

CHRISTCHURCH REDBOURN

England & Wales · Charity number 1153148

Details

Other names CCR

Status Registered

Legal form Other

Registered 2013-07-31

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: THE PURPOSES OF THE CHURCH SHALL BE:-1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN REDBOURN AND THE SURROUNDING NEIGHBOURHOOD; AND2) SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF [THE MEMBERS OF THE CHURCH IN GENERAL MEETING] [THE MANAGING TRUSTEES] FURTHER THE WORK OF THE CHURCH.

Activities: The purposes of the Church shall be:-1.the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Redbourn and the surrounding neighbourhood; and2.Such other charitable purposes as shall, in the opinion of the Managing Trustees, further the work of the Church.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Hertfordshire
- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£183,164	£159,664	-	-
2023-09-30	£144,177	£149,656	-	-
2022-09-30	£131,610	£133,655	-	-
2021-09-30	£112,698	£113,862	-	-
2020-09-30	£146,364	£123,355	-	-

Trustees

Name	Role	Appointed
David Burton	Chair	2019-06-04
MR DAVE FAULKNER		2013-07-30
REV CHRIS SMITH		2013-07-30

CHRISTCHURCH REDBOURN

England & Wales - Charity number 1153148

Accounts



Trustees' Annual Report for the period

From 1st October 2023 to 30th September 2024

Charity name: ChristChurch Redbourn

Charity registration number: 1153148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of the Church shall be; <ol style="list-style-type: none">1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Redbourn and the surrounding neighbourhood2. Such other charitable purposes as shall, in the opinion of the Managing Trustees, further the work of the Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we: <ul style="list-style-type: none">• Hold public Christian services of worship and teaching on Sundays, catering for all ages• Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support• Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet• Run social events for senior citizens.• Seek to provide to our church family stepped down pastoral care via the leadership, care coordinators and church groups.• Encourage personal growth in members walk in Christ and caring for each other.• Seek the growth in our church family of ministry of the Holy Spirit through practical care, the Word, prayer and spiritual gifts.• Seek to develop our skills in pastoral care through learning. To improve

		<p>pastoral care available at CCR and minister directly to those who require it by learning from within CCR or from outside.</p> <ul style="list-style-type: none"> • Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective • Encourage voluntary giving to the church's work at home and abroad but also to other charitable activities. • Provide financial and other support for individuals and groups associated with the Church • Advance the Christian faith and undertake community activities in a range of social and cultural contexts, both locally, and more widely in the UK and overseas. Such activities and services to the community are provided free of charge • Support of home & overseas mission and benevolent work by prayer and financial gifts and as necessary by setting apart members for missionary service
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. The trustees have sought to enable ordinary people to live out their Christian faith as part of the Christchurch Redbourn community by the activities outlined above, including;</p> <ol style="list-style-type: none"> 1. Establishing and developing our relationship with God the Father through Jesus Christ in the power of the Holy Spirit. 2. Worship and prayer 3. Learning more of God's word through bible teaching 4. Providing pastoral care and support for people within Redbourn and the surrounding areas 5. Missionary/outreach work with partners both locally and internationally

Additional information

	SORP reference	
Policy on grant making	Para 1.38	Any grants of above £10000 are reviewed by the managing trustees for adherence to the objects of the church. If in adherence, the church members are asked to vote on the proposal.
Policy on social investment including program related investment	Para 1.38	The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit, both to those who worship at our

		<p>church and wider communities of Redbourn, Harpenden, Luton and the wider area. We want to be a Bible believing, gospel living, good news proclaiming, prayerfully dependent church in order to share the good news of Jesus with the Redbourn community and beyond. We can say that we have made a start, with God's help, and we are thankful to him for every individual who has been touched by the Christians at ChristChurch Redbourn. Some have come to know Jesus and his undeserved kindness for the first time, others have had a fledgling faith revitalized, restored and strengthened and others have kept going, and served whole-heartedly.</p>
Contribution made by volunteers	Para 1.38	<p>All members of the church are encouraged to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are an important resource within the Church. All volunteers working with projects involving children or other vulnerable groups are DBS checked.</p>

