

COLWALL COMMUNITY CHURCH

England & Wales · Charity number 1143657

Details

Other names	COLWALL FREE CHURCH
Status	Registered
Legal form	Charitable company
Company number	07737315
Registered	2011-09-02
Register	View on the Charity Commission register

Contact

Address	Walwyn Road Colwall Malvern WR13 6QG
Phone	01684541872
Email	office@colwallcommunitychurch.com
Website	www.colwallcommunitychurch.com

Activities

Objects: THE CHARITY'S OBJECTS ("OBJECTS") ARE FOR THE PUBLIC BENEFIT TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN COLWALL, MALVERN AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY.

Activities: In the Public interest in Colwall Malvern, to advance the Christian Faith in accordance with our Statement of Beliefs and any other exclusively charitable purposes as the Trustees may agree.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Overseas Aid/famine Relief, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Herefordshire
- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£32,034	£30,839	-	-
2023-12-31	£149,301	£218,112	-	-
2022-12-31	£172,415	£144,986	-	-
2021-12-31	£225,012	£145,597	-	-
2020-12-31	£130,670	£95,639	-	-

Trustees

Name	Role	Appointed
GILLIAN LLOYD	Chair	2026-04-23
FREDA MARY BALLARD BA		2011-09-02
Mr Jon Lloyd		2016-10-12
Valerie Joan Eames		2022-10-19

COLWALL COMMUNITY CHURCH

England & Wales - Charity number 1143657

Accounts

Colwall Community Church
Report of the Trustees and Unaudited Financial Statements
For the Year Ended 31st December 2024

Registered Company Number: 07737315
Registered Charity Number: 1143657

Contents of the Financial Statements

For the year ended 31st December 2024

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REPORT OF THE TRUSTEES

For the year ended 31st December 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The accounts have been prepared in accordance with the provisions applicable to the small companies regime and in accordance with FRS102 Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) 102.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07737315 (England and Wales)

Registered Charity number

1143657

Registered address

Colwall Community Church
Walwyn Road
Colwall
MALVERN
WR13 6QG

Trustees

The following Directors and Trustees served during the year

Ms FM Ballard
Mr JS Lloyd
Mrs V Eames
Mr PJ Williamson appointed 1st February 2024

Banks

Santander
CAF Bank
Monmouthshire Building Society

Independent examiner

Luke Keegan
Chartered Management Accountant
Greendawn Accounting Limited
1A The Homend
Ledbury
Herefordshire
HR8 1BN

REPORT OF THE TRUSTEES (CONT)

1. Purposes of the Charity

The mission of the church is to bless and serve the people of the village of Colwall and specifically the purposes of the Charity are threefold;

- i) to advance the Christian faith in accordance with our statement of belief, primarily, but not exclusively, within the village of Colwall, Herefordshire, and the surrounding area;
- ii) to assist and support persons who are in conditions of need, hardship or distress or who are sick or in poor health;
- iii) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world providing they are not in conflict with (i) above.

2. Governance and Structure

Governing document

Colwall Community Church is a charitable, not for profit company limited by guarantee. It is a registered company under the Companies Act (Company Number : 07737315) and is a registered charity (Charity Number: 1143657).

The management of the charity is undertaken by the board of Trustees.

It is considered that the Trustees and any other person who could be understood to be "managers" in the activities and affairs of the church are deemed to be "fit and proper" persons under the terms of the Finance Act 2010. Trustee training is available as and when required/requested.

The Trustees are aware of the Charity Commission's guidance in respect of Public Benefit in their publication "The Advancement of Religion for Public Benefit" and have regard to it in their administration of the church.

The church has transferred its affiliation from Salt & Light UK to Synergy, a family of churches with a shared vision.

The spiritual and social outreach activities of the Church have, since October 2022 been led by a Leadership Team made of four individuals:

Peter and Anne Williamson
David and Mary Jarratt

With regard to the church, with the exception of some paid hours undertaken by a finance officer and a cleaner, all activities and governance throughout the year under review were undertaken on a voluntary basis.

Review of the Year's Activities

Worship and spiritual life

The church has continued to meet for Sunday worship at Walwyn Road Street building. These services have been attended by approximately 15-30 people.

There have been regular meetings of house groups and prayer groups.

REPORT OF THE TRUSTEES (CONT)

Activities within the Community

Colwall Youth Project continues to operate from the church premises but as a self governing and wholly independent organisation.

The Village Playgroup has continued to use the church building weekly in school term time.

The church hosts the Community Hub established in the village. From the beginning of October to the end of March this offers a weekly hot meal and warm space, and in the summer months a monthly afternoon tea. These are organised by an enthusiastic band of volunteers. Numbers attending have grown steadily and events clearly meet a need. We acknowledge support of this from Herefordshire Council.

The church hosts Ledbury Food Bank who provide a weekly outreach session to serve the needs to people in Colwall

Our building

Our Walwyn Road church building is maintained in good order. The Colwall Youth Project (CYP) team have continued to use the building as an administrative base and for some one to one support and delivery of activities

The Silver Street building has been used by the Youth Project.

Th church, in conjunction with CYP, has continued to explore options to develop our facilities to meet the changing and growing needs and has submitted a planning application to redevelop the Silver Street site.

3. Risk Assessment.

The Trustees recognise that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. They also accept that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that a practical Health and Safety Policy is required covering activities for both the church and its surround grounds to which the public have access. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and the obligations of the Equality Act 2010 and the provisions of the General Data Protection Regulation are known and complied with to the best of the Trustees' ability.

The Trustees are aware of the church's responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and also to write up and keep a record of its findings and to review its assessment annually. These responsibilities are carried out by Freda Ballard on behalf of the Trustees. A detailed independent Fire Safety Review and Report was undertaken during the year. A full electrical inspection was carried out in 2020.

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Maechelle Bowring was appointed as the New Safeguarding officer and completed an appropriate training course. Alice Hill who leads CYP and is safeguarding lead for the youth project has been available to advise the Trustees on safeguarding issues. Any safeguarding concerns have been dealt with promptly and professionally. Any safeguarding concerns have been dealt with promptly and professionally. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

REPORT OF THE TRUSTEES (CONT)

4. Financial Statement

The Trustees wish to thank all those who have generously contributed to Colwall Community Church during this time.

The arrangement noted in the reports of previous years for management of the finances by Jon Lloyd as Finance Director and Joanna Worrall as part time paid Finance officer has worked well.

The reduction in the size of the church fellowship does present a challenge for the longer term. However the finances of Colwall Community Church are in good order and with the continuing financial support of its members we are able to be positive as we look forward with regard to the church buildings and the church's mission to the local community. Once the planning application is determined the Trustees will work to ensure a sustainable long term financial plan.

5. Reserves Policy

The Trustees are aware of their continuing financial responsibilities in respect of Colwall Community Church and seek to maintain a minimum of three months average expenditure to be available to meet current liabilities and unexpected expenditure with remaining funds being held on safe interest bearing deposit accounts

At the end of the year the reserves held unrestricted cash balances of £33,437, which represented more than 6 months of 2024 expenditure.

6. Future plans.

The Trustees together with church members will continue to pursue the purposes of the charity as stated in paragraph 1 at the beginning of this Report seeking to bring the Good News of Jesus Christ to the wider community through worship and action whilst at the same time looking at the facilities that are currently used for worship and community activity as the work and mission of the church continues to expand.

7. Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

Approved by the Trustees and signed on their behalf by



P Williamson

Date

24/9/25

Independent Examiner's Report to the trustees of Colwall Community Church

I report on the accounts for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees 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 required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.

Luke Keegan, Chartered Management Accountant
1A The Homend
Ledbury
Herefordshire, HR8 1BN



Date:

29/09/2025

Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Notes	Unrestricted funds	Restricted funds	2024	2023
		£	£	£	£
Income					
Donations and legacies	3	17,521	1,413	18,934	132,069
Activities for Generating Funds	3	6,206	-	6,206	4,920
Charitable activities	3	1,025	-	1,025	6,587
Investments	3	5,869	-	5,869	5,725
Total Income		30,621	1,413	32,034	149,301
Expenditure					
Raising Funds	4	-	-	-	-
Charitable activities	4	2,201	1,054	3,254	162,215
Support Costs	4	19,950	-	19,950	30,930
Other	4	7,635	-	7,635	24,967
Total Expenditure		29,786	1,054	30,839	218,112
Transfers between funds		(360)	360	-	-
Net movement in funds		475	720	1,195	(68,811)
Reconciliation of funds:					
Total funds brought forward		316,833	201,075	517,908	586,719
Total funds carried forward		317,308	201,795	519,103	517,908

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2024

Balance sheet

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
Fixed assets					
Tangible assets	7	453,677	197,202	650,879	650,879
Total fixed assets		453,677	197,202	650,879	650,879
Current assets					
Cash at bank and in hand	8	33,437	4,593	38,030	47,875
Total current assets		33,437	4,593	38,030	47,875
Creditors: amounts falling due within one year	9	872	-	872	199
Net current assets/(liabilities)		32,564	4,593	37,157	47,676
Total assets less current liabilities		486,241	201,795	688,036	698,555
Creditors: amounts falling due after one year	9	168,935	-	168,935	180,648
Total net assets or liabilities		317,308	201,795	519,103	517,908
Funds of the Charity					
Restricted income funds	10		201,795	201,795	201,075
Unrestricted funds	10	317,308		317,308	316,833
Total funds		317,308	201,795	519,103	517,908

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2024

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by



P Williamson

Date 24/9/25

Notes to the Accounts

Note 1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Note 2 Accounting policies

2.1 Income

Recognition of income These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

Offsetting There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants The charity has received government grants in the reporting period

Tax reclaims on donations and gifts Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs The charity has incurred expenditure on support costs.

Notes to the accounts (Note 2 cont)

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 Expenditure and Liabilities

Liability recognition Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs Support costs have been allocated between governance costs and other types of support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors The charity has creditors which are measured at settlement amounts less any trade discounts

2.3 Assets

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least
They are valued at cost and have been revalued in 2018 on current market value.

