where possible our youth have met socially, joined in the weekly services and homegroup online.

GREENBANK COMMUNITY CHURCH

Greenbank Care End of Year Report 2020

Greenbank Care has been running since 2004 as a Domiciliary Care Agency, registered with the Care Quality Commission (CQC), providing care for those in need in the community with care and compassion.

The aims and objectives of Greenbank Care are:

To lead the way in transforming our local community by demonstrating practical and professional care with love and compassion.

To provide the highest standards of care at a price that is affordable to all.

To provide a holistic care service that meets the clients every need.

To be both a motivational and practical influence for positive change in the care sector.

Greenbank Care is testament to the social care concerns that this Church has in reaching and serving the community in a very practical way with the love of Jesus. We are often called upon to care for the terminally ill and this we consider a wonderful privilege. It certainly has its rewards and the Lord in his Grace has used this ministry to bring others to faith prior to their departure to be with Him. Greenbank Care employs 22 people. At Greenbank Care we care, support and value our staff in the same way we do our clients, we encourage good inter staff relationships and effective communication, we enable staff to grow and develop their skills, knowledge and qualifications. We enjoy a good reputation for reliability, integrity and going the extra mile. We are rated as 'Outstanding' for care by the Care Quality Commission.

Over the past year the Greenbank Care team has responded magnificently to the incredible challenges faced by the care sector due to the Covid-19 pandemic. From securing enough PPE, the regularly testing of staff and ensuring all staff have been booked in for vaccinations. Miraculously all of our staff and clients have remained Covid free, this has been due to incredible vigilance in maintaining strict personal hygiene protocols, the immediate quarantining of individuals if there was any concerns and implementing and adhering to robust contingency plans and risk assessments. In response to the financial losses made in the previous financial year (2019) the trustees implemented a set of comprehensive changes to ensure sustainability of the charity in the coming financial year and beyond the outcomes of this are already evident in this year end report.

GREENBANK COMMUNITY CHURCH

Café Connect

The café has been operational since January 2012 and the project has been successful in building bridges and establishing relationships with many in the community. All staff and volunteers have completed their relevant food hygiene courses. The café has a good reputation and members have seen an encouraging growth through 2020 as restrictions allowed. In December 2019 we opened up our new soft play area which has increased numbers significantly. Parents/guardians of younger children are thrilled that we have provided this in their community. During lockdowns our 2 part-time kitchen staff were furloughed.

Little Rainbows

The church's Wednesday morning mother & toddler group only operated for the first 3 months of 2020 closing as the first lockdown began. Activities have included general play, craftwork, singing and dancing. We hope to re-open as soon as is safe & practicable.

Impact

Impact was launched in 2013 as a project working with adults with learning difficulties. This has continued to grow. Due to Covid-19 restrictions and the vulnerability of our clients, Impact has only been able to meet intermittently throughout the year. Again staff have been

Support to Ministers Home and Abroad

We have maintained regular financial support for Christian missionaries both at home and abroad. Our financial statement specifies our church's commitment to this aspect of Christian service. We may not be able to go ourselves as missionaries to other nations but we can certainly support those at the front line doing some great work. We therefore give regularly to the following work:

- The Olive Branch foundation – Kenya
- World of Worth – supporting children and Bible college students in India.
- Compassion - Youth
- Liskeard & Looe Foodbank
- Encourage International
- Christians Against Poverty

Prayer

The church has held regular prayer meetings throughout 2020 much of this 'on-line' due to lockdowns. These have been the foundations for all that has been achieved.

GREENBANK COMMUNITY CHURCH

Financial Review

Funding

Principle funding sources for the charity are:

Church; offerings, donations, legacies and grant funding

Greenbank Care; Cornwall County Council and private client fees, grant funding and donations.

Café Connect; Coffee Shop sales and donations.

Little Rainbows; Fees and donations.

Impact; Grant funding, fees and donations.

Reserves Policy

The Trustees have examined the charity's requirements for reserves as against the main financial risks and have established a policy by which the unrestricted and designated funds not committed or invested in tangible fixed assets should be between 3 and 6 months of expenditure.