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	Para 1.20	<p>Main Achievements and performance of the Charity during the year.</p> <p>Sunday Service Sunday mornings have usually been the main meeting time and a time for us to gather as a church family. We have opportunity to praise God together, to pray together, to encourage one another, to gather around the word of God together. We work hard to let the text of the Bible speak because what God has to say is more important than the preacher's wisdom. Prayer is so important, so that God would keep us humble as we gather, that God would give us ears to hear what the Spirit is saying to the church through the living, enduring, powerful word of God.</p> <p>Growth Groups ChristChurch has a number of Bible study groups where the Bible is studied and prayer takes place in someone's home. Typically, 8-10 attend each of the groups. This has been a helpful and informal way of studying the Bible, through study and questions that spring from the weekly Sunday sermons. The groups are also a smaller family within the larger church family, where relationships can develop</p>

and support and encouragement can be given and received.

Over the period of reporting our Growth Groups operated as in-person meetings within church member homes or at the church building. This proved very successful, with attendance remaining steady, and in some cases increasing.

Munch & Natter

Munch 'N' Natter is our group for over 55s, which would traditionally meet once a month, on a Friday, for lunch. Our membership list is roughly 30, although numbers have been lower and frequency of sessions has been sporadic. We run a 2 hour session which includes lunch, a quiz and a short talk based on a passage from the Bible, and we regularly have themed lunches, which might also include other activities such as a guest speaker or games. Our members are encouraged to bring friends or neighbours along, and at our special Christmas lunches, held early in December, we usually cater for around 35 people. We have a great team supplemented by some who join us on an occasional basis, so that we have time to spend with our members, provide a welcoming atmosphere, and we can encourage everyone to get to know each other and, hopefully, form friendships which can extend beyond Munch 'N' Natter. Our team hopes that all who come will learn a little more about God's love for them, will have fun, build friendships and be able to enjoy a tasty meal together.

Cutting Edge – Men's Group

On the third Saturday morning of each month the two Cutting Edge men's Bible study groups meet for breakfast, in someone's home to share recent experiences, help and encourage each other, while studying the Bible and praying together. One of the significant features is the range of ages, experiences and backgrounds of those who attend. There are a couple of additional events or visiting speakers 3 times a year.

Our groups have been meeting either in-person either at the church building or in homes.

Ladies Devotional Breakfast

Twice a term we hold a breakfast for the women of the church, usually at 2 private homes but sometimes all together at our Fish St building. We share together over

breakfast, and after we discuss a theme and what the Bible has to say about it. There is usually time for a short prayer too. These breakfasts are attended by a wide age-range of ladies from the church, and sometimes it is attended by friends/neighbours of attendees. Our groups have been meeting either in-person either at the church building or in homes.

Training (Bible Teaching) evenings

Throughout the year we have sought to develop those involved in teaching the Bible. We have been running training sessions for small group Bible study leaders and those teaching the Bible to children and young people. We have also held training sessions for those on our Pastoral Care team. Alongside this, a number of 1:1 meetings happen, designed to see people trained and / or growing in their faith.

Children / Youth Activities

Sunday morning activities during the service;

- **Crèche** - Crèche runs during the latter part of the church service on a Sunday morning. It's held in the upper room alongside the infant academy group. We care for children from birth to 3 years old (nursery aged) whilst their parents attend the morning service.
- **Infant and Junior Academy** – We have children spread across both groups, with a team of DBS checked adults and helpers who share the leading responsibilities. The Infants listen to a bible story and then do activities and craft related to the story. The Juniors have the same passage with activities and sometimes a discussion on how the Bible passage relates to their own Christian life.
- **Toast** – Our Sunday group for 11-15 year olds has been following the same material as the wider church. The group meet before the service every week to review the Bible passage and gives the opportunity for the teenagers prepare for sitting and learning with the adults every week to help them learn to get used to listening to longer talks.