The depreciation rates and methods used are disclosed in note 7

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2024

Note 3 Income

Analysis of income		Unrestricted funds	Restricted funds	2024 £	2023 £
Donations and legacies:	Donations and gifts, including gift aid	17,453	125	17,578	31,103
	Legacies	-	-	-	-
	General grants provided by government/other charities	-	1,288	1,288	96,822
	Other	68	-	68	4,144
	Total	17,521	1,413	18,934	132,069
Activities for Generating Funds:	Room Hire for Events	100	-	100	70
	Sales – Crafts & Magazines	53	-	53	350
	Event Fees and Expenses	53	-	53	-
	Other	6,000	-	6,000	4,500
	Total	6,206	-	6,206	4,920
Charitable Activities:	Youth Parental Contributions	-	-	-	1,269
	Youth Misc. Income	-	-	-	2,891
	Other	1,025	-	1,025	2,427
	Total	1,025	-	1,025	6,587
Income from investments:	Interest income	37	-	37	177
	Rental and leasing income	5,832	-	5,832	5,548
	Total	5,869	-	5,869	5,725
TOTAL INCOME		30,621	1,413	32,034	149,301

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2024

Note 4		Expenditure			
	Analysis of expenditure	Unrestricted funds	Restricted funds	2024	2023
				£	£
Expenditure on charitable activities	Mission Support	1,200	-	1,200	1,500
	Children's work	36	-	36	-
	Church Development	-	-	-	-
	Catering	244	-	244	6
	School Hire	-	-	-	442
	Pulpit Fees	284	-	284	10
	Devotional Service Materials	328	-	328	266
	Youth team cost	-	-	-	57,289
	Youth activities	-	-	-	11,796
	Youth large equipment	-	-	-	10,198
	Youth small equipment	-	-	-	4,295
	Youth worker	-	-	-	31,106
	Youth training	-	-	-	828
	Grant to Colwall Youth Project	-	360	360	43,150
	S4L Skills for Life	-	-	-	891
	Keep Warm Fund	-	658	658	461
	Community Hub	-	36	36	390
Miscellaneous Donations	108	-	108	29	
	Total	2,201	1,054	3,254	162,215
Support Costs	Property Maintenance	2,669	-	2,669	6,505
	Silver Street Maintenance	-	-	-	-
	Insurance	1,593	-	1,593	3,866
	Cleaning	1,934	-	1,934	1,166
	Administration	2,329	-	2,329	2,829
	Administration costs	4,723	-	4,723	5,464
	Finance Officer	3,720	-	3,720	3,141
	AV Maintenance	-	-	-	272
	Leadership Expenses	-	-	-	5
	Safety & Safeguarding	150	-	150	571
	Energy & Water	851	-	851	4,822
	Telecommunications	485	-	485	1,049
	Website & IT	150	-	150	150
	Affiliation Fees	573	-	573	912
	Bank Charges	125	-	125	180
Governance	648	-	648	-	
	Total	19,950	-	19,950	30,930
Other Resources used	Silver Street Development	-	-	-	11,656
	Feasibility Studies	-	-	-	4,452
	Mortgage Interest & Charges	7,635	-	7,635	8,859
	Total	7,635	-	7,635	24,967
Total Expenditure		29,786	1,054	30,839	218,112

Note 5 **Governance**

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2024

	2024	2023
	£	£
Governance		
Independent examiner's fees	648	648
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	-	-

Note 6 Paid employees

6.1 Staff Costs

	2024	2023
	£	£
Salaries and wages	6,467	86,089
Pension costs (defined contribution pension plan)	-	1,610
Total staff costs	6,467	87,699

There were 3 (2024: 7) employees in post during the year.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Note 7 Tangible fixed assets

7.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	650,879	-	-	-	650,879
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
At end of the year	650,879	-	-	-	650,879

7.2 Depreciation and impairments

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	-	-

7.3 Net book value

Net book value at the beginning of the year	650,879	-	-	-	650,879
Net book value at the end of the year	650,879	-	-	-	650,879

Basis for Depreciation

Freehold Land and Buildings Nil depreciation

Note 8 Cash at bank and in hand

	2024	2023
	£	£
Cash at bank and on hand	38,030	47,875
Total	38,030	47,875

Note 9 Creditors and accruals

9.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2024	2023	2024	2023
	£	£	£	£
Taxation and social security	104	79	-	-
Mortgage	-	-	168,935	180,648
Accruals and Deferred Income	648	-	-	-
Other creditors	120	120	-	-
Total	872	199	168,935	180,648

Note 10 Charity funds

10.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Type	Purpose	Fund balances brought forward £	Income £	Expenses £	Other Gains/ Losses £	Transfers £	Fund balances carried forward £
Silver Street	R	New Property	199,201	-	-	-	-	199,201
Youth Work	R	Youth Work	-	-	(360)	-	360	-
Church Youth	R	Church Youth	-	125	-	-	-	125
Community Hub	R	Community	1,874	1,288	(694)	-	-	2,469
General	U	General Fund	308,833	30,621	(29,786)	-	(360)	309,308
Roy Eames	D	Roy Eames Legacy	8,000	-	-	-	-	8,000
Total Funds as per balance sheet			517,907	32,034	(30,839)	-	-	519,103

10.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Type	Purpose	Fund balances brought forward £	Income £	Expenses £	Other Gains/ Losses £	Transfers £	Fund balances carried forward £
Silver Street	R	New Property	205,913	9,396	(16,108)	-	-	199,201
Youth Work	R	Youth Work	65,264	94,937	(161,955)	-	1,393	-
Church Youth	R	Church Youth	-	-	-	-	-	-
Community Hub	R	Community Hub	2,285	440	(851)	-	-	1,874
General	U	General Fund	304,897	44,528	(39,199)	-	(1,393)	308,833
Roy Eames	D	Legacy	8,000	-	-	-	-	8,000
Total Funds as per balance sheet			586,719	149,301	(218,112)	-	-	517,908

Note 11 Funding Commitments

The company has a mortgage with Reliance Bank Limited of £200,000. As security for this mortgage there are charges held against two buildings, Colwall Community Church and Laboratory Cottage. The carrying asset value of these properties is £453,676.

Note 12 Transactions with trustees and related parties

12.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity

12.2 Trustees' expenses

Expenses of £95 (2023: £5) have been paid to Trustees as out of pocket expenses in the fulfilment of their duties. No expenses have been incurred for travel in 2024 (2023: Nil)

Note 13 Company Limited by Guarantee

The company is limited by guarantee and has no share capital. Every member of the company undertakes to contribute to the assets of the company, in the event of it winding up, such an amount as may be required, not exceeding £10.

Note 14 General Information

Colwall Community Church, is a private company, limited by guarantee, incorporated in England and Wales, registered number 07737315. The registered address is Colwall Community Church, Walwyn Road, Colwall, Malvern, WR13 6QG

COLWALL COMMUNITY CHURCH

England & Wales - Charity number 1143657

Accounts

Colwall Community Church
Report of the Trustees and Unaudited Financial Statements
For the Year Ended 31st December 2023

Registered Company Number: 07737315

Registered Charity Number: 1143657

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REPORT OF THE TRUSTEES

For the year ended 31st December 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023. The accounts have been prepared in accordance with the provisions applicable to the small companies regime and in accordance with FRS102 Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) 102.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07737315 (England and Wales)

Registered Charity number

1143657

Registered address

Colwall Community Church
Walwyn Road
Colwall
MALVERN
WR13 6QG

Trustees

The following Directors and Trustees served during the year

Ms FM Ballard
Mr JS Lloyd
Mrs V Eames

Mr PJ Williamson was appointed 1st February 2024

Banks

Santander
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Monmouthshire Building Society

Independent examiner

Luke Keegan
Chartered Management Accountant
Greendawn Accounting Limited
1A The Homend
Ledbury
Herefordshire
HR8 1BN

REPORT OF THE TRUSTEES (CONT)

1. Purposes of the Charity

The mission of the church is to bless and serve the people of the village of Colwall and specifically the purposes of the Charity are threefold;

- i) to advance the Christian faith in accordance with our statement of belief, primarily, but not exclusively, within the village of Colwall, Herefordshire, and the surrounding area;
- ii) to assist and support persons who are in conditions of need, hardship or distress or who are sick or in poor health;
- iii) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world providing they are not in conflict with (i) above.

2. Governance and Structure

Governing document

Colwall Community Church is a charitable, not for profit company limited by guarantee. It is a registered company under the Companies Act (Company Number : 07737315) and is a registered charity (Charity Number: 1143657).

The management of the charity is undertaken by the board of Trustees.

It is considered that the Trustees and any other person who could be understood to be "managers" in the activities and affairs of the church are deemed to be "fit and proper" persons under the terms of the Finance Act 2010. Trustee training is available as and when required/requested.

The Trustees are aware of the Charity Commission's guidance in respect of Public Benefit in their publication "The Advancement of Religion for Public Benefit" and have regard to it in their administration of the church.

The church is affiliated to Salt & Light UK, a family of churches with a shared vision.

The spiritual and social outreach activities of the Church are led by a Leadership Team

The spiritual and social outreach activities of the Church have, since October 2022 been led by a Leadership Team made up of four individuals:

Peter and Anne Williamson

David and Mary Jarratt

With regard to the church, with the exception of some paid hours undertaken by an administrator, all activities and governance through the year under review were undertaken on a voluntary basis.

Review of the Year's Activities

Worship and spiritual life

The church has continued to meet for Sunday worship at Walwyn Road Street building. These services have been attended by approximately 20-40 people.

There have been regular meetings of house groups and prayer groups.

REPORT OF THE TRUSTEES (CONT)

Activities within the Community

Colwall Youth Project has continued to thrive and provides a valuable service to its young people and their families. The review of CYP by the Church leadership begun at the end of 2021 and referred to in last year's report concluded that the church did not have the capacity to sustain the management of this growing project and the church invited CYP to look at becoming an independent self governing organisation. CYP was able to attract a very capable and enthusiastic group of trustees and successfully applied for registration as an ICO in October 2022. Structures and agreements (including for CYP to continue to use church premises) were put in place between the church, CYP and the project funders to facilitate an orderly transition and CYP became fully independent from 1st November 2023, The Project finances have at all times been kept entirely separate in a separate bank account, the funds of which are restricted. Until 31st October 2023 funds were held and managed by the Church and were transferred to CYP on that date. This is reflected in the accounts.

The Village Playgroup has continued to use the church building.

The church has supported and built a relationship with the Community Hub established in the village and until Easter and from the beginning of October offered a weekly hot meal and warm space, organised by an enthusiastic band of volunteers. Numbers attending grew steadily and this will continue into 2024. During spring and summer many of those who came to the lunches came together for a monthly tea

Our building

Our Walwyn Road church building is maintained in good order. The Colwall Youth Project (CYP) team have continued to use the building as an administrative base and for some one to one support and delivery of activities

The Silver Street building has been used by by the Youth Project.

Th church, in conjunction with CYP, has continued to explore options to develop our facilities to meet the changing and growing needs

3. Risk Assessment.

The Trustees recognise that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. They also accept that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that a practical Health and Safety Policy is required covering activities for both the church and its surround grounds to which the public have access. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and the obligations of the Equality Act 2010 and the provisions of the General Data Protection Regulation are known and complied with to the best of the Trustees' ability.