At 31 December 2020 the level of liquid reserves in the unrestricted and designated funds stood at just under 4 months of normal expenditure.

Future Plans

We plan to continue the ministries and activities outlined above in the forthcoming years subject to sufficient funds being available.

GREENBANK COMMUNITY CHURCH

Structure, Governance and Management

Governing Document

Greenbank Community Church is a company limited by guarantee, incorporated on 13th June 2011 and registered as a charity on 27th July 2011. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

In addition to the Articles of Association the directors have adopted a Church Management Document that should be read in conjunction with the Articles. The Church Management Document is subsidiary to the Articles of Association and all terms used in the Church Management Document shall have the meaning attributed to them in the Articles.

Appointment of Directors

The directors of the company are also charity trustees for the purposes of charity law. Under the Church Management Document all directors are members of the charity's management committee known as the Church Council.

Under the Articles of Association the directors shall comprise the Senior Minister of the church together with such persons as the Senior Minister shall nominate and the directors may from time to time appoint. Directors are not required to retire by rotation.

Terms for the resignation, disqualification or removal of directors are as required by the appropriate sections of the Articles of Association.

Details of persons serving as directors and members of the Church Council are as shown on the Legal and Administrative section on page 1 of this report.

Organisational Structure

The ministry and work of Greenbank Community Church is overseen by the Church Council that meets on a regular basis and at least 6 times each year. The responsibilities of individual directors are as delegated by the Senior Minister and Senior Leader, who is also the Chairman of the Church Council. The Senior Leader has overall responsibility for ensuring the charity delivers services and public benefit in accordance with its aims and objectives as laid out in the Articles of Association.

Greenbank Community Church is in fellowship with the national charity Assemblies of God in Great Britain which functions through its General Conference and Regional Councils. A representative/delegate is appointed to represent and vote on behalf of the church at such meetings.

Responsibilities of Directors

Company law requires the directors to prepare financial statements for each financial year that give a true and fair view of the companies affairs as at the balance sheet date. The financial statements should include details of the charity's income, expenditure and application of resources for the financial year.

In preparing the financial statements the directors have:

- a) Selected suitable accounting policies and applied them consistently.
- b) Made judgements and estimates that are reasonable and prudent.
- c) Prepared the financial statements on a going concern basis.

GREENBANK COMMUNITY CHURCH

Responsibilities of Directors (continued)

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

In accordance with company law the directors certify that:

So far as we are aware, there is no relevant financial information that has not been provided to the company's accountants in order for them to undertake their independent examination of the financial statements.

As directors of the company we have taken all of the steps that we ought to have taken in order to make ourselves aware of all relevant financial information and to establish that the charity's accountants are supplied with that information.

Independent Examiners

The directors agreed to re-appoint Messrs. Dawe Hawken & Dodd as the company's accountants and independent examiners for the year ending 31st December 2021 and Messrs Dawe Hawken & Dodd have expressed their willingness to continue in that capacity.

Statement

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and in accordance with the special provisions of the Companies Act 2006 relating to small entities.

Approved by the Directors and signed on their behalf by:



Josephine Kane (Company Secretary)

Dated : 28th May, 2021

Independent Examiner's Report
to the Directors of Greenbank Community Church
on the Accounts for the year ended 31st December, 2020

I report on the accounts for the year ended 31st December, 2020 which are set out on pages 10 to 17.

Respective Responsibilities of the Directors and Independent Examiner

The charity's directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement


My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the Accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to our attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s. 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Farr FCCA
Dawe, Hawken & Dodd,
Chartered Certified Accountants,
52 Fore Street,
Callington,
Cornwall.
PL17 7AJ