Children and Youth Midweek groups

- **Starfish** – Starfish Baby and Toddlers meets on Thursday mornings. We have mums, dads, grandparents and child-

mindes attending each week. Our sessions include free play, crafts, snack time for the children and refreshments for the parents who attend. Once a half term we tell a Bible story, which has been very well received. God has blessed Starfish in so many ways since it started 10 years ago, it is such a joy to see so many people attending the sessions. At the Family Carol service, we see lots of parents, grandparents, aunts and uncles all coming together to watch their loved ones performing in the Nativity play.

- **Illuminate** – Illuminate continues to be a place where children in school years Reception to 6 can come along for games, crafts and to learn more about the Bible and about what Christians believe. Every week they arrive and have some free play in the church building. We then join together for activities altogether. These vary from week to week, ranging from games, challenges, singing, crafts and trying out new things. We then spend some time together listening to a Bible talk where they can learn about Christianity. Often there is time for more activities or more free play afterwards.
- **Youth work** – Our youth workers also regularly meets teenagers who want to discuss things further about Christianity. These can be 121 or in a slightly bigger group on a regular Friday evening slot. They are always done in public places and with parents' permission, and although time is limited, anyone is welcome to ask. They are an opportunity for more teaching on the Bible and what Christians believe, or for pastoral discussions, but this is mainly decided by what the teenager wants from the group and what they are comfortable with.

Evangelism

Mission outside Redbourn.

CCR's vision is to develop and encourage folks in the CCR congregation to serve outside the Redbourn area. The mission team's role is to support, encourage and nurture these activities. This year we have maintained our links with Konjic in Bosnia to support a small missionary team there. The church continues to support this mission with regular financial support as well as occasional gift days to give towards needs. We have had regular contact from an English missionary linked to Bosnia and

		<p>from a missionary linked to Radstock, a Christian charity that seeks to build partnerships between churches around the world for mutual benefit. We have a number of overseas missionaries associated with us that we support on an ad hoc basis and also individual members have many links.</p> <p>Prayer meetings We meet as a church to pray together once a month on a Sunday. Prayer topics range from prayer for church people and activities to prayer for missionaries and the local community. Prayer also takes place in our Growth Groups on a weekly basis, on a Friday morning at Fish Street and before our Sunday morning service.</p> <p>Plans for the future Priorities, Training and Growth Our plans for development of our Fish Street building were put on hold following the national restrictions, however we are beginning to develop a future strategy for refurbishment and upgrade. We have retained our online live streaming capability using the technology available to us to continue to serve our community as best we can. We have invested in digital recording equipment and software to facilitate live streaming of services, along with the Zoom meetings software to continue interaction with the church congregation.</p> <p>Out training 'apprentice' Anika Pasquale was appointed for a 3rd year, commencing September 2023.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Christchurch Redbourn is self funded by its members, and as can be seen from the accounts, the trustees are comfortable with the level of cash reserves in the bank, which are held at a satisfactory level to enable us to continue to meet as a church, pay our two employees, and meet our ongoing requirements – and we do thank the generosity of our members for continuing to support the work of the church in Redbourn.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees agree to hold reserves equivalent to a minimum of 3 months' expenditure to provide financial stability

		during periods of unexpected 'one off' expenditure or sudden drops in income.
Amount of reserves held	Para 1.22	£66,772.31
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional Financial Information

The charity's principal sources of funds (including any fundraising)	Para 1.47	Funds are donated by members of the church. All funds actively support the key objectives either through employment of staff to further the objectives, through donations to support the objectives or to directly carry out the objectives. The managing trustees have adopted a low risk investment policy with all funds held as cash on current account or deposit.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Church Constitution
How is the charity constituted?	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by membership