The Trustees are aware of the church's responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and also to write up and keep a record of its findings and to review its assessment annually. These responsibilities are carried out by Freda Ballard on behalf of the Trustees. A detailed independent Fire Safety Review and Report was undertaken during the year. A full electrical inspection was carried out in 2020.

REPORT OF THE TRUSTEES (CONT)

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Maechelle Bowring was appointed as the New Safeguarding officer and completed an appropriate training course. Alice Hill who leads CYP and is safeguarding lead for the youth project has been available to advise the Trustees on safeguarding issues. Any safeguarding concerns have been dealt with promptly and professionally. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

4. Financial Statement

The Trustees wish to thank all those who have generously contributed to Colwall Community Church during this time.

All funding of the youth project is held in a separate restricted bank account.

The arrangement noted in the reports of previous years for management of the finances by Jon Lloyd as Finance Director and Joanna Worrall as part time paid Finance officer has worked well.

The reduction in the size of the church fellowship does present a challenge for the longer term. However the finances of Colwall Community Church are in good order and with the continuing financial support of its members we are able to be positive as we look forward with regard to the church buildings and the church's mission to the local community..

5. Reserves Policy

The Trustees are aware of their continuing financial responsibilities in respect of Colwall Community Church and seek to maintain a minimum of three months average expenditure to be available to meet current liabilities and unexpected expenditure with remaining funds being held on safe interest bearing deposit accounts

At the end of the year the reserves held unrestricted cash balances of £44,001, which represented more than 6 months of 2023 expenditure.

6. Future plans.

The Trustees together with church members will continue to pursue the purposes of the charity as stated in paragraph 1 at the beginning of this Report seeking to bring the Good News of Jesus Christ to the wider community through worship and action whilst at the same time looking at the facilities that are currently used for worship and community activity as the work and mission of the church continues to expand.

7. Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

Approved by the Trustees and signed on their behalf by



P Williamson

Date 13/09/2024

Independent Examiner's Report to the trustees of Colwall Community Church

I report on the accounts for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees 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 required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.

Luke Keegan, Chartered Management Accountant
1A The Homend
Ledbury
Herefordshire, HR8 1BN

Date:

13/09/2024



Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Notes	Unrestricted funds	Restricted funds	2023	2022
		£	£	£	£
Income					
Donations and legacies	3	31,619	100,450	132,069	162,027
Activities for Generating Funds	3	4,920	-	4,920	130
Charitable activities	3	2,427	4,160	6,587	5,045
Investments	3	5,562	163	5,725	5,213
Total Income		44,528	104,773	149,301	172,415
Expenditure					
Raising Funds	4	-	-	-	-
Charitable activities	4	1,811	160,404	162,215	95,622
Support Costs	4	28,529	2,401	30,930	35,970
Other	4	8,859	16,108	24,967	13,394
Total Expenditure		39,199	178,914	218,112	144,986
Transfers between funds		(1,393)	1,393	-	-
Net movement in funds		3,936	(72,747)	(68,811)	27,429
Reconciliation of funds:					
Total funds brought forward		312,897	273,822	586,719	559,290
Total funds carried forward		316,833	201,075	517,908	586,719

Balance sheet

	Notes	Unrestricted funds £	Restricted funds £	2023 £	2022 £
Fixed assets					
Tangible assets	7	453,677	197,202	650,879	650,879
Total fixed assets		453,677	197,202	650,879	650,879
Current assets					
Cash at bank and in hand	8	44,001	3,874	47,875	127,777
Total current assets		44,001	3,874	47,875	127,777
Creditors: amounts falling due within one year	9	199	-	199	2,196
Net current assets/(liabilities)		43,802	3,874	47,676	125,581
Total assets less current liabilities		497,479	201,076	698,555	776,460
Creditors: amounts falling due after one year	9	180,648	-	180,648	189,742
Total net assets or liabilities		316,833	201,075	517,908	586,718
Funds of the Charity					
Restricted income funds	10		201,075	201,075	273,822
Unrestricted funds	10	316,833		316,833	312,897
Total funds		316,833	201,075	517,908	586,719

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by



P Williamson

Date 13/09/2024

Notes to the Accounts

Note 1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Note 2 Accounting policies

2.1 Income

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none">• the charity becomes entitled to the resources;• it is more likely than not that the trustees will receive the resources;• the monetary value can be measured with sufficient reliability.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP). In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.
Government grants	The charity has received government grants in the reporting period
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.
Support costs	The charity has incurred expenditure on support costs.

Notes to the accounts (Note 2 cont)

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 Expenditure and Liabilities

Liability recognition Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs Support costs have been allocated between governance costs and other types of support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors The charity has creditors which are measured at settlement amounts less any trade discounts

2.3 Assets

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least
They are valued at cost and have been revalued in 2018 on current market value.

The depreciation rates and methods used are disclosed in note 7

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Note 3 Income

Analysis of income		Unrestricted funds	Restricted funds	2023 £	2022 £
Donations and legacies:	Donations and gifts, including gift aid	28,482	2,621	31,103	60,623
	Legacies	-	-	-	8,000
	General grants provided by government/other charities	-	96,822	96,822	86,187
	Other	3,137	1,007	4,144	7,217
	Total	31,619	100,450	132,069	162,027
Activities for Generating Funds:	Room Hire for Events	70	-	70	130
	Sales – Crafts & Magazines	350	-	350	-
	Other	4,500	-	4,500	-
	Total	4,920	-	4,920	130
Charitable Activities:	Youth Parental Contributions	-	1,269	1,269	2,810
	Youth Misc. Income	-	2,891	2,891	206
	Other	2,427	-	2,427	2,030
	Total	2,427	4,160	6,587	5,045
Income from investments:	Interest income	14	163	177	71
	Rental and leasing income	5,548	-	5,548	5,141
	Total	5,562	163	5,725	5,213
TOTAL INCOME		44,528	104,773	149,301	172,415

Note 4

Expenditure		Unrestricted funds	Restricted funds	2023	2022	
Analysis of expenditure				£	£	
Expenditure on charitable activities	Mission Support	1,500	-	1,500	3,400	
	Children's work	-	-	-	-	
	Church Development	-	-	-	600	
	Youth church	-	-	-	2,450	
	Catering	6	-	6	-	
	School Hire	-	-	-	442	
	Pulpit Fees	10	-	10	-	
	Devotional Service Materials	266	-	266	399	
	Youth team cost	-	57,289	57,289	28,186	
	Youth activities	-	11,796	11,796	8,567	
	Youth summer project	-	-	-	6,106	
	Youth large equipment	-	10,198	10,198	9,702	
	Youth small equipment	-	4,295	4,295	2,243	
	Youth worker	-	31,106	31,106	30,608	
	Youth training	-	828	828	504	
	Grant to Colwall Youth Project	-	43,150	43,150	-	
	S4L Skills for Life	-	891	891	-	
	Keep Warm Fund	-	461	461	-	
	Community Hub	-	390	390	303	
	Miscellaneous Donations	29	-	29	2,554	
Total		1,811	160,404	162,215	95,622	
Support Costs	Property Maintenance	6,505	-	6,505	1,159	
	Silver Street Maintenance	-	-	-	778	
	Insurance	1,524	2,341	3,866	1,425	
	Cleaning	1,166	-	1,166	1,497	
	Conferences & Training	-	-	-	24	
	Administration	2,829	-	2,829	4,376	
	Administration costs	5,464	-	5,464	8,228	
	Finance Officer	3,141	-	3,141	4,020	
	AV Maintenance	272	-	272	567	
	Leadership Expenses	5	-	5	-	
	Planning & Away Days	-	-	-	267	
	Safety & Safeguarding	571	-	571	145	
	Energy & Water	4,822	-	4,822	10,020	
	Telecommunications	1,049	-	1,049	1,899	
	Website & IT	150	-	150	195	
	Affiliation Fees	912	-	912	572	
	Bank Charges	120	60	180	260	
	Governance	-	-	-	540	
	Total		28,529	2,401	30,930	35,970
	Other Resources used	Silver Street Development	-	11,656	11,656	235
Feasibility Studies		-	4,452	4,452	3,555	
Mortgage Interest & Charges		8,859	-	8,859	9,604	
Total			8,859	16,106	24,967	13,394

Total Expenditure	39,199	178,914	218,112	144,986
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Note 5 Governance

	2023	2022
	£	£
Governance		
Independent examiner's fees	540	540
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	-	-

Note 6 Paid employees

6.1 Staff Costs

	2023	2022
	£	£
Salaries and wages	86,089	68,035
Pension costs (defined contribution pension plan)	1,610	1,220
Total staff costs	87,699	69,255

There were 7 (2022: 7) employees in post during the year.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Note 7 Tangible fixed assets

7.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	650,879	-	-	-	650,879
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
At end of the year	650,879	-	-	-	650,879

7.2 Depreciation and impairments

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	-	-

7.3 Net book value

Net book value at the beginning of the year	650,879	-	-	-	650,879
Net book value at the end of the year	650,879	-	-	-	650,879

Basis for Depreciation

Freehold Land and Buildings Nil depreciation

Note 8 Cash at bank and in hand

	2023 £	2022 £
Cash at bank and on hand	47,875	127,777
Total	47,875	127,777

Note 9 Creditors and accruals

9.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2023 £	2022 £	2023 £	2022 £
Taxation and social security	79	907	-	-
Mortgage	-	-	180,648	189,742
Accruals and Deferred Income	-	809	-	-
Other creditors	120	480	-	-
Total	199	2,196	180,648	189,742

Note 10 Charity funds

10.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Type	Purpose	Fund balances brought forward	Income	Expenses	Other Gains/ Losses	Transfers	Fund balances carried forward
			£					£
Silver Street	R	New Property	205,913	9,396	(16,108)	-	-	199,201
Youth Work	R	Youth Work	65,624	94,937	(161,955)	-	1,393	-
Church Youth	R	Church Youth	-	-	-	-	-	-
Community Hub	R	Community	2,285	440	(851)	-	-	1,874
Ukraine Refugees	R	Ukraine Refugees	-	-	-	-	-	-
General	U	General Fund	304,897	44,528	(39,199)	-	(1,393)	308,833
Roy Eames	D	Roy Eames Legacy	8,000	-	-	-	-	8,000
Total Funds as per balance sheet			586,719	149,301	(218,112)	-	-	517,908

10.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Type	Purpose	Fund balances brought forward	Income	Expenses	Other Gains/ Losses	Transfers	Fund balances carried forward
			£					£
Silver Street	R	New Property	203,747	600	(3,434)	-	5,000	205,913
Youth Work	R	Youth Work	63,013	88,607	(85,997)	-	-	65,264
Church Youth	R	Church Youth	811	830	(2,150)	-	509	-
Community Hub	R	Community Hub	-	2,588	(303)	-	-	2,285
Ukraine Refugees	R	Ukraine Refugees	-	1,743	(2,113)	-	370	-
General	U	General Fund	291,719	70,047	(50,989)	-	(5,879)	304,897
Roy Eames	D	Legacy	-	8,000	-	-	-	8,000
Total Funds as per balance sheet			559,290	172,415	(144,986)	-	-	586,719

Note 11 Funding Commitments

The company has a mortgage with Reliance Bank Limited of £200,000. As security for this mortgage there are charges held against two buildings, Colwall Community Church and Laboratory Cottage. The carrying asset value of these properties is £453,676.

