

The financial year 2020 to 2021 has inevitably been largely affected by the coronavirus pandemic. Two of our projects have been suspended for the whole of this period, the Breakfast Project, and Street Pastors.

The Breakfast Project made various forays into takeaway provision and briefly reopened in the course of the year but has been substantially suspended, partly because our landlords, another charitable society which provides for the homeless, required us to do this. During the whole of the period of furlough our coordinator was on furlough, with CTIPA making up his salary to 100%. The effect of this was to considerably reduce finances of the Breakfast Project with the result that funds were transferred from a general account to the Breakfast Project to support this and his subsequent return to work.

By contrast the Food Bank has been in overdrive for the whole of the period, but also received considerable funding both from grant making bodies, and donations from members of the public.

This has enabled Food Bank not only to cope with the greatly increased demand, up over 50%, on its services but also to create and intern post which has been filled and is now fully operative. This post not only assists in the day-to-day running of the project, but is also specifically designed to introduce and enable a young person to move into voluntary sector management in due course. The present post-holder hopes to do this at the conclusion of her degree course at university.

The project has also appointed a volunteer store manager who has considerably increased the effectiveness and capacity of storage on our small but well sited base. A new secure container has been purchased and put into use and new shelving has been provided throughout the existing storage area. Having a specific store manager has enabled the volunteers who serve members of the public to do so more effectively and also to have the time to signpost to other agencies when people present with multiple needs.

For some years CTIPA have provided some modest support for those in fuel poverty, or fuel stress as it is now known, by individual church members donating their winter fuel allowance. Recently, the provision of this support has been transferred from ad hoc liaison with social services to the responsibility of the Food Bank. This enables us to manage the process more efficiently and we have also been able to use some of Food Bank's funds to support this work as donations from individuals have decreased because of the anxiety around rising fuel prices. It is recognised that in addition to requiring food items many of those attending food bank also struggle to cook. Sometimes this is because of the poor provision of facilities in their accommodation, and we are attempting to tackle this issue in liaison with other food poverty agencies. However sometimes we have noticed clients asking for food that didn't require cooking simply because they could not afford the fuel to regularly cook hot meals. We have therefore combined these provisions in the hope of providing a better service to those in genuine need.

Much of our other work has also been suspended due to Covid, including the provision of outdoor worship at Easter, the Lent lunches, and the provision of assemblies in schools. The funding for this work when it is possible to restart it is some cause for concern as it is funded from our general funds which are normally topped up by donations from member churches. All member churches are of course experiencing their own very serious financial consequences at this time of the pandemic. This is particularly true in Cornwall where not only church attendance has been affected but also the considerable income that some of our churches receive from the attendance of visitors.

We enter the new financial year in good heart with substantial funding for certain parts of our work but also aware that there is considerable fragility in other areas.

Keith R Owen, Chair CTIPA

CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2021

STATEMENT OF FINANCIAL ACTIVITIES

Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Incoming Resources				
Grants	20,000	28,851	48,851	6,250
Voluntary Income	502	55,526	56,028	21,773
Investment Income		25	25	51
Accrued Gift Aid in year				1446
Total Incoming Resources	20,502	84,402	104,904	29,520
Resources Expended				
Charitable Activities	948	27,176	28,124	24,799
Governance Costs	349	1,321	1,670	986
Total Resources Expended	1,297	28,497	29,794	25,785
Net Movement in Funds	19,205	55,905	75,110	3,735
Total Funds Brought Forward	2,464	45,719	48,183	44,448
Total Funds Carried Forward	21,669	101,624	123,293	48,183

BALANCE SHEET AT 31 MARCH 2021

Current Assets				
Investment		20,269	20,269	20,244
Amounts Recoverable				1,639
Cash at Bank and in hand	21,668	81,356	103,024	26,300
Net Assets of the Charity	21,668	101,625	123,293	48,183
Funds of the Charity				
Unrestricted Funds	21,668		21,668	2,464
Restricted Funds		101,625	101,625	45,719
Total Funds	21,668	101,625	123,293	48,183

NOTE:

The notes on the following page are part of these accounts

Keith Owen

Signed

Rev. Keith Owen

Chair of Trustees

P. Durkin

P. Durkin

Treasurer

Date

18 January 2022

CHURCHES TOGETHER IN PENZANCE AREA
ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2021

NOTES TO THE ACCOUNTS

- 1 The accounts have been prepared under the historical cost convention.
- 2 Incoming resources are recognised when received.
- 3 Resources are recognised when incurred.
- 4 Grants and Vountary Income received by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Grants		26,101	2,750	28,851
Voluntary Income	6,882	11,262	1,767	19,911
	<u>6,882</u>	<u>37,363</u>	<u>4,517</u>	<u>48,762</u>
	500		2000	2,500
2020	<u>5,249</u>	<u>7,357</u>	<u>960</u>	<u>13,566</u>

- 5 Resources expended on charitable activities by the restricted funds are made up of:

	Breakfast Project £	Food Bank £	Street Pastors £	Total £
Charitable Activites	2,374	23,950	873	27,197
	<u>11,305</u>	<u>7,187</u>	<u>4,419</u>	<u>21,937</u>
2020				

- 6 The investment represents the investment of surplus funds in a Scottish Widows deposit account.
- 7 Amounts recoverable represent income tax recoverable on gift aid donations.



JLU Accountancy

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The Trustees
Churches Together in Penzance Area
(CTIPA)

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Our reference:
Your reference:

30 November 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CTIPA

I report on the accounts of the Trust for the period ended 31 March 2020, which are attached. These comprise the Statement of Financial Position, the Balance Sheet, and the notes to the accounts.

Respective responsibilities of trustees and examiner

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 period under s.144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under s.145 of the 2011 Act
- Follow the procedures laid down in the general Directions given by the Charity Commission under s.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 included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning 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 statement below.



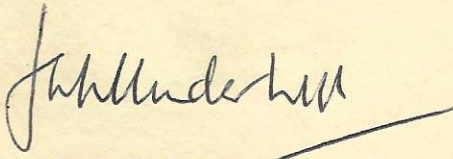
Independent examiner's statement.

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:
 - a. to keep accounting records in accordance with s.130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

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.



John L Underhill
Chartered Accountant