Additional governance information

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>Upon appointment, all Trustees are made aware of the scope of their responsibilities under the Charities Act with additional training given if required. Trustees are given a copy of the Constitution and a number of Publications from the Charity Commission are also provided, including the guidance on charities and public benefit and on the advancement of religion for the public benefit. The Trustees have assessed the risks the Charity faces and have conducted a formal risk analysis that identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Trustees review the risks regularly at their meetings. In addition, the individual sub-committees take responsibility for their area of risk, reviewing this when they meet and reporting back at the full Trustees meeting. The Trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, insurance cover is in place and the finances of the church are kept under regular review. The church has a Safeguarding Policy, which is based on the Churches Child Protection Advisory Service model which is reviewed annually. The Policy sets out the Church's procedures for the protection of children and vulnerable adults. It describes what the church and its appointed leaders will do to protect the welfare of the children and vulnerable adults in Church-linked groups. These procedures reflect the intention of the Church to apply the Home Office Code of Practice 'Safe from Harm' intended for voluntary organisations. Appropriate Criminal Records Bureau (DBS) checks, supported by regularly reviewed policies,</p>
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		are made for all the Trustees and those who work with children or other vulnerable groups within the church.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity Trustees are responsible for the general control and management of the Charity. The Trustees give their time freely and receive no remuneration or other financial benefits. Where appropriate, trustees are granted maternity/paternity leave. A trustee that has served in a particularly demanding role, e.g. as Minister or Treasurer, may be granted a period of sabbatical leave. The Minister is a Trustee and is paid a reasonable salary with the benefit of housing being provided thereby providing benefit for his family. The Trustees meet together as a body to deal with church business monthly and formal Managing Trustees meetings take place quarterly. All meetings are formally minuted. Trustees are responsible for all decisions taken, and the activities provided by the Charity. To assist in the smooth running of the Charity the Trustees have set up a number of sub-committees that help them oversee certain aspects of the charity's work. These sub-committees report back with their recommendations to the full meeting of the Trustees. A church guide defines the ways of working of the charity – This was adopted by the members at a meeting on 9th May 2012.

Reference and Administrative details

Charity name	ChristChurch Redbourn
Other name the charity uses	CCR
Registered charity number	1153148
Charity's principal address	Fish Street, Redbourn, AL3 7LP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Smith	Minister		
2	David Faulkner	Elder		
3	David Burton	Elder		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Simon Garthwaite		
Timothy Record		
David Faulkner		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Name of chief executive or names of senior staff members

Christopher Smith – Minister
Michael Pasquale – Youth and Children's Worker
Anika Pasquale – Apprentice

Exemptions from disclosure

Reason for non-disclosure of key personnel details

n/a



Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	David Burton	David Faulkner
Position (eg Secretary, Chair, etc)	Elder	Elder
Date	07/07/2025	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Christchurch Redbourn Trust

**On accounts for the year
ended**

30 September 2024

**Charity no
(if any)**

1153148

Set out on pages

Finance Report – Pages 1 to 3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2024.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

6th April 2025

Name:

Robert Clark

**Relevant professional
qualification(s) or body
(if any):**

Chartered Accountant – Registered with the South African Institute of Chartered Accountants.

Address:

15 Alders End Lane Harpenden, AL52HL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Christ Church Redbourn
Summary Income and Expenditure account
1st October 2023 to 30th September 2024