Note 12 Transactions with trustees and related parties

12.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity

12.2 Trustees' expenses

Expenses of £5 (2022: Nil) have been paid to Trustees in the fulfilment of their duties. No expenses have been incurred for travel in 2023 (2022: Nil)

Note 13 Company Limited by Guarantee

The company is limited by guarantee and has no share capital. Every member of the company undertakes to contribute to the assets of the company, in the event of it winding up, such an amount as may be required, not exceeding £10.

Note 14 General Information

Colwall Community Church, is a private company, limited by guarantee, incorporated in England and Wales, registered number 07737315. The registered address is Colwall Community Church, Walwyn Road, Colwall, Malvern, WR13 6QG

COLWALL COMMUNITY CHURCH

England & Wales - Charity number 1143657

Accounts

Colwall Community Church
Report of the Trustees and Unaudited Financial Statements
For the Year Ended 31st December 2022

Registered Company Number: 07737315

Registered Charity Number: 1143657

Contents of the Financial Statements

For the year ended 31st December 2022

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REPORT OF THE TRUSTEES

For the year ended 31st December 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. The accounts have been prepared in accordance with the provisions applicable to the small companies regime and in accordance with FRS102 Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) 102.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07737315 (England and Wales)

Registered Charity number

1143657

Registered address

Colwall Community Church
Walwyn Road
Colwall
MALVERN
WR13 6QG

Trustees

The following Directors and Trustees served during the year

Ms FM Ballard
Mr JS Lloyd
Mr R Smart - retired 31 August 2022
Mr R Kennell – resigned 19 October 2022
Mrs V Eames- appointed 19 October 2022

Banks

Santander
CAF Bank
Monmouthshire Building Society

Independent examiner

Luke Keegan
Chartered Management Accountant
Greendawn Accounting Limited
1A The Homend
Ledbury
Herefordshire
HR8 1BN

REPORT OF THE TRUSTEES (CONT)

1. Purposes of the Charity

The mission of the church is to bless and serve the people of the village of Colwall and specifically the purposes of the Charity are threefold;

- i) to advance the Christian faith in accordance with our statement of belief, primarily, but not exclusively, within the village of Colwall, Herefordshire, and the surrounding area;
- ii) to assist and support persons who are in conditions of need, hardship or distress or who are sick or in poor health;
- iii) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world providing they are not in conflict with (i) above.

2. Governance and Structure

Governing document

Colwall Community Church is a charitable, not for profit company limited by guarantee. It is a registered company under the Companies Act (Company Number : 07737315) and is a registered charity (Charity Number: 1143657).

The management of the charity is undertaken by the board of Trustees.

It is considered that the Trustees and any other person who could be understood to be "managers" in the activities and affairs of the church are deemed to be "fit and proper" persons under the terms of the Finance Act 2010. Trustee training is available as and when required/requested.

The Trustees are aware of the Charity Commission's guidance in respect of Public Benefit in their publication "The Advancement of Religion for Public Benefit" and have regard to it in their administration of the church.

The church is affiliated to Salt & Light UK, a family of churches with a shared vision.

The spiritual and social outreach activities of the Church are led by a Leadership Team

Until the end of October 2022 these were Tom Jarratt, and Roger & Katherine Kennell. Having given notice of their intentions they stood down at that time. The Church is grateful to all three individuals for their years of dedicated service. Two couples David & Mary Jarratt and Peter & Anne Williamson agreed to lead the church at least for an interim period.

Anna Giles was appointed as part time administrator from March 2022. Apart from her, all activities and governance through the year under review were undertaken on a voluntary basis.

Review of the Year's Activities

Worship and spiritual life

The church has continued to meet for Sunday worship either at Walwyn Road or in the Silver Street building. These services have been attended by approximately 25-40 people.

There have been regular meetings of house groups and prayer groups. The Youth Church which was started by Tom and Sarah Jarratt at the end of 2020 continued to meet in person on Sunday evenings until October when the young people were encouraged to join the group at St Andrew's Poolbrook.

REPORT OF THE TRUSTEES (CONT)

Activities within the Community

Colwall Youth Project has continued to thrive and provides a valuable service to its young people and their families. The review of CYP by the Church leadership begun at the end of 2021 and referred to in last year's report concluded in the spring. The outcome of the review was that the church did not have the capacity to sustain the management of this growing project and the church invited CYP to look at become an independent self governing organisation. CYP was able to attract a very capable and enthusiastic group of trustees and successfully applied for registration as an ICO in October 2022. Work started on putting in place structures and agreements between the church, CYP and the project funders to facilitate an orderly transition. It is anticipated that CYP will continue to use church premises. The Project finances are kept entirely separate in a separate bank account, the funds of which are restricted.

The Village Playgroup which was unable to meet through Covid restarted and uses the church building.

The church has supported and built a relationship with the Community Hub established in the village and will be offering a hot meal and warm space weekly early in 2023

Our building

Our Walwyn Road church building is maintained in good order. The Colwall Youth Project (CYP) team have continued to use the building as an administrative base and for some one to one support and delivery of activities

The Silver Street building has been used by the church on Sunday mornings and also by the Youth Project.

Th church, in conjunction with CYP, has continued to explore options to develop our facilities to meet the changing and growing needs. A planning application for a temporary building on the Silver Street site was refused.

3. Risk Assessment.

The Trustees recognise that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. They also accept that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

Since the outbreak of Covid the real risks presented have been addressed professionally and all activities of the church and the Youth Project have been assessed before any activity has been able to take place and conducted subject to clear procedures.

The Trustees recognise that a practical Health and Safety Policy is required covering activities for both the church and its surround grounds to which the public have access. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and the obligations of the Equality Act 2010 and the provisions of the General Data Protection Regulation are known and complied with to the best of the Trustees' ability.

The Trustees are aware of the church's responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and

REPORT OF THE TRUSTEES (CONT)

also to write up and keep a record of its findings and to review its assessment annually. These responsibilities are carried out by Freda Ballard on behalf of the Trustees. A detailed independent Fire Safety Review and Report will be undertaken early in 2023. A full electrical inspection was carried out in 2020.

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. The Trustees' appointed officer for Safeguarding Roger Kennell stood down at the end of October. The Trustees took appropriate steps to find a successor. In the short term Alice Hill who leads CYP and is safeguarding lead for the youth project has been available to advise the Trustees on safeguarding issues until a new safeguarding officer is appointed. Any safeguarding concerns have been dealt with promptly and professionally. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

4. Financial Statement

The Trustees wish to thank all those who have generously contributed to Colwall Community Church during this time.

All funding of the youth project (including the BBC Children in Need grant) is held in a separate restricted bank account.

The arrangement noted in the reports of previous years for management of the finances by Jon Lloyd as Finance Director and Joanna Worrall as part time paid Finance officer has worked well.

The finances of Colwall Community Church are in good order and with the continuing financial support of its members we are able to be positive as we look forward with regard to the church buildings and the church's mission to the local community..

5. Reserves Policy

The Trustees are aware of their continuing financial responsibilities in respect of Colwall Community Church and seek to maintain a minimum of three months average expenditure to be available to meet current liabilities and unexpected expenditure with remaining funds being held on safe interest bearing deposit accounts

At the end of the year the reserves held unrestricted cash balances of £42,156, which represented more than 6 months of 2022 expenditure.

6. Future plans.

The Trustees together with church members will continue to pursue the purposes of the charity as stated in paragraph 1 at the beginning of this Report seeking to bring the Good News of Jesus Christ to the wider community through worship and action whilst at the same time looking at the facilities that are currently used for worship and community activity as the work and mission of the church continues to expand.

7. Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

Approved by the Trustees and signed on their behalf by Jon Lloyd

J S Lloyd

Date

16th September 2023

Independent Examiner's Report to the trustees of Colwall Community Church

I report on the accounts for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees 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 required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

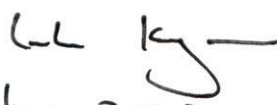
have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Luke Keegan, Chartered Management Accountant
1A The Homend
Ledbury
Herefordshire, HR8 1BN

Date:

19th September 2022



Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2022

Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Notes	Unrestricted funds £	Restricted funds £	2022 £	2021 £
Income					
Donations and legacies	3	72,479	89,549	162,067	216,470
Activities for Generating Funds	3	130	-	130	70
Charitable activities	3	286	4,759	5,045	3,314
Investments	3	5,152	61	5,213	5,158
Total Income		78,047	94,368	172,415	225,012
Expenditure					
Raising Funds	4	-	-	-	-
Charitable activities	4	5,166	90,456	95,622	79,912
Support Costs	4	35,864	106	35,970	34,637
Other	4	9,960	3,434	13,394	31,047
Total Expenditure		50,989	93,997	144,986	145,597
Transfers between funds		(5,897)	5,897	-	-
Net movement in funds		21,180	6,251	27,429	79,416
Reconciliation of funds:					
Total funds brought forward		291,718	267,572	559,290	524,280
Total funds carried forward		312,896	273,823	586,719	559,290

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2022

Balance sheet

	Notes	Unrestricted funds £	Restricted funds £	2022 £	2021 £
Fixed assets					
Tangible assets	7	453,677	197,202	650,879	650,879
Total fixed assets		453,677	197,202	650,879	650,879
Current assets					
Cash at bank and in hand	8	50,156	77,621	127,777	109,270
Total current assets		50,156	77,621	127,777	109,270
Creditors: amounts falling due within one year	9	1,195	1,001	2,196	1,835
Net current assets/(liabilities)		48,961	76,620	125,581	107,435
Total assets less current liabilities		502,638	273,823	776,460	758,314
Creditors: amounts falling due after one year	9	189,742	-	189,742	199,025
Total net assets or liabilities		312,896	273,823	586,718	559,289
Funds of the Charity					
Restricted income funds	10		273,823	273,823	267,572
Unrestricted funds	10	312,896		312,896	291,718
Total funds		313,405	273,823	586,719	559,290

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by

A handwritten signature in blue ink, appearing to read 'J S Lloyd', with a long horizontal stroke extending to the right.

J S Lloyd (Chair)

Date ~~2~~ 16th September 2023

Notes to the Accounts

Note 1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Note 2 Accounting policies

2.1 Income

Recognition of income These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

Offsetting There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants The charity has received government grants in the reporting period

Tax reclaims on donations and gifts Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs The charity has incurred expenditure on support costs.

