

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

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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.



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', is positioned above the printed name.

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: <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	<p>Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).</p> <p>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).</p>
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		Unrestricted funds	Restricted funds	2020 £	2019 £
	Analysis of expenditure					
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 Work	168,163	1,660	(1,197)	-	18,638	187,264
General	R	General Fund	713	61,457	(42,126)	-	(2,222)	17,822
	U		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