Finance Report - Page 1

	12 months to 30 Sept 2024	12 months to 30 Sept 2023	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular General Donations	£63,061.67	£58,233.37	£4,828.30
One-off General Donations	£56,826.67	£32,023.67	£24,803.00
Cash donated for Mission	£1,610.00	£0.00	£1,610.00
Cash donated for Starfish	£340.25	£570.30	-£230.05
Cash donated for Pastoral fund (designated fund)	£0.00	£8,141.69	-£8,141.69
Cash Donated for Mavis Smith (designated fund)	£20,000.00	£0.00	£20,000.00
Cash Donated for Apprentice (designated fund)	£12,368.75	£24,131.25	-£11,762.50
Gift Aid received on Donations	£27,172.17	£20,954.35	£6,217.82
Interest income	£428.82	£0.00	£428.82
Other Income (Awayday/Youth/Real Lives/Munch N Natter)	£1,355.20	£122.00	£1,233.20
TOTAL INCOME	£183,163.53	£144,176.63	£38,986.90
Expenditure			
Staff Employment costs	-£88,183.59	-£82,805.99	-£5,377.60
Property expenses - The Manse, Brache Close	-£19,487.55	-£17,311.26	-£2,176.29
Costs relating to Fish St church building	-£7,251.17	-£8,552.30	£1,301.13
Costs relating to Redbourn Junior School	-£25.00	-£25.00	£0.00
Training for staff and members	-£735.00	-£398.00	-£337.00
Children's work	-£586.58	-£677.56	£90.98
Equipment	-£235.25	-£12.99	-£222.26
Other general administration costs	-£4,864.94	-£4,824.62	-£40.32
Costs spent on Mission	-£9,200.00	-£7,200.00	-£2,000.00
Costs spent on Starfish toddlers groups	-£46.80	£0.00	-£46.80
Costs spent on Pastoral fund	-£360.00	-£4,550.00	£4,190.00
Costs spent from Mavis Smith fund	-£2,314.78	£0.00	-£2,314.78
Costs of Speakers	-£1,139.94	-£250.00	-£889.94
Costs of Apprentice	-£21,954.28	-£22,242.19	£287.91
Costs for other Events/Activities (Real Lives/Youth/Big Bash)	-£3,278.84	-£806.41	-£2,472.43
TOTAL EXPENDITURE	-£159,663.72	-£149,656.32	-£10,007.40
Net Income/(Expenditure)	£23,499.81	-£5,479.69	£28,979.50

ChristChurch Redbourn	30 Sept 2024	30 Sept 2023	vs Last year
Funds Sources and Uses at 30 September 2024	£	£	£
Opening Cash at Bank Balance	£43,272.50	£48,752.19	-£5,479.69
Opening Loan balance	-£24,826.72	-£39,503.46	£0.00
Opening funds available	£18,445.78	£9,248.73	-£5,479.69
Movement in year - Annual income/expenditure	£23,499.81	£9,197.05	£14,302.76
Movement in year - Loan funds	£0.00	-£14,676.74	£14,676.74
Exceptional payment for house purchase	£0.00	£0.00	£0.00
Funds movement in year	£23,499.81	-£5,479.69	£28,979.50
Closing Cash at Bank balance	£66,772.31	£43,272.50	£23,499.81
Closing Loan balance	-£24,826.72	-£24,826.72	£0.00
Closing Funds available/owed	£41,945.59	£18,445.78	£23,499.81

ChristChurch Redbourn	Designated Funds	Designated Funds	Designated Funds	General Funds	Total Funds
Use of church funds during 12 months to 30 September 2024	Pastoral	Apprentice*	Mavis Smith		
	£	£	£	£	£
Opening cash balance	£4,753.69	£6,216.47	£0.00	£32,302.34	£43,272.50
Income	£0.00	£15,737.81	£20,000.00	£147,425.72	£183,163.53
Expenditure	-£360.00	-£21,954.28	-£2,314.78	-£135,034.66	-£159,663.72
Closing Balance	£4,393.69	£0.00	£17,685.22	£44,693.40	£66,772.31
*Note - Apprentice fund was closed on 31st August 2024					
Movement in 2023/24	-£360.00	-£6,216.47	£17,685.22	£12,391.06	£23,499.81

Christ Church Redbourn
Detailed Income and Expenditure account
1st October 2023 to 30th September 2024