Notes to the accounts (Note 2 cont)

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 Expenditure and Liabilities

Liability recognition Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs Support costs have been allocated between governance costs and other types of support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors The charity has creditors which are measured at settlement amounts less any trade discounts

2.3 Assets

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least
They are valued at cost and have been revalued in 2018 on current market value.

The depreciation rates and methods used are disclosed in note 7

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Note 3 Income

Analysis of income		Unrestricted funds	Restricted funds	2022 £	2021 £
Donations and legacies:	Donations and gifts, including gift aid	58,803	1,820	60,623	71,477
	Legacies	8,000	-	8,000	-
	General grants provided by government/other charities	-	86,187	86,187	143,524
	Other	5,676	1,541	7,217	1,470
	Total	72,479	89,549	162,027	216,470
Activities for Generating Funds:	Room Hire for Events	130	-	130	-
	Sales – Crafts & Magazines	-	-	-	70
	Total	130	-	130	70
Charitable Activities:	Youth Parental Contributions	-	2,810	2,810	2,951
	Youth Misc. Income	-	206	206	363
	Other	286	1,743	2,030	-
	Total	286	4,759	5,045	3,314
Income from investments:	Interest income	10	61	71	-
	Rental and leasing income	5,141	-	5,141	5,158
	Total	5,152	61	5,213	5,158
TOTAL INCOME		78,047	94,368	172,415	225,012

Note 4	Expenditure	Unrestricted funds	Restricted funds	2022 £	2021 £
	Analysis of expenditure				
Expenditure on charitable activities	Mission Support	3,400	-	3,400	3,077
	Children's work	-	-	-	238
	Church Development	600	-	600	-
	Youth church	300	2,150	2,450	1,516
	Catering	-	-	-	366
	School Hire	-	-	-	442
	Devotional Service Materials	399	-	399	507
	Youth team cost	-	28,186	28,186	25,405
	Youth activities	-	8,567	8,567	6,433
	Youth summer project	-	6,106	6,106	1,085
	Youth large equipment	-	9,702	9,702	8,189
	Youth small equipment	-	2,243	2,243	967
	Youth worker	-	30,608	30,608	26,417
	Youth training	-	504	504	753
	Youth trips	-	-	-	558
	Youth expenses	-	-	-	3,125
	Community Hub	-	303	303	438
Miscellaneous Donations	466	2,088	2,554	395	
	Total	5,166	90,456	95,622	79,912
Support Costs	Property Maintenance	1,159	-	1,159	2,042
	Silver Street Maintenance	778	-	778	2,005
	Insurance	1,425	-	1,425	1,285
	Cleaning	1,497	-	1,497	1,854
	Conferences & Training	24	-	24	-
	Administration	4,376	-	4,376	11,140
	Administration costs	8,228	-	8,228	3,492
	Finance Officer	4,020	-	4,020	3,732
	AV Maintenance	567	-	567	79
	Planning & Away Days	267	-	267	-
	Safety & Safeguarding	145	-	145	403
	Energy & Water	10,020	-	10,020	4,431
	Telecommunications	1,899	-	1,899	1,554
	Website & IT	195	-	195	302
	Affiliation Fees	572	-	572	1,492
	Bank Charges	154	106	260	288
	Governance	540	-	540	540
	Total	35,864	106	35,970	34,637
Other Resources used	Silver Street Development	235	-	235	11,210
	Feasibility Studies	121	3,434	3,555	13,220
	Mortgage Interest & Charges	9,604	-	9,604	6,497
	Repayment of Prior Year Income	-	-	-	120
	Total	9,960	3,434	13,394	31,047
Total Expenditure		50,989	93,997	144,986	145,597

Note 5 Governance

	2022	2021
	£	£
Governance		
Independent examiner's fees	540	540
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	-	-

Note 6 Paid employees

6.1 Staff Costs

	2022	2021
	£	£
Salaries and wages	68,035	68,322
Pension costs (defined contribution pension plan)	1,220	745
Total staff costs	69,255	69,068

There were 7 (2021: 7) employees in post during the year.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Note 7 Tangible fixed assets

7.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	650,879	-	-	-	650,879
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
At end of the year	650,879	-	-	-	650,879

7.2 Depreciation and impairments

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	-	-

7.3 Net book value

Net book value at the beginning of the year	650,879	-	-	-	650,879
Net book value at the end of the year	650,879	-	-	-	650,879

Basis for Depreciation

Freehold Land and Buildings Nil depreciation

Note 8 Cash at bank and in hand

	2022 £	2021 £
Cash at bank and on hand	127,777	109,270
Total	127,777	109,270

Note 9 Creditors and accruals

9.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2022 £	2021 £	2022 £	2021 £
Taxation and social security	907	864	-	-
Mortgage	-	-	189,742	194,025
Accruals and Deferred Income	809	971	-	-
Other creditors	480	-	-	5,000
Total	1,716	1,835	189,742	199,025

Note 10 Charity funds

10.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Type	Purpose	Fund balances brought forward	Income	Expenses	Other Gains/ Losses	Transfers	Fund balances carried forward
			£					£
Silver Street	R	New Property	203,747	600	(3,434)	-	5,000	205,913
Youth Work	R	Youth Work	63,013	88,607	(85,997)	-	-	65,624
Church Youth	R	Church Youth	811	830	(2,150)	-	509	-
Community Hub	R	Community	-	2,588	(303)	-	-	2,285
Ukraine Refugees	R	Ukraine Refugees	-	1,743	(2,113)	-	370	-
General	U	General Fund	291,719	70,047	(51,529)	-	(5,879)	305,895
Roy Eames	D	Roy Eames Legacy	-	8,000	-	-	-	8,000
Total Funds as per balance sheet			559,290	172,415	(144,986)	-	-	586,719

10.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Type	Purpose	Fund balances brought forward	Income	Expenses	Other Gains/ Losses	Transfers	Fund balances carried forward
			£					£
Silver Street	R	New Property	187,264	29,818	(16,943)	-	3,609	203,747
Youth Work	R	Youth Work	17,822	115,463	(73,300)	-	3,028	63,013
Church Youth	R	Church Youth	-	2,336	(1,525)	-	-	811
Community Hub	R	Community Hub	-	-	(438)	-	438	-
General	U	General Fund	274,789	77,396	(53,391)	-	7,075	291,719
Total Funds as per balance sheet			479,875	225,012	(145,597)	-	-	559,290

10. 3 Reasons for transfers between funds		£
Between general fund and New Property fund	Net funding of repayment of loan from general funds	5,000
Between general fund and Church Youth	To support ongoing costs	509
Between general fund and Ukraine Refugees	To support outgoing costs	370

Note 11 Funding Commitments

The company has a mortgage with Reliance Bank Limited of £200,000. As security for this mortgage there are charges held against two buildings, Colwall Community Church and Laboratory Cottage. The carrying asset value of these properties is £453,676.

Note 12 Transactions with trustees and related parties

12.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity

12.2 Trustees' expenses

No expenses have been paid to Trustees in the fulfilment of their duties. No expenses have been incurred for travel in 2022 (2021: Nil)

Note 13 Company Limited by Guarantee

The company is limited by guarantee and has no share capital. Every member of the company undertakes to contribute to the assets of the company, in the event of it winding up, such an amount as may be required, not exceeding £10.

Note 14 General Information

Colwall Community Church, is a private company, limited by guarantee, incorporated in England and Wales, registered number 07737315. The registered address is Colwall Community Church, Walwyn Road, Colwall, Malvern, WR13 6QG

COLWALL COMMUNITY CHURCH

England & Wales - Charity number 1143657

Accounts

Colwall Community Church
Report of the Trustees and Unaudited Financial Statements
For the Year Ended 31st December 2021

Registered Company Number: 07737315

Registered Charity Number: 1143657

Contents of the Financial Statements

For the year ended 31st December 2021

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Notes to the Financial Statements	10 to 17

REPORT OF THE TRUSTEES

For the year ended 31st December 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2021. The accounts have been prepared in accordance with the provisions applicable to the small companies regime and in accordance with FRS102 Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) 102.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07737315 (England and Wales)

Registered Charity number

1143657

Registered address

Colwall Community Church
Walwyn Road
Colwall
MALVERN
WR13 6QG

Trustees

The following Directors and Trustees served during the year

Ms FM Ballard
Mr JS Lloyd
Mr R Smart
Mr R Kennell
Mr B Levings (resigned January 2021)

Banks

Santander
CAF Bank
Monmouthshire Building Society

Independent examiner

Luke Keegan
Chartered Management Accountant
Greendawn Accounting Limited
1A The Homend
Ledbury
Herefordshire
HR8 1BN

REPORT OF THE TRUSTEES (CONT)

1. Purposes of the Charity

The mission of the church is to bless and serve the people of the village of Colwall and specifically the purposes of the Charity are threefold;

- i) to advance the Christian faith in accordance with our statement of belief, primarily, but not exclusively, within the village of Colwall, Herefordshire, and the surrounding area;
- ii) to assist and support persons who are in conditions of need, hardship or distress or who are sick or in poor health;
- iii) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world providing they are not in conflict with (i) above.

2. Governance and Structure

Governing document

Colwall Community Church is a charitable, not for profit company limited by guarantee. It is a registered company under the Companies Act (Company Number : 07737315) and is a registered charity (Charity Number: 1143657).

The management of the charity is undertaken by the board of Trustees.

It is considered that the Trustees and any other person who could be understood to be "managers" in the activities and affairs of the church are deemed to be "fit and proper" persons under the terms of the Finance Act 2010. Trustee training is available as and when required/requested.

The Trustees are aware of the Charity Commission's guidance in respect of Public Benefit in their publication "The Advancement of Religion for Public Benefit" and have regard to it in their administration of the church.

Following the review of the Statement of Beliefs of the church which are contained in a Schedule to the Articles of Association and authorisation to formally amend them, referred to in last year's Annual Report, the changes were formally adopted and registered with Companies House and the Charity Commission in May 2020.

The church is affiliated to Salt & Light UK, a family of churches with a shared vision.

The spiritual and social outreach activities of the Church are led by a Leadership Team made up of three individuals:

Tom Jarratt
Roger & Katherine Kennell

Jon and Gillian Lloyd stood down from the Leadership Team at the end of 2020. Sarah Jarratt did not rejoin the Leadership Team following her sabbatical which ended at the same time. The Leadership Team is grateful to all three individuals for their years of dedicated service.

Claire Dobson resigned as church administrator with effect from October 2021.

With regard to the church, with the exception of paid hours undertaken by the administrator Claire Dobson who worked her regular 21 hours a week until her resignation, all activities and governance through the year under review were undertaken on a voluntary basis.

