

**Charity Registration Number: 1147160**

**FOREST OF DEAN COMMUNITY CHURCH**



**FOREST** COMMUNITY  
CHURCH

**Financial Statements**

**Year ending 31 December 2020**

**FOREST OF DEAN COMMUNITY CHURCH**  
**Financial Statements**  
**For the year ending 31 December 2020**

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## **FOREST OF DEAN COMMUNITY CHURCH**

### **Trust Information**

#### **Status**

Forest of Dean Community Church, Cinderford, is registered with the Charity Commissioners (No. 1147160) and constituted by a Deed of Trust dated 9 May 2012.

#### **Trustees**

The Charity is administered by the Trustees:

Mr S Annetts  
Mr TC Cracknell (chair)  
Mr J Jones  
Mrs L Partis (resigned 11 July 2021)  
Mr G Powell  
Mrs A Taylor-Roberts (appointed 28 June 2020)  
Mrs M Williams

The above also comprise the senior leadership team. They also comprise the Finance Committee with the addition of Mrs J Waddell.

Western Counties and South Wales Evangelisation Trust are custodian trustees to the church premises at Station Street and 2 Paragate Road, Cinderford.

#### **Church Office and Registered Office**

Station Street  
Cinderford  
Gloucestershire  
GL14 2JT

#### **Bankers**

HSBC  
The Cross  
Gloucester  
Gloucestershire  
GL1 2AP

## **FOREST OF DEAN COMMUNITY CHURCH**

### **Trustees Report**

**For the year ending 31 December 2020**

The trustees' submit their annual report and financial statements for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (FRS102) 'Accounting and Reporting by Charities' in preparing their annual report. The financial statements have been prepared in accordance with the accounting policies set out on page 9, and comply with the charity's governing documentation, applicable law and the requirements of the SORP.

### **Constitution**

The charity is an unincorporated charity and is governed by its Trust Deed.

### **Object of the charity**

To advance the Christian faith, in accordance with the Statement of Doctrines and Practices set out in the Schedule appended to the deed, mainly but not exclusively in the Forest of Dean and Wye Valley area.

The purpose of the charity is to serve the Lord Jesus Christ in accordance with Biblical principles and practice and as the charity trustees see fit.

- To advance evangelical Christianity in accordance with the Scriptures in the Bible.
- To advance citizenship and community development.
- To relieve those in need as resources and opportunity allow.

This purpose may be pursued anywhere in the United Kingdom or the world at the discretion of the charity trustees.

### **Structure, governance and management**

The charity is ultimately run by the Trustees. The Trustees have the authority to exercise their powers to further the objects of the charity. The Trustees meet at least four times a year but delegate the day to day decision making on the running of the Church to the Senior Leadership Team, who are also co-opted onto the Trustees but never make up more than half of the Trustees. The Senior Leadership Team meet formally twice a month to consider the management and pastoral needs of the fellowship.

Every future Trustee shall be appointed by a resolution of Trustees passed at a special meeting. Training is available for Trustees as the need arises. The Trustees take responsibility for the management of risk and have set up a team of Senior Leaders to identify, assess and mitigate areas of risk.

### **Objectives and activities**

The charity fulfils its objectives in accordance with the church's statement of faith as written on the church website (fcchurch.co.uk). There are many activities that are organised for the benefit of the church and the community it serves. These consist of Administration, Prayer ministry, Smallgroups, Parent Carer & Toddler groups, Bridge for young people, Christians against Poverty, Music, Men's events, Cave Time, Kidzone, Creche, Church Services in Cinderford, Ross and online, with its welcome team, Technical, Pastoral care and Finance. In addition, the charity encourages the principle of "Generosity" by aiming to give 20% of our giving to outside ministries who support our values and objectives on the basis of need. There are no upper or lower limits of support. No commitments have been made for long term support.

**FOREST OF DEAN COMMUNITY CHURCH**  
**Trustees Report (continued)**  
**For the year ending 31 December 2020**

**Related parties**

The Trustees received no remuneration as a result of their office during the year. No Trustee, or other person related to the charity, apart from as detailed in note 8, had any personal interest in any contract or transaction entered into by the charity during the year.

**Review of developments**

We praise God for his spiritual, practical and financial provision throughout 2020. All the activities were well organised by people freely giving of their time and abilities. The Church team leaders co-ordinate these activities and meet regularly with the Senior Leadership to suggest and make recommendations.

The Sunday worship service continues to grow in number and the building is used most days of the week for a wide range of events which bring spiritual life and practical help to our community.

**Covid developments**

Like every organisation the pandemic forced change on the charity. Over night we were able to move most elements of the Church online. We were thankful to God that he has gifted us some skilled younger Senior Leaders who had the ability to move Sunday services onto YouTube and develop a strong Facebook presence. All our weekly small groups were able to continue on Zoom along with leadership meetings.