Finance Report - Page 2

	12 months to 30 Sept 2024	12 months to 30 Sept 2023	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular Donations	£63,061.67	£58,233.37	£4,828.30
One-off Donations	£56,826.67	£32,023.67	£24,803.00
Sunday cash collections	£0.00	£0.00	£0.00
Gift aid reclaimed on donations	£27,172.17	£20,954.35	£6,217.82
Donated for :			
Mission	£1,610.00	£0.00	£1,610.00
Starfish	£340.25	£570.30	-£230.05
Apprentice	£12,368.75	£24,131.25	-£11,762.50
Pastoral Fund (designated)	£0.00	£8,141.69	-£8,141.69
Munch and Natter/Youth events	£447.68	£122.00	£325.68
Gingerbread - Xmas activity	£0.00	£0.00	£0.00
Awayday/Away weekend	£471.65	£0.00	£471.65
Other	£435.87	£0.00	£435.87
Mavis Smith fund	£20,000.00	£0.00	£20,000.00
Interest and Other income	£428.82	£0.00	£428.82
TOTAL INCOME	£183,163.53	£144,176.63	£38,986.90
Expenditure			
Employment			
Salaries	-£88,183.59	-£82,805.99	-£5,377.60
Phones			
Staff	£0.00	£0.00	£0.00
Other employment			
Staff	£0.00	£0.00	£0.00
Mortgage			
Manse	-£15,825.60	-£15,825.60	£0.00
Reps & Maint			
Manse	-£3,216.00	-£1,087.50	-£2,128.50
Improvements			
Manse	£0.00	£0.00	£0.00
Insurance			
Manse	-£445.95	-£398.16	-£47.79
Other			
Manse	£0.00	£0.00	£0.00
Utilities			
Fish St	-£2,265.93	-£4,229.98	£1,964.05
Reps & Maint			
Fish St	-£2,685.57	-£2,692.00	£6.43
Cleaning			
Fish St	-£406.73	-£308.64	-£98.09
Insurance			
Fish St	-£1,117.00	-£667.54	-£449.46
TV/Phone			
Fish St	-£507.83	-£441.08	-£66.75
Supplies			
Fish St	-£268.11	-£213.06	-£55.05
Rental			
RJS	-£25.00	-£25.00	£0.00
Training			
Training	-£735.00	-£398.00	-£337.00
Other			
Children	-£586.58	-£677.56	£90.98
Academy			
Children	£0.00	£0.00	£0.00
Access			
Children	£0.00	£0.00	£0.00
Equipment			
General	-£235.25	-£12.99	-£222.26
Catering			
General	-£246.20	-£364.95	£118.75
Legal			
General	-£2,195.29	-£1,874.89	-£320.40
Bank charges			
General	-£60.80	-£64.73	£3.93
Website			
General	-£345.00	-£164.10	-£180.90
Admin			
General	-£729.85	-£400.57	-£329.28
Printing			
General	-£295.40	-£1,136.51	£841.11
Safeguarding			
General	-£252.16	-£187.00	-£65.16
Pastoral exps			
General	-£127.17	-£138.03	£10.86
Travel			
General	-£613.07	-£493.84	-£119.23
Expenses on :			
Mission	-£9,200.00	-£7,200.00	-£2,000.00
Starfish	-£46.80	£0.00	-£46.80
Mavis Smith***	-£2,314.78	£0.00	-£2,314.78
Pastoral Fund ***	-£360.00	-£4,550.00	£4,190.00
M N Natter	-£1,251.68	-£330.36	-£921.32
Books	-£523.51	-£166.84	-£356.67
Speakers	-£1,139.94	-£250.00	-£889.94
Event specific 1			
Other Events	-£41.15	£0.00	-£41.15
Event specific 2			
Youth Events	-£761.92	-£148.10	-£613.82
Event specific 3			
Big Bash/Messy Ch	-£598.58	£0.00	-£598.58
Event specific 4			
Apprentice	-£21,954.28	-£22,242.19	£287.91
Event specific 5			
Women's convention	-£12.21	-£13.34	£1.13
Event specific 6			
Xmas	-£89.79	-£147.77	£57.98
TOTAL EXPENDITURE	-£159,663.72	-£149,656.32	-£10,007.40
Net Income/(Expenditure)	£23,499.81	-£5,479.69	£28,979.50