REPORT OF THE TRUSTEES (CONT)

The reports of previous years have made reference to the appointment of Alice Hill to run the Colwall Youth Project and that she took up her post on 16th December 2019. Her post is fully funded by BBC Children in Need. The Project is run by the church but managed by a Management Board under agreed terms of reference. The Project finances are kept entirely separate in a separate bank account, the funds of which are restricted.

Additional funds from other grant making organisations were received enabling the appointment of paid part-time assistant youth workers. The paid youth workers were supported by a number of volunteers.

Review of the Year's Activities

Worship and spiritual life

For the first 8 months or so of 2021, given the restrictions imposed as a result of the coronavirus pandemic, Sunday morning services continued to take place virtually via Zoom and were well supported, settling at an average of 30 to 40 participants. There has been a regular time for children before the adult Sunday morning service, and an occasional all age service. Occasional services took place in person at the St James Anglican parish church. From September 2021 onwards, following the easing of lockdown, the Sunday morning services took place at the Silver Street site, with some use made of Walwyn Road. These services have been attended by approximately 25-40 people.

There have been regular virtual meetings of house groups and prayer groups. The Youth Church which was started by Tom and Sarah Jarratt at the end of 2020 has continued to meet in person on Sunday evenings.

Our building

Our Walwyn Road church building is maintained in good order. The use of the building changed dramatically due to Covid. Throughout the year from first lockdown the trustees have overseen ongoing assessment of government guidance and the development of procedures to ensure compliance. It was possible to have only occasional meetings. The Colwall Youth Project (CYP) team have continued to use the building as an administrative base and for some one to one support and delivery of activities

The Silver Street building has continued to be used by a local charity People in Motion as a space for sorting clothes and other donations for the refugees they support. This continued in 2021. Since then the building has been used by the church on Sunday mornings and also by the Youth Project.

Activities within the Community

The Youth Project has continued to flourish despite all the limitations imposed by Covid. By the end of the year the Project was actively supporting 70 young people through a combination of small groups and one to one contact and was making a real difference to their lives. The team and trustees have been active in pursuing funding to enable the Project to be sustained and to grow. In late 2021, in advance of the expiry of the funding for the Youth Project from Children in Need at the end of 2022 and given the burden placed on the church by the Youth project, the Leadership Team and Trustees decided to conduct a review of the Youth Project. That review is ongoing at the end of 2021.

3. Risk Assessment.

The Trustees recognise that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. They also accept that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

REPORT OF THE TRUSTEES (CONT)

This year the real risks presented by Covid have been addressed professionally and all activities of the church and the Youth Project have been assessed before any activity has been able to take place and conducted subject to clear procedures. There was no case of Covid affecting staff, volunteers or participants in any activity.

The Trustees recognise that a practical Health and Safety Policy is required covering activities for both the church and its surround grounds to which the public have access. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and the obligations of the Equality Act 2010 and the provisions of the General Data Protection Regulation are known and complied with to the best of the Trustees' ability.

The Trustees are aware of the church's responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and also to write up and keep a record of its findings and to review its assessment annually. These responsibilities are carried out by Freda Ballard on behalf of the Trustees. A full electrical inspection was carried out in 2020

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. The Trustees' appointed officer for Safeguarding is Roger Kennell. Any safeguarding concerns have been dealt with promptly and professionally. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

4. Financial Statement

The Trustees wish to thank all those who have generously contributed to Colwall Community Church during this time.

All funding of the youth project (including the BBC Children in Need grant) is held in a separate restricted bank account. A new dual authority Youth Account was opened at CAF Bank.

The arrangement noted in the reports of previous years for management of the finances by Jon Lloyd as Finance Director and Joanna Worrall as part time paid Finance officer has worked well.

The finances of Colwall Community Church are in good order and with the continuing financial support of its members we are able to be positive as we look forward to life beyond Covid with regard to the church buildings and the church's mission to the local community..

5. Reserves Policy

The Trustees are aware of their continuing financial responsibilities in respect of Colwall Community Church and seek to maintain a minimum of three months average expenditure to be available to meet current liabilities and unexpected expenditure with remaining funds being held on safe interest bearing deposit accounts

At the end of the year the reserves held unrestricted cash balances of £33,820, which represented more than 6 months of 2021 expenditure.

REPORT OF THE TRUSTEES (CONT)

6. Future plans.

The Trustees together with church members will continue to pursue the purposes of the charity as stated in paragraph 1 at the beginning of this Report seeking to bring the Good News of Jesus Christ to the wider community through worship and action whilst at the same time looking at the facilities that are currently used for worship and community activity as the work and mission of the church continues to expand.

7. Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

Approved by the Trustees and signed on their behalf by Roger Kennell.



R Kennell

Date

28/9/2022

Independent Examiner's Report to the trustees of Colwall Community Church

I report on the accounts for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees 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 required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

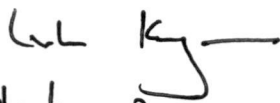
In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.

Luke Keegan, Chartered Management Accountant
1A The Homend
Ledbury
Herefordshire, HR8 1BN



Date: 29th September 2022 ,

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2021

Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Notes	Unrestricted funds £	Restricted funds £	2021 £	2020 £
Income					
Donations and legacies	3	72,167	144,302	216,470	127,709
Activities for Generating Funds	3	70	-	70	490
Charitable activities	3	-	3,314	3,314	1,498
Investments	3	5,158	-	5,158	973
Total Income		77,396	147,617	225,012	130,670
Expenditure					
Raising Funds	4	-	-	-	-
Charitable activities	4	4,745	75,167	79,912	58,644
Support Costs	4	34,541	96	34,637	32,135
Other	4	14,104	16,943	31,047	4,861
Total Expenditure		53,391	92,206	145,597	95,639
Transfers between funds		(7,075)	7,075	-	-
Net movement in funds		16,932	62,487	79,416	35,030
Reconciliation of funds:					
Total funds brought forward		274,788	205,085	479,874	444,843
Total funds carried forward		291,718	267,572	559,290	479,874

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2021

Balance sheet

	Notes	Unrestricted funds £	Restricted funds £	2021 £	2020 £
Fixed assets					
Tangible assets	7	453,677	197,202	650,879	650,879
Total fixed assets		453,677	197,202	650,879	650,879
Current assets					
Cash at bank and in hand	8	33,009	76,260	109,270	41,478
Total current assets		33,009	76,260	109,270	41,478
Creditors: amounts falling due within one year	9	944	891	1,835	2,483
Net current assets/(liabilities)		32,065	75,370	107,435	38,995
Total assets less current liabilities		485,742	272,572	758,314	689,874
Creditors: amounts falling due after one year	9	194,025	5,000	199,025	210,000
Total net assets or liabilities		291,717	267,572	559,289	479,874
Funds of the Charity					
Restricted income funds	10		267,572	267,572	205,085
Unrestricted funds	10	291,718		291,718	274,788
Total funds		291,718	267,572	559,290	479,874

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2021

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by



R Kennell (Chair)

Date 28/1/2022

11/11

11/11/11

Notes to the Accounts

Note 1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Note 2 Accounting policies

2.1 Income

Recognition of income These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

Offsetting There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants The charity has received government grants in the reporting period

Tax reclaims on donations and gifts Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs The charity has incurred expenditure on support costs.

Notes to the accounts (Note 2 cont)

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 Expenditure and Liabilities

Liability recognition Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs Support costs have been allocated between governance costs and other types of support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors The charity has creditors which are measured at settlement amounts less any trade discounts

2.3 Assets

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least
They are valued at cost and have been revalued in 2018 on current market value.

The depreciation rates and methods used are disclosed in note 7

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2021

Note 3 Income

Analysis of income		Unrestricted funds	Restricted funds	2021 £	2020 £
Donations and legacies:	Donations and gifts, including gift aid	69,088	2,389	71,477	66,944
	General grants provided by government/other charities	1,739	141,784	143,524	60,765
	Other	1,340	129	1,470	-
	Total	72,167	144,302	216,470	127,709
Activities for Generating Funds:	Room Hire for Events	-	-	-	490
	Sales – Crafts & Magazines	70	-	70	-
	Event Fees and Expenses	-	-	-	-
	Total	70	-	70	490
Charitable Activities:	Youth Parental Contributions	-	2,951	2,951	345
	Youth Misc. Income	-	363	363	245
	Other	-	-	-	908
	Total	-	3,314	3,314	1,498
Income from investments:	Interest income	-	-	-	-
	Rental and leasing income	5,158	-	5,158	973
	Total	5,158	-	5,158	973
TOTAL INCOME		77,396	147,617	225,012	130,670

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2021

Note 4		Expenditure				
	Analysis of expenditure	Unrestricted funds	Restricted funds	2021	2020	
				£	£	
Expenditure on charitable activities	Mission Support	3000	77	3,077	2,970	
	Local Mission Support	-	-	-	-	
	Children's work	238	-	238	42	
	Church Development	-	-	-	1,707	
	Outreach (inc Alpha)	-	-	-	-	
	Pastoral Support	-	-	-	25	
	Pastoral Worker	-	-	-	8,694	
	Playgroup	-	-	-	104	
	Youth church	141	1,375	1,516	-	
	Catering	171	195	366	82	
	Pulpit Fees	-	-	-	200	
	School Hire	442	-	442	1,100	
	Church Social Events	-	-	-	109	
	Devotional Service Materials	507	-	507	119	
	Youth team cost	-	25,405	25,405	-	
	Youth activities	-	6,433	6,433	-	
	Youth summer project	-	1,085	1,085	-	
	Youth large equipment	-	8,189	8,189	-	
	Youth small equipment	-	967	967	-	
	Youth worker	-	26,417	26,417	-	
	Youth training	-	753	753	-	
	Youth trips	-	558	558	-	
	Youth expenses	-	3,125	3,125	-	
	Youth group	-	-	-	42,126	
	Community Hub	-	438	438	-	
	Miscellaneous Donations	245	150	395	1,366	
	Total		4,745	75,167	79,912	58,644
	Support Costs	Property Maintenance	2,042	-	2,042	1,648
Silver Street Maintenance		2,005	-	2,005	529	
Insurance		1,285	-	1,285	1,146	
Cleaning		1,854	-	1,854	1,579	
Conferences & Training		-	-	-	226	
Administration		11,140	-	11,140	14,417	
Administration costs		3,492	-	3,492	2,936	
Finance Officer		3,732	-	3,732	2,848	
AV Maintenance		79	-	79	302	
Communications & Publicity		-	-	-	367	
Leadership expenses		-	-	-	-	
Planning & Away Days		-	-	-	-	
Safety & Safeguarding		403	-	403	258	
Energy & Water		4,431	-	4,431	1,625	
Telecommunications		1,554	-	1,554	1,570	
Website & IT		302	-	302	143	
Affiliation Fees		1,492	-	1,492	1,809	
Bank Charges		192	96	288	120	
Governance		540	-	540	612	
Total			34,541	96	34,637	32,135