Our online ministry developed so effectively that we drew in more people to the church and several new members joined the church during this time as a result who had never attended the building for any services. We have now taken the strategic decision to invest more heavily in our online ministries by releasing Mrs A Taylor-Roberts into a self-employed paid role to oversee this. With the help from a grant from the Allchurches Trust we have also been able to invest in the equipment needed to facilitate a better level of experience for our online audience.

**One Church 3 Locations**

The vision for the church has always been to connect with people across the Forest of Dean and Wye Valley. Covid opened the door to connecting with a new range of people cross the region in unexpected new ways. We are now operating as one church that has a physical building presence in Cinderford and Ross-on-Wye, and online. The Ross building was formerly known as Wye Community Church and due to reduced attendance and lack of leadership, they have asked Forest Community Church leadership to take responsibility for it. Over the last few months we have been able to start providing the extra practical support to that location that is starting to see it grow again. Ross is a needy town and we are excited to see what the Lord is about to start doing their in the future.

**Public benefit statement**

*Identifiable Benefits, related to the aims of the charity*

Through the regular worship & prayer meetings, bible studies, children's clubs, social action programmes and personal visitation the Christian faith is shared and people in the community helped. Individuals have become Christians, had their faith developed and lifestyles impacted. As part of community life families have been supported.

## **FOREST OF DEAN COMMUNITY CHURCH**

### **Trustees Report (continued)**

### **For the year ending 31 December 2020**

#### *Beneficiaries*

In addition to Church members, families, other regular attendees and friends anyone is welcome to attend appropriate events without restriction. We seek to be available to all in the community.

The Trustees consider that they have complied with their duties under the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission.

#### **Reserves policy**

The Trustees have a policy to retain three months core expenditure in reserves at any one time to protect against volatility of income and retain reserves of £25,000. This has increased from the previous year to reflect greater running costs and commitments. At any one time we aim to maintain a balance of £2,000 in the HSBC current account so that any emergency or significant expenditure may be paid without embarrassment. The Trustees are aware that reserves are currently above this threshold at the year end and have plans in place to rectify this in the coming year.

#### **Risk management policy**

The operations team review and update the risk management policies of the church on an annual basis.

The principal risks currently identified, and strategies for managing those risks are as follows:

- Adequate funds to meet commitments. Addressed through the preparation of an annual budget; regular monitoring of income and expenditure by treasurer and monthly review by the Trustees.
- Employment commitments. These are addressed through having contracts and policies in place as well as line management.
- Safeguarding vulnerable adults and children. Addressed through a Safeguarding Officer; Child Protection and Safeguarding policy kept up to date through review, training and being a member of thirtyone:eight.
- Health and safety on church premises. Addressed through a member being tasked to monitor the condition of premises; fire drills; regular maintenance; promoting the need to consider health and safety during activities.
- General Data Protection Regulation (GDPR) This has been addressed by registering with ICO, a privacy policy has been developed and put on the Church website. Personal Data has been identified as to where it resides, and it is stored in a secure location.

#### **Results and financial review**

In September 2020 the charity recognised the need to maintain the strong online presence that had been built up and appointed Mrs A Taylor-Roberts on a part-time self-employed basis to oversee this. In September 2021 this role was extended to cover overseeing all ministry's of the church and she was invited to work full time by the charity as an employed member of staff.

Our pastor Mr T Cracknell, continued to be self-employed throughout the year and was partially supported by gifts for his service and strategic role provided to the church and community. The rest of the church roles are filled on a voluntary basis without remuneration other than the reimbursement of expenses necessarily incurred in fulfilling their activities.

**FOREST OF DEAN COMMUNITY CHURCH**  
**Trustees Report (continued)**  
**For the year ending 31 December 2020**

During the year our general income dropped from £145,955 in 2019 to £71,807. This was mainly due to the fact that we received a legacy of £75,347 the previous year which was not repeated in 2020. During the year the charity maintained four restricted funds – Building, Mission, Pastor and Digital Comms – the purposes of which can be seen under the accounting policies in note 1 to the accounts. The total income for these three funds was £16,710, total expenditure was £27,165, thus requiring a net transfer into the funds £14,370 from the General Fund to cover excess expenditure. At the year end only the Building Fund had a balance carried forward of £400 and the Digital Comms Fund had a carried forward balance of £8,820. The detail of these funds can be seen in note 7 to the accounts.

Largely as a result of Covid our General Fund expenditure dropped from £37,772 in 2019 to £27,464 for 2020.