Dated: 9th June, 2021

GREENBANK COMMUNITY CHURCH

Statement of Financial Activities

Year Ended 31st December 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
INCOMING RESOURCES					
Voluntary income	2a	45,558	100	45,658	31,747
Income from ministries and fundraising	2b	9,028		9,028	313
Income from charitable activities	2c		360,644	360,644	379,425
Other incoming resources	2d	9,117	28,022	37,139	2,167
Investment income	2e			0	
		£63,703	£388,766	£0	£452,469
RESOURCES USED					
Outward giving	3a	7,027		7,027	15,480
Church activities	3b	10,409		10,409	3,109
Charitable & ancillary trading	3c		326,075	326,075	379,183
Management and administration	3d	49,802	2,730	52,532	49,405
Depreciation	3e	2,376	(556)	1,854	4,972
		£69,614	£325,519	£2,764	£452,149
NET INCOMING / (OUTGOING) RESOURCES		(5,911)	63,247	(2,764)	54,572
GROSS TRANSFERS BETWEEN FUNDS		26,640	(26,640)	0	0
NET MOVEMENT IN FUNDS		£20,729	£36,607	(£2,764)	£54,572
Brought forward 1st January 2020		269,455	65,369	4,776	339,600
BALANCES AT 31st DECEMBER 2020		£290,184	£101,976	£2,012	£394,172

GREENBANK COMMUNITY CHURCH

Balance Sheet

As at 31st December 2020

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2020 £	Total 2019 £
FIXED ASSETS						
Tangible fixed assets	4a	312,783	927		313,710	323,364
Investment assets	4b					
		£312,783	£927	£0	£313,710	£323,364
CURRENT ASSETS						
Stock in hand	5a		100		100	400
Debtors & prepayments	5b	845	33,591		34,436	30,686
Short term deposits	5c	6			6	6
Cash at bank and in hand		25,807	71,171	2,012	98,990	43,157
		£26,658	£104,862	£2,012	£133,532	£74,249
CURRENT LIABILITIES						
Amounts falling due within one year	6a	3,983	3,813		7,796	10,629
NET CURRENT ASSETS		£22,675	£101,049	£2,012	£125,736	£63,620
TOTAL ASSETS LESS CURRENT LIABILITIES		335,458	101,976	2,012	439,446	386,984
CREDITORS: Amounts falling due after more than one year	6b	45,274			45,274	47,384
NET ASSETS		£290,184	£101,976	£2,012	£394,172	£339,600
FUNDS						
Opening balances		269,455	65,369	4,776	339,600	378,097
Surplus/(Deficit)		20,729	36,607	(2,764)	54,572	(38,497)
		£290,184	£101,976	£2,012	£394,172	£339,600

For the year ending 31/12/2020 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in accordance with Section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies 'regime'.

Approved by the Church Council Meeting held on 28th May, 2021

and signed on its behalf by:

D Berry
Director



GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year Ended 31st December 2020

1 ACCOUNTING POLICIES

Basis of accounting

The Financial Statements have been prepared in accordance with applicable accounting standards and the Charities Statement of Recommended Practice (SORP) 2005. They have also been prepared under the historical cost convention, including the value shown for the freehold land and buildings owned by Greenbank Community Church. The accounts include all transactions, assets and liabilities for which the directors are responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Changes to previous accounts

No changes have been made to accounts for previous years.

Incoming Resources

Voluntary income and capital sources

Tithes and Offerings are recognised when received by or on behalf of the Church.

Special offerings are recognised when received by and on behalf of the Church.

Incoming resources from tax reclaims are included on the SOFA at the same time as the gift to which they relate.

Other ordinary income

Sundry receipts of income are accounted for when received.

Income from investments

Dividends and interest are accounted for when received. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Outward Giving

These are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Church Council.

Activities directly relating to the work of the church

These are accounted for when actually paid out.