Christ Church Redbourn**Statement of Net Assets****1st October 2023 to 30th September 2024**

Finance Report - Page 3

	30 Sept 2024	30 Sept 2023	vs Last year
	£	£	£
Fixed Asset at cost	£460,000.00	£460,000.00	£0.00
Current Assets - Cash at Bank	£66,772.31	£43,272.50	£23,499.81
Current Liabilities - Mortgage	-£24,826.72	-£24,826.72	£0.00
Net Assets	<u>£501,945.59</u>	<u>£478,445.78</u>	<u>£23,499.81</u>

CHRISTCHURCH REDBOURN

England & Wales - Charity number 1153148

Accounts



Trustees' Annual Report for the period

From 1st October 2022 To 30th September 2023

Charity name: ChristChurch Redbourn

Charity registration number: 1153148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of the Church shall be; <ol style="list-style-type: none">1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Redbourn and the surrounding neighbourhood2. Such other charitable purposes as shall, in the opinion of the Managing Trustees, further the work of the Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we: <ul style="list-style-type: none">• Hold public Christian services of worship and teaching on Sundays, catering for all ages• Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support• Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet• Run social events for senior citizens.• Seek to provide to our church family stepped down pastoral care via the leadership, care coordinators and church groups.• Encourage personal growth in members walk in Christ and caring for each other.• Seek the growth in our church family of ministry of the Holy Spirit through practical care, the Word, prayer and spiritual gifts.• Seek to develop our skills in pastoral care through learning. To improve

		<p>pastoral care available at CCR and minister directly to those who require it by learning from within CCR or from outside.</p> <ul style="list-style-type: none"> • Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective • Encourage voluntary giving to the church's work at home and abroad but also to other charitable activities. • Provide financial and other support for individuals and groups associated with the Church • Advance the Christian faith and undertake community activities in a range of social and cultural contexts, both locally, and more widely in the UK and overseas. Such activities and services to the community are provided free of charge • Support of home & overseas mission and benevolent work by prayer and financial gifts and as necessary by setting apart members for missionary service
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. The trustees have sought to enable ordinary people to live out their Christian faith as part of the Christchurch Redbourn community by the activities outlined above, including;</p> <ol style="list-style-type: none"> 1. Establishing and developing our relationship with God the Father through Jesus Christ in the power of the Holy Spirit. 2. Worship and prayer 3. Learning more of God's word through bible teaching 4. Providing pastoral care and support for people within Redbourn and the surrounding areas 5. Missionary/outreach work with partners both locally and internationally

Additional information

	SORP reference	
Policy on grant making	Para 1.38	Any grants of above £10000 are reviewed by the managing trustees for adherence to the objects of the church. If in adherence, the church members are asked to vote on the proposal.
Policy on social investment including program related investment	Para 1.38	The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit, both to those who worship at our

		<p>church and wider communities of Redbourn, Harpenden, Luton and the wider area. We want to be a Bible believing, gospel living, good news proclaiming, prayerfully dependent church in order to share the good news of Jesus with the Redbourn community and beyond. We can say that we have made a start, with God's help, and we are thankful to him for every individual who has been touched by the Christians at ChristChurch Redbourn. Some have come to know Jesus and his undeserved kindness for the first time, others have had a fledgling faith revitalized, restored and strengthened and others have kept going, and served whole-heartedly.</p>
Contribution made by volunteers	Para 1.38	<p>All members of the church are encouraged to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are an important resource within the Church. All volunteers working with projects involving children or other vulnerable groups are DBS checked.</p>