Colwall Community Church, registered number 07737315
For the Year Ended 31st December 2021

Other Resources used	Silver Street Development	7,382	3,828	11,210	-
	Feasibility Studies	105	13,115	13,220	-
	Mortgage Interest & Charges	6,497	-	6,497	4,157
	Repayment of Prior Year Income	120	-	120	704
	Total	14,104	16,943	31,047	4,861
Total Expenditure	53,391	92,206	145,597	95,640	

Note 5 Governance

	2021	2020
	£	£
Governance		
Independent examiner's fees	540	540
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	-	72

Note 6 Paid employees

6.1 Staff Costs

	2021	2020
	£	£
Salaries and wages		
Pension costs (defined contribution pension plan)	68,322	59,216
Total staff costs	69,068	59,962

There were 7 (2020: 8) employees in post during the year.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Note 7 Tangible fixed assets

7.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	650,879	-	-	-	650,879
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
At end of the year	650,879	-	-	-	650,879

7.2 Depreciation and impairments

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	-	-

7.3 Net book value

Net book value at the beginning of the year	650,879	-	-	-	650,879
Net book value at the end of the year	650,879	-	-	-	650,879

Basis for Depreciation

Freehold Land and Buildings Nil depreciation

Note 8 Cash at bank and in hand

	2021	2020
	£	£
Cash at bank and on hand	109,270	41,478
Total	109,270	41,478

Note 9 Creditors and accruals

9.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2021	2020	2021	2020
	£	£	£	£
Taxation and social security	864	1,255	-	-
Mortgage	-	-	194,025	200,000
Other creditors	971	-	5,000	10,000
Total	1,835	1,255	199,025	210,000

Note 10 Charity funds

10.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Type	Purpose	Fund balances brought forward	Income	Expenses	Other Gains/Losses	Transfers	Fund balances carried forward
			£					£
Silver Street	R	New Property	187,264	29,818	(16,943)	-	3,609	203,747
Youth Work	R	Youth Work	17,822	115,463	(73,300)	-	3,028	63,013
Church Youth	R	Church Youth	-	2,336	(1,525)	-	-	811
Community Hub	R	Community	-	-	(438)	-	438	-
General	U	General Fund	274,789	77,396	(53,391)	-	(7,075)	291,718
Total Funds as per balance sheet			479,875	225,012	(145,597)	-	-	559,200

10.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Type	Purpose	Fund balances brought forward	Income	Expenses	Other Gains/Losses	Transfers	Fund balances carried forward
			£					£
Silver Street	R	New Property	168,163	1,680	(1,197)	-	18,638	187,264
Youth Work	R	Youth Work	713	61,457	(42,126)	-	2,222	17,822
General	U	General Fund	275,968	(67,553)	(52,317)	-	(16,415)	274,789
Total Funds as per balance sheet			444,844	130,670	(95,640)	-	-	479,875

10.3 Reasons for transfers between funds

		£
Between general fund and New Property fund	Net funding of repayment and feasibility studies of loans from general funds	3,609
Between general fund and Youth Work fund	Repayment of Employment Costs	3,028
Between general fund and Community Hub	To cover costs incurred prior to receipt of income in 2022	438

Note 11 Funding Commitments

The company has a mortgage with Reliance Bank Limited of £200,000. As security for this mortgage there are charges held against two buildings, Colwall Community Church and Laboratory Cottage. The carrying asset value of these properties is £453,676.

Note 12 Transactions with trustees and related parties

12.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity

12.2 Trustees' expenses

No expenses have been paid to Trustees in the fulfilment of their duties. No expenses have been incurred for travel in 2021 (2020: Nil)

Note 13 Company Limited by Guarantee

The company is limited by guarantee and has no share capital. Every member of the company undertakes to contribute to the assets of the company, in the event of it winding up, such an amount as may be required, not exceeding £10.

Note 14 General Information

Colwall Community Church, is a private company, limited by guarantee, incorporated in England and Wales, registered number 07737315. The registered address is Colwall Community Church, Walwyn Road, Colwall, Malvern, WR13 6QG

COLWALL COMMUNITY CHURCH

England & Wales - Charity number 1143657

Accounts

Colwall Community Church
Report of the Trustees and Unaudited Financial Statements
For the Year Ended 31st December 2020

Registered Company Number: 07737315

Registered Charity Number: 1143657

Contents of the Financial Statements

For the year ended 31st December 2020

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Independent Examiner's Report	6
Statement of Financial Activities	7
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Notes to the Financial Statements	10 to 18

REPORT OF THE TRUSTEES

For the year ended 31st December 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. The accounts have been prepared in accordance with the provisions applicable to the small companies regime and in accordance with FRS102 Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) 102.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07737315 (England and Wales)

Registered Charity number

1143657

Registered address

Colwall Community Church
Walwyn Road
Colwall
MALVERN
WR13 6QG

Trustees

The following Directors and Trustees served during the year

Ms FM Ballard
Mr JS Lloyd
Mr R Short
Mr R Kennell (appointed July 2020)
Mr B Levings (appointed July 2020, resigned January 2021)

Banks

Santander
CAF Bank
Monmouthshire Building Society

Independent examiner

Luke Keegan
Chartered Management Accountant
Greendawn Accounting Limited
1A The Homend
Ledbury
Herefordshire
HR8 1BN

REPORT OF THE TRUSTEES (CONT)

1. Purposes of the Charity

The mission of the church is to bless and serve the people of the village of Colwall and specifically the purposes of the Charity are threefold;

- i) to advance the Christian faith in accordance with our statement of belief, primarily, but not exclusively, within the village of Colwall, Herefordshire, and the surrounding area;
- ii) to assist and support persons who are in conditions of need, hardship or distress or who are sick or in poor health;
- iii) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world providing they are not in conflict with (i) above.

2. Governance and Structure

Governing document

Colwall Community Church is a charitable, not for profit company limited by guarantee. It is a registered company under the Companies Act (Company Number : 07737315) and is a registered charity (Charity Number: 1143657).

The management of the charity is undertaken by the board of Trustees.

It is considered that the Trustees and any other person who could be understood to be “managers” in the activities and affairs of the church are deemed to be “fit and proper” persons under the terms of the Finance Act 2010. Trustee training is available as and when required/requested.

The Trustees are aware of the Charity Commission’s guidance in respect of Public Benefit in their publication “The Advancement of Religion for Public Benefit” and have regard to it in their administration of the church.

Following the review of the Statement of Beliefs of the church which are contained in a Schedule to the Articles of Association and authorisation to formally amend them, referred to in last year’s Annual Report, the changes were formally adopted and registered with Companies House and the Charity Commission in May 2020.

The church is affiliated to Salt & Light UK, a family of churches with a shared vision.

The spiritual and social outreach activities of the Church are led by a Leadership Team made up of three couples:

Tom & Sarah Jarratt
Roger & Katherine Kennell
Jon & Gillian Lloyd

There have been significant developments affecting the Leadership team during 2020. It was agreed that Tom and Sarah Jarratt take sabbatical leave from 1st March 2020, Tom until 31 August and Sarah until 31 December. Tom returned to the team on 1st September but on a voluntary rather than paid basis.

With regard to the church, with the exception of paid hours undertaken by Tom Jarratt and the administrator Claire Dobson who continued to work her regular 21 hours a week, all activities and governance through the year under review were undertaken on a voluntary basis.

Last year's report made reference to the appointment of Alice Hill to run the Colwall Youth Project and that she took up her post on 16th December 2019. Her post is fully funded by BBC Children in Need. The Project is run by the church but managed by a Management Board under agreed terms of reference. The Project finances are kept entirely separate in a separate bank account, the funds of which are restricted.

Additional funds from other grant making organisations were received enabling the appointment of paid part-time assistant youth workers. The paid youth workers were supported by a number of volunteers.

Review of the Year's Activities

Worship and spiritual life

From lockdown in March Sunday morning services at Colwall Primary School have not been possible. Virtual services via Zoom were started immediately and have been well supported, settling at an average of 30 to 40 participants. There has been a regular time for children before the adult Sunday morning service, and an occasional all age service, including one in September when we were able to meet at the St James Anglican parish church. The church held a successful streamed carol service.

There have been regular virtual meetings of house groups and prayer groups and at the end of the year weekly Sunday evening meetings for young people of secondary school age were started, initially virtually.

Our building

Our Walwyn Road church building is maintained in good order. The use of the building changed dramatically due to Covid. Throughout the year from first lockdown the trustees have overseen ongoing assessment of government guidance and the development of procedures to ensure compliance. It was possible to have only occasional meetings. In the summer following rigorous risk assessment and agreement of procedures it was possible for the youth team to use the building as an administrative base and for some one to one support.

The Silver Street building has continued to be used by a local charity People in Motion as a space for sorting clothes and other donations for the refugees they support. Before lockdown the church office was relocated from Silver Street into the Walwyn Road building.

In October 2020 the church completed the purchase of Laboratory Cottage and those parts of the Silver Street site not already owned by the church. This was done to consolidate the site and give greater flexibility as we continue to look at options for long term development.

Activities within the Community

Sadly, due to Covid, all regular outreach to the local community had to be suspended until it is safe to resume in compliance with government guidance.

The exception has been the Youth Project which has flourished despite all the limitations imposed by Covid. By the end of the year the Project was actively supporting 70 young people through a combination of small groups and one to one contact and was making a real difference to their lives. The team and trustees have been active in pursuing funding to enable the Project to be sustained and to grow.

3. Risk Assessment.

The Trustees recognise that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. They also accept that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

This year the real risks presented by Covid have been addressed professionally and all activities of the church and the Youth Project have been assessed before any activity has been able to take place and conducted subject to clear procedures. There was no case of Covid affecting staff, volunteers or participants in any activity.

The Trustees recognise that a practical Health and Safety Policy is required covering activities for both the church and its surround grounds to which the public have access. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and the obligations of the Equality Act 2010 and the provisions of the General Data Protection Regulation are known and complied with to the best of the Trustees' ability.

The Trustees are aware of the church's responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and also to write up and keep a record of its findings and to review its assessment annually. These responsibilities are carried out by Freda Ballard on behalf of the Trustees. A full electrical inspection was carried out in 2020

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. The Trustees' appointed officer for Safeguarding is Roger Kennell. Any safeguarding concerns have been dealt with promptly and professionally. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

4. Financial Statement

During 2020 as a result of Covid Voluntary Income saw a modest reduction but this was balanced by reduced expenditure as activity was curtailed. The Trustees wish to thank all those who have generously contributed to Colwall Community Church during this time.