**Statement of Trustees responsibilities**

Charity law requires trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the Charity for that period. In preparing these accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act. They are also responsible for safeguarding the assets of the Charity and hence take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees confirm that the accounts comply with current statutory requirements and those of the Charity's Trust Deed.

Signed for and on behalf of the  
Trustees of Forest of Dean Community Church

  
Trustee

25/10/21  
Date

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FOREST OF DEAN COMMUNITY CHURCH**

I report on the accounts of the charity for the year ended 31 December 2020, which are set out on pages 7 to 12.

### **Responsibilities and basis of this report**

The charity's trustees 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

1. examine the accounts under section 145 of the Charities Act;
2. to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material

1. accounting records were not kept in respect of the charity as required by section 130 of the Charities Act; or
2. the accounts do not accord with those accounting records.

I have no concerns and have come across no other matters in connection with the examination which should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Independent Examiner

27 October 2021

Date

Mr SR Bennett  
Chartered Accountant  
Orchard End  
Bridge Lane  
Wellington  
Herefordshire  
HR4 8AY



**FOREST OF DEAN COMMUNITY CHURCH**  
**Receipts and Payments Account**  
**For the year ending 31 December 2020**

	<b>Note</b>	<b>General Fund £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>	<b>Total Funds 2019 £</b>
<b>Receipts</b>					
Voluntary Receipts					
Regular giving from members					
Planned giving		44,138	2,310	46,448	46,231
Collections		3,010	-	3,010	10,032
Income Tax recovered		7,321	50	7,371	8,875
Other voluntary receipts		6,668	850	7,518	79,992
Activities for generating funds (rent)		9,860	-	9,860	9,625
Receipts from church activities	2	790	-	790	2,667
Grants received		-	13,500	13,500	2,000
Investment income		20	-	20	64
<b>Total income</b>	3	<u>71,807</u>	<u>16,710</u>	<u>88,517</u>	<u>159,486</u>
<b>Payments</b>					
Costs of generating funds					
Fundraising costs					
Church activities	4	27,464	23,540	51,004	75,460
Grants payable (mission gifts)	5	17,280	3,625	20,905	19,815
<b>Total payments before building</b>		<u>44,744</u>	<u>27,165</u>	<u>71,909</u>	<u>95,275</u>
Loan repayments		-	-	-	50,000
<b>Total payments</b>		<u>44,744</u>	<u>27,165</u>	<u>71,909</u>	<u>145,275</u>
<b>Excess Receipts over Payments</b>		27,063	(10,455)	16,608	14,240
Transfers between funds	6	(14,370)	14,370	-	-
<b>Net movement on funds</b>		<u>12,693</u>	<u>3,915</u>	<u>16,608</u>	<u>14,240</u>
Funds brought forward		27,373	5,345	32,718	18,478
<b>Funds carried forward</b>		<u>40,066</u>	<u>9,260</u>	<u>49,326</u>	<u>32,718</u>

**FOREST OF DEAN COMMUNITY CHURCH**  
**Statement of Assets and Liabilities**  
**As at 31 December 2020**

	Note	2020 £	2019 £
<b>Fixed assets</b>			
Premises at 2 Paragate Road, Cinderford		168,645	168,645
Portacabin		<u>12,960</u>	<u>12,960</u>
		<u>181,605</u>	<u>181,605</u>
<b>Cash funds</b>			
HSBC Current account		5,081	4,860
HSBC Money Master account		23,359	26,568
HSBC Supplies account		116	82
HSBC Projects account		<u>20,770</u>	<u>1,208</u>
		<u>49,326</u>	<u>32,718</u>

Signed for and on behalf of the  
Trustees of Forest of Dean Community Church

  
Trustee

25<sup>th</sup> Oct 2021  
Date

## **FOREST OF DEAN COMMUNITY CHURCH**

### **Notes to the accounts**

**For the year ending 31 December 2020**

#### **1 Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

##### **Basis of accounting**

The financial statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. We are using the Receipts and Payments basis.

##### **Fund accounting**

The church maintains various types of funds as follows:

###### *Restricted Funds*

Restricted Funds represent gifts received for specific purposes. Forest of Dean Community Church has three such funds.

- The Building Fund represents monies given for the acquisition and refurbishment of a building in which Forest of Dean Community Church can run its activities.
- The Mission Fund represents monies given to support missionary works which is reviewed on an annual basis. The church does not enter into commitments to support any given beneficiary beyond the end of its financial year.
- The Pastor Fund represents monies given to fund the wages of our full time worker. This fund includes grants from the Church Strengthening Initiative, Rural Ministries and gifts from members.
- The Digital Comms Fund represents grant monies received from the All Churches Trust to fund investment in the digital and online activities of the church.