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2020

2 INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	
				2020 £	2019 £
2a Voluntary income					
Tithes, offerings and donations	41,026	100		41,126	27,479
Tax refunds	4,532			4,532	4,268
	<u>£45,558</u>	<u>£100</u>	<u>£0</u>	<u>£45,658</u>	<u>£31,747</u>
2b Income from ministries & fundraising					
Saltash Church	9,028			9,028	0
Youth and children's ministry	0			0	313
	<u>£9,028</u>	<u>£0</u>	<u>£0</u>	<u>£9,028</u>	<u>£313</u>
2c Income from charitable activities					
Greenbank Care		249,711		249,711	223,670
Impact		92,761		92,761	132,080
Café Connect		18,172		18,172	23,675
	<u>£0</u>	<u>£360,644</u>	<u>£0</u>	<u>£360,644</u>	<u>£379,425</u>
2d Other incoming resources					
Income from fees etc.				0	1,275
Grants received	8,183	27,964	0	36,147	720
Sundry income	934	58		992	172
	<u>£9,117</u>	<u>£28,022</u>	<u>£0</u>	<u>£37,139</u>	<u>£2,167</u>
2e Income from investments					
Bank interest received				0	0
Dividends received				0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL INCOMING RESOURCES	<u>£63,703</u>	<u>£388,766</u>	<u>£0</u>	<u>£452,469</u>	<u>£413,652</u>

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2020

3 RESOURCES USED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
3a Outward Giving					
Tithes and offerings	6,580			6,580	14,365
Gifts to missionaries & visiting ministers	150			150	809
Pastoral Care	130			130	179
Mission, outreach & hospitality	167			167	127
	£7,027	£0	£0	£7,027	£15,480
3b Church Activities					
Teaching, Mission & Ministry	426			426	1,666
Youth & children's ministry				0	1,435
Saltash Church	9,983			9,983	0
Little Rainbows				0	8
	£10,409	£0	£0	£10,409	£3,109
3c Charitable and Ancillary Trading					
Café Connect expenses		26,344		26,344	29,783
Greenbank Care; Wages & Salaries		199,465		199,465	231,228
Administration		8,935		8,935	6,052
Insurance		1,610		1,610	1,509
Uniforms & Supplies		2,826		2,826	924
Training		973		973	2,430
Mileage Costs		16,380		16,380	16,515
Sundries		6,091		6,091	8,741
Fees & Subscriptions		2,481		2,481	4,262
Impact and Minibus		60,970		60,970	77,739
	£0	£326,075	£0	£326,075	£379,183
3d Management & Administration					
Electricity & Gas	4,100			4,100	2,662
Water charges	395			395	666
Telephone & internet	404			404	586
Recycling & waste disposal	1,369			1,369	1,386
Consumables	62			62	200
Office & administration				0	1,021
Insurance	1,473			1,473	1,657
Fees & Subscriptions	2,497			2,497	1,524
Conferences & training	99			99	1,728
G.C.C. Salaries, PAYE & pensions	34,906			34,906	32,353
Expenditure from grant funding				0	326
Property maintenance	585		2,730	3,315	2,187
Equipment maintenance	564			564	267
Loan interest	1,735			1,735	1,913
Sundry expenses	1,613			1,613	929
	£49,802	£0	£2,730	£52,532	£49,405
3e Fixed Asset Depreciation					
(profit) on disposal		-788		-788	-
Equipment	£2,376	232	34	2,642	£4,972
	£2,376	-£556	£34	£1,854	£4,972
TOTAL RESOURCES EXPENDED	£69,614	£325,519	£2,764	£397,897	£452,149

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2020

4 FIXED ASSETS USED BY THE CHURCH

4a Tangible Fixed Assets

	Land and Buildings £	Equipment £	Total £
Cost			
At 1st January 2020	£303,478	£96,643	£400,121
Additions			
Disposals		27,040	27,040
At 31st December 2020	<u>£303,478</u>	<u>£69,603</u>	<u>£373,081</u>
Depreciation			
At 1st January 2020		£76,757	£76,757
Charge for the Year		2,642	2,642
Relating to Disposals		20,028	20,028
At 31st December 2020		<u>£59,371</u>	<u>£59,371</u>
Net book value			
At 31st December 2019	<u>£303,478</u>	<u>£19,886</u>	<u>£323,364</u>
At 31st December 2020	<u>£303,478</u>	<u>£10,232</u>	<u>£313,710</u>

The Freehold Land and Buildings brought forward comprise of the Greenbank Community Church building in Greenbank Road. The values calculated from the original costs plus all expenditure incurred to renovate both the interior and exterior of the building. Additional capital expenditure is shown when it is incurred, and general repairs and maintenance costs are shown as revenue expenditure in the income and expenditure account.