All funding of the youth project (including the BBC Children in Need grant) is held in a separate restricted bank account. A new dual authority Youth Account was opened at CAF Bank.

The arrangement noted in last year's report for management of the finances by Jon Lloyd as Finance Director and Joanna Worrall as part time paid Finance officer has worked well.

The finances of Colwall Community Church are in good order and with the continuing financial support of its members we are able to be positive as we look forward to life beyond Covid with regard to the church buildings and the church's mission to the local community and especially the young people accessing the Youth Project.

5. Reserves Policy

The Trustees are aware of their continuing financial responsibilities in respect of Colwall Community Church and seek to maintain a minimum of three months average expenditure to be available to meet current liabilities and unexpected expenditure with remaining funds being held on safe interest bearing deposit accounts

At the end of the year the reserves held unrestricted cash balances of £22,703, which represented about 5 months of 2020 expenditure.

6. Future plans.

The Trustees together with church members will continue to pursue the purposes of the charity as stated in paragraph 1 at the beginning of this Report seeking to bring the Good News of Jesus Christ

to the wider community through worship and action whilst at the same time looking at the facilities that are currently used for worship and community activity as the work and mission of the church continues to expand.

7. Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

Approved by the Trustees and signed on their behalf by Roger Kennell.

A handwritten signature in blue ink, appearing to read 'R. Kennell', is written over the printed name.

R Kennell

Date: 17 September 2021

Independent Examiner's Report to the trustees of Colwall Community Church

I report on the accounts for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees 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 required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.

Luke Keegan, Chartered Management Accountant
1A The Homend
Ledbury
Herefordshire, HR8 1BN

Date:

Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Notes	Unrestricted funds £	Restricted funds £	2020 £	2019 £
Income					
Donations and legacies	3	65,215	62,494	127,709	76,584
Activities for Generating Funds	3	490	-	490	3,461
Charitable activities	3	875	623	1,498	-
Investments	3	973	-	973	77
Total Income		67,553	63,117	130,670	81,218
Expenditure					
Raising Funds	4	4,686	-	4,686	-
Charitable activities	4	13,711	43,323	57,034	34,667
Support Costs	4	31,606	-	31,606	26,654
Other	4	2,314	-	2,314	4,650
Total Expenditure		52,317	43,323	95,639	65,971
Transfers between funds		(16,415)	16,415	-	-
Other Recognised Gains/Losses					
Revaluation of fixed assets		-	-	-	-
Net movement in funds		(1,179)	36,210	35,030	15,247
Reconciliation of funds:					
Total funds brought forward		275,968	168,875	444,843	429,596
Total funds carried forward		274,788	205,085	479,874	444,843

Balance sheet

	Notes	Unrestricted funds £	Restricted funds £	2020 £	2019 £
Fixed assets					
Tangible assets	7	453,677	197,202	650,879	457,202
Total fixed assets		453,677	197,202	650,879	457,202
Current assets					
Cash at bank and in hand	8	22,704	18,774	41,478	18,058
Total current assets		22,704	18,774	41,478	18,058
Creditors: amounts falling due within one year	9	1,592	891	2,483	417
Net current assets/(liabilities)		21,111	17,883	38,995	17,641
Total assets less current liabilities		474,788	215,085	689,874	474,843
Creditors: amounts falling due after one year	9	200,000	10,000	210,000	30,000
Total net assets or liabilities		274,788	205,085	479,874	444,843
Funds of the Charity					
Restricted income funds	10		205,085	205,085	168,875
Unrestricted funds	10	274,788		274,788	275,968
Total funds		274,788	205,085	479,874	444,843

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by

A handwritten signature in blue ink, appearing to read 'R. Kennell', written in a cursive style.

Roger C A Kennell (Chair)

Date: 17 September 2021

Notes to the Accounts

Note 1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Note 2 Accounting policies

2.1 Income

Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants

The charity has received government grants in the reporting period

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs

The charity has incurred expenditure on support costs.

Notes to the accounts (Note 2 cont)

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 Expenditure and Liabilities

Liability recognition Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs Support costs have been allocated between governance costs and other types of support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors The charity has creditors which are measured at settlement amounts less any trade discounts

2.3 Assets

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least
They are valued at cost and have been revalued in 2018 on current market value.

The depreciation rates and methods used are disclosed in note 7

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Note 3 Income

Analysis of income		Unrestricted funds	Restricted funds	2020 £	2019 £
Donations and legacies:	Donations and gifts, including gift aid	65,215	1,729	66,944	76,584
	General grants provided by government/other charities	-	60,765	60,765	-
	Total	65,215	62,494	127,709	76,584
Activities for Generating Funds:	Room Hire for Events	490	-	490	1,989
	Sales – Crafts & Magazines	-	-	-	1,472
	Event Fees and Expenses	-	-	-	861
	Total	490	-	490	4,322
Charitable Activities:	Youth Parental Contributions	-	345	345	-
	Youth Misc. Income	-	245	245	-
	Other	875	33	908	234
	Total	875	623	1,498	234
Income from investments:	Interest income	-	-	-	77
	Rental and leasing income	973	-	973	-
	Total	973	-	973	77
TOTAL INCOME		67,553	63,117	130,670	81,217

Note 4		Expenditure			
	Analysis of expenditure	Unrestricted funds	Restricted funds	2020	2019
				£	£
Expenditure On raising funds	Silver Street Maintenance	529	-	529	-
	Mortgage	4,157	-	4,157	-
	Total	4,686	-	4,686	-
Expenditure on charitable activities	Mission Support	2,970	-	2,970	3,000
	Local Mission Support	-	-	-	588
	Children's work	42	-	42	240
	Church Development	510	1,197	1,707	5,264
	Outreach (inc Alpha)	-	-	-	648
	Pastoral Support	25	-	25	88
	Pastoral Worker	8,694	-	8,694	22,422
	Playgroup	104	-	104	219
	Youth group	-	42,126	42,126	2,198
	Miscellaneous Donations	1,366	-	1,366	-
	Total	13,711	43,323	57,034	34,667
Support Costs	Property Maintenance	1,648	-	1,648	825
	Insurance	1,146	-	1,146	812
	Cleaning	1,579	-	1,579	892
	Conferences & Training	226	-	226	2,164
	Administration	14,417	-	14,417	12,098
	Administration consumables	2,936	-	2,936	1,889
	Finance Officer	2,848	-	2,848	636
	AV Maintenance	302	-	302	1,531
	Communications & Publicity	367	-	367	45
	Leadership expenses	-	-	-	155
	Planning & Away Days	-	-	-	170
	Safety & Safeguarding	258	-	258	659
	Energy & Water	1,625	-	1,625	1,452
	Telecommunications	1,570	-	1,570	1,258
	Website & IT	143	-	143	230
	Affiliation Fees	1,809	-	1,809	1,223
	Bank Charges	120	-	120	75
	Governance	612	-	612	540
	Total	31,606	-	31,606	26,654
Other Resources used	Catering	82	-	82	959
	Church Flowers	-	-	-	5
	Pulpit Fees	200	-	200	300
	School Hire	1,100	-	1,100	2,800
	Church Social Events	109	-	109	-
	Devotional Service Materials	119	-	119	586
	Repayment of Prior Year Income	704	-	704	-
	Total	2,314	-	2,314	4,650
Total Expenditure		52,317	43,323	95,639	65,971

Note 5 Governance

	2020	2019
	£	£
Governance		
Independent examiner's fees	540	540
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	72	-

Note 6 Paid employees

6.1 Staff Costs

	2020	2019
	£	£
Salaries and wages	59,216	33,627
Pension costs (defined contribution pension plan)	745	1,845
Total staff costs	59,982	35,472

There were 8 (2019: 3) employees in post during the year.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Note 7 Tangible fixed assets

7.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	457,202	-	-	-	457,202
Additions	193,677	-	-	-	193,677
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
At end of the year	650,879	-	-	-	650,879

7.2 Depreciation and impairments

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	-	-

7.3 Net book value

Net book value at the beginning of the year	457,202	-	-	-	457,202
Net book value at the end of the year	650,879	-	-	-	650,879

Basis for Depreciation

Freehold Land and Buildings Nil depreciation

Note 8 Cash at bank and in hand

	2020	2019
	£	£
Cash at bank and on hand	41,478	18,059
Total	41,478	18,059

Note 9 Creditors and accruals

9.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2020	2019	2020	2019
	£	£	£	£
Taxation and social security	1,255	417	-	-
Mortgage	-	-	197,000	-
Other creditors	1,228	-	10,000	30,000
Total	2,483	417	207,000	30,000

Note 10 Charity funds

10.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Type	Purpose	Fund balances brought forward £	Income £	Expenses £	Other Gains/ Losses £	Transfers £	Fund balances carried forward £
Silver Street Youth Work	R	New Property Youth	168,163	1,660	(1,197)	-	18,638	187,264
Work	R	Work	713	61,457	(42,126)	-	(2,222)	17,822
General	U	General Fund	275,968	67,553	(52,317)	-	(16,415)	274,787
Total Funds as per balance sheet			444,844	130,670	(95,639)	-	-	479,874

Note 10 Charity funds (cont)

10.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Type	Purpose	Fund balances brought forward £	Income £	Expenses £	Other Gains/ Losses £	Transfers £	Fund balances carried forward £
Silver Street Youth Work	R	New Property Youth Work	144,831	3,352	(5,273)	-	25,253	168,163
General	R	General Fund	1,934	-	(2,198)	-	977	713
	U		282,831	77,866	(58,499)	-	(26,230)	275,968
Total Funds as per balance sheet			429,596	81,218	(65,970)	-	-	444,844

10.3 Transfers between funds

	Reason for transfer	£
Between general fund and New Property fund	Funding of repayment of loans from general funds	18,638
Between general fund and Youth Work fund	Repayment of Employment Costs	2,222

Note 11 Funding Commitments

The company has a mortgage with Reliance Bank Limited of £200,000. As security for this mortgage there are charges held against two buildings, Colwall Community Church and Laboratory Cottage. The carrying asset value of these properties is £453,676.

Note 12 Transactions with trustees and related parties

12.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity

12.2 Trustees' expenses

No expenses have been paid to Trustees in the fulfilment of their duties. No expenses have been incurred for travel in 2020 (2019: Nil)

13. COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and has no share capital. Every member of the company undertakes to contribute to the assets of the company, in the event of it winding up, such an amount as may be required, not exceeding £10.

14. GENERAL INFORMATION

Colwall Community Church, is a private company, limited by guarantee, incorporated in England and Wales, registered number 07737315. The registered address is Colwall Community Church, Walwyn Road, Colwall, Malvern, WR13 6QG