###### *Unrestricted Funds*

The General Fund represents unrestricted income that is expendable at the discretion of the Trustees in the furtherance of the objects of the charity.

###### *Fixed assets*

Western Counties and South Wales Evangelisation Trust are Custodian Trustees for the church property; their address is 1 Deerhurst, Kingswood, Bristol BS15 1XH. The £181,605 premises costs shown in the Statement of Assets and Liabilities represent the purchase and refurbishment costs of these premises and continues to be an asset of Forest of Dean Community Church under this arrangement.

# FOREST OF DEAN COMMUNITY CHURCH

## Notes to the accounts

For the year ending 31 December 2020

### 2 Receipts from church activities

	2020 Total £	2019 Total £
Catering	293	926
Events	-	656
Koffe & Kidz	84	472
Soft play	157	417
Commonground Café	256	196
	<u>790</u>	<u>2,667</u>

### 3 Analysis of Restricted Fund Receipts

	Building Fund £	Mission Fund £	Pastor Fund £	Digital Comms Fund £	2020 Total £	2019 Total £
Receipts from donors						
Planned giving	120	1,680	510	-	2,310	6,637
Collections	-	-	-	-	-	245
Income Tax recoverd	50	-	-	-	50	-
Other voluntary receipts	-	-	850	-	850	4,645
Grants received	-	-	-	13,500	13,500	-
Investment income	-	-	-	-	-	3
<b>Total income</b>	<u>170</u>	<u>1,680</u>	<u>1,360</u>	<u>13,500</u>	<u>16,710</u>	<u>11,530</u>

#### Analysis of grants received

Stewards Laing Ltd	-	-	-	-	-	6,317
Allchurches Trust	-	-	-	13,500	13,500	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>13,500</u>	<u>13,500</u>	<u>6,317</u>

# FOREST OF DEAN COMMUNITY CHURCH

## Notes to the accounts

For the year ending 31 December 2020

### 4 Analysis of payments - Church Activities

	General	Building	Pastor	Digital Comms	2020	2019
	Fund	Fund	Fund	Fund		
	£	£	£	£	£	£
Pastoral support	12,000	-	850		12,850	12,900
Wages, expenses and fees	-	-	9,155	4,680	13,835	26,437
Professional fees	-	-	3,780		3,780	-
Speaker expenses	20	-	-		20	530
Ministry expenditure	3,774	-	-		3,774	3,608
Running costs	2,916	-	-		2,916	8,093
Repairs and maintenance	2,956	-	-		2,956	6,637
New equipment	1,487	5,075	-		6,562	11,102
Utilities	4,311	-	-		4,311	6,123
	<u>27,464</u>	<u>5,075</u>	<u>13,785</u>	<u>4,680</u>	<u>51,004</u>	<u>75,430</u>

### 5 Grants paid

	General Fund	Mission Fund	2020	2019
	£	£	£	£
General mission giving	17,280	-	17,280	16,560
Restricted mission gifts	-	600	600	730
Mission other	-	850	850	200
Philippines Pastor fund	-	2,175	2,175	2,325
	<u>17,280</u>	<u>3,625</u>	<u>20,905</u>	<u>19,815</u>

### 6 Transfers between funds

£12,425 has been transferred from the General Fund to the Pastor Fund to help meet cost not covered by donations towards the cost of employing a pastor.

£1,945 has been transferred from the General Fund to the Mission Fund to cover the cost of mission grants not met by restricted giving.

**FOREST OF DEAN COMMUNITY CHURCH**  
**Notes to the accounts**  
**For the year ending 31 December 2020**

<b>7 Analysis of restricted funds</b>	<b>Building</b>	<b>Mission</b>	<b>Pastor</b>	<b>Digital Comms</b>	<b>Total</b>
	<b>Fund</b>	<b>Fund</b>	<b>Fund</b>	<b>Fund</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Balance brought forward	5,345	-	-	-	5,345
Incoming resources	170	1,680	1,360	13,500	16,710
Resources expended	(5,075)	(3,625)	(13,785)	(4,680)	(27,165)
Transfers in	-	1,945	12,425	-	14,370
Balance carried forward	<u>440</u>	<u>-</u>	<u>-</u>	<u>8,820</u>	<u>9,260</u>

**8 Related party transactions**

Mr TC Cracknell is a Trustee of Forest of Dean Community Church and was the pastor for the year. In return for the services that he provided to the fellowship, the church has given him gifts and financial support of £12,850.

Trustees, senior leaders and their spouses have claimed reimbursement, from time to time, for sundry expenditure incurred in relation to church activities.

Mr DM Murray was a Trustee of Forest of Dean Community Church and was made redundant in February 2020; his total remuneration including redundancy package was £9,155.