5 Current Assets

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	
				2020	2019
5a Stock in Hand			100	100	400
Stock consists of items purchased for resale in the Cafe and is valued at cost.					
5b Debtors & prepayments					
Stewardship & Gift Aid	845			845	1,335
Greenbank Care		33,591		33,591	29,351
	<u>£845</u>	<u>£33,591</u>		<u>£34,436</u>	<u>£30,686</u>
5c Short term deposits					
Tracker A/c	6			6	6
	<u>£6</u>			<u>£6</u>	<u>£6</u>

GREENBANK COMMUNITY CHURCH

Notes to the Financial Statements

Year ended 31st December 2020

6a CREDITORS due within one year

	Unrestricted	Designated	Restricted	Total Funds	
	Funds	Funds	Funds	2020	2019
Bank Loan due in 1 year	2,400			2,400	2,500
Creditors	12	2,454		2,466	4,749
Accruals	600	600		1,200	1,200
Other Taxation & Social Secur	971	759		1,730	2,180
	£3,983	£3,813	£0	£7,796	£10,629

6b CREDITORS due after more than one year

Bank loan due in more than 1 year	£45,274	£45,274	£47,384
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7

STAFF COSTS

Staff Costs during the year was as follows.

	2020	2019
Gross Pay	312,620	313,462
Employers NI	12,911	14,905
	£325,531	£328,367
Average number of employees during the year	24	24

The following Trustees were employed by the Charity during the year:

Jordan Russell	Senior Pastor
David Berry	Trustee

8

TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

The amount of payment or reimbursement of out of pocket expenses made to trustees and persons connected to the trustees during the year was as follows.

Name of Trustee or related party	Relationship to Charity	Description of the transaction	Amount
Sarah Berry	Wife of Charity Trustee	Care Manager's Salary	£31,054
Jordan Russell	Charity Trustee	Senior Pastor's Salary	£28,152
Jordan Russell	Charity Trustee	Expenses Reimbursed	£128
David Berry	Charity Trustee	Salary	£520
Nicole Russell	Wife of Charity Trustee	Salary	£13,252

9

ACCOUNTANCY FEES

Professional fees in respect of Independent Examination of the Financial Statements.

2020	2019
£1,200	£1,200

GREENBANK COMMUNITY CHURCH
Notes to the Financial Statements
Year ended 31st December 2020

10 FUND DETAILS

10a Unrestricted Funds

Unrestricted funds are not subject to any restrictions in regard their use and are available for application on the general purposes of the Church Council.

10b Designated Funds

Designated funds represent those parts of unrestricted funds that the Church Council have designated for a specific purpose.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Café Connect Fund	Financing Café Ministry	Sales of food and drink	0
Greenbank Care Fund	Funding Greenbank Care	Ancillary trading	94,176
Minibus Fund	Provision of minibus	Grants & Donations	7,800
Greenbank Youth Fund	Funding Youth Ministry	Offerings and fundraising	0
			£101,976

10c Restricted Funds

Restricted funds represent monies given for a specific purpose, and may only be used for that purpose. These funds are not available to the Church Council for use towards the general running of the church. The various restricted funds and the balances held at 31 December 2019 are as follows.

<u>Name of Fund</u>	<u>Main Purpose of Fund</u>	<u>Main Source of Income</u>	<u>Balance</u>
Building Development Fund	Renovations at GCC	Grants & donations	1,793
Lyte Fund	Youth Work	Grant	219
			£2,012

Endowment Funds

10d There are no endowment funds held at present.

Movement of major funds

10d	<u>Name of Fund</u>	<u>Brought Fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>Carried Fwd</u>
	Café Connect Fund	941	24,159	26,347	1,247	0
	Greenbank Care Fund	60,037	364,607	299,155	-31,313	94,176
	Greenbank Youth Fund	0				0
	Minibus Fund	4,391		17	3,426	7,800
	Building Development Fund	4,557		2,764		1,793
	Lyte Fund	219				219
						0
	Total Funds	£70,145	£388,766	£328,283	-£26,640	£103,988