

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

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8 to 9
Notes to the Financial Statements	10 to 17

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, consisting of a stylized 'J' followed by a horizontal line and a loop.

J S Lloyd (Chair)

Date 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

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

Note 4

Expenditure					
	Analysis of expenditure	Unrestricted funds	Restricted funds	2022 £	2021 £
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