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	Para 1.20	<p>Main Achievements and performance of the Charity during the year.</p> <p>Sunday Service Sunday mornings have usually been the main meeting time and a time for us to gather as a church family. We have opportunity to praise God together, to pray together, to encourage one another, to gather around the word of God together. We work hard to let the text of the Bible speak because what God has to say is more important than the preacher's wisdom. Prayer is so important, so that God would keep us humble as we gather, that God would give us ears to hear what the Spirit is saying to the church through the living, enduring, powerful word of God.</p> <p>Growth Groups ChristChurch has a number of Bible study groups where the Bible is studied and prayer takes place in someone's home. Typically, 8-10 attend each of the groups. This has been a helpful and informal way of studying the Bible, through study and questions that spring from the weekly Sunday sermons. The groups are also a smaller family within the larger church family, where relationships can develop</p>

and support and encouragement can be given and received.

Over the period of reporting our Growth Groups operated as in-person meetings within church member homes or at the church building. This proved very successful, with attendance remaining steady, and in some cases increasing.

Munch & Natter

Munch 'N' Natter is our group for over 55s, which would traditionally meet once a month, on a Friday, for lunch. Our membership list is roughly 30, although numbers have been lower and frequency of sessions has been sporadic. We run a 2 hour session which includes lunch, a quiz and a short talk based on a passage from the Bible, and we regularly have themed lunches, which might also include other activities such as a guest speaker or games. Our members are encouraged to bring friends or neighbours along, and at our special Christmas lunches, held early in December, we usually cater for around 35 people. We have a great team supplemented by some who join us on an occasional basis, so that we have time to spend with our members, provide a welcoming atmosphere, and we can encourage everyone to get to know each other and, hopefully, form friendships which can extend beyond Munch 'N' Natter. Our team hopes that all who come will learn a little more about God's love for them, will have fun, build friendships and be able to enjoy a tasty meal together.

Coffee, Cake and Chat

Every Tuesday afternoon we have opened our church building for all in the local community to come in and enjoy a free cup of tea / coffee and some homemade cakes and biscuits. A good number of regulars have been coming along including some of retirement age, but also some with babies / younger children. There is a space for toys, games and books and plenty of tables and chairs for people to gather, get to know one another and chat over a cuppa. CCC is run by a great group of volunteers and are kept amply supplied by a list of home bakers, to whom we are very grateful.

Coffee, Cake and Chat ended on 29th August 2023 to allow the team to focus more on the Munch and Natter group.

Cutting Edge – Men's Group

On the third Saturday morning of each month the two Cutting Edge men's Bible study groups meet for breakfast, in someone's home to share recent experiences, help and encourage each other, while studying the Bible and praying together. One of the significant features is the range of ages, experiences and backgrounds of those who attend. There are a couple of additional events or visiting speakers 3 times a year.

Our groups have been meeting either in-person either at the church building or in homes.

Ladies Devotional Breakfast

Twice a term we hold a breakfast for the women of the church, usually at 2 private homes but sometimes all together at our Fish St building. We share together over breakfast, and after we discuss a theme and what the Bible has to say about it. There is usually time for a short prayer too. These breakfasts are attended by a wide age-range of ladies from the church, and sometimes it is attended by friends/neighbours of attendees.

Our groups have been meeting either in-person either at the church building or in homes.

A Women's Day is planned for 14th October 2023 at Fish Street.

Training (Bible Teaching) evenings

Throughout the year we have sought to develop those involved in teaching the Bible. We have been running training sessions for small group Bible study leaders and those teaching the Bible to children and young people. We have also held training sessions for those on our Pastoral Care team. Alongside this, a number of 1:1 meetings happen, designed to see people trained and / or growing in their faith.

Children / Youth Activities

Sunday morning activities during the service;

- **Crèche** - Crèche runs during the latter part of the church service on a Sunday morning. It's held in the upper room alongside the infant academy group. We care for children from birth to 3 years old (nursery aged) whilst their parents attend the morning service.
- **Infant and Junior Academy** – We have children spread across both groups, with a team of DBS checked

adults and helpers who share the leading responsibilities. The Infants listen to a bible story and then do activities and craft related to the story. The Juniors have the same passage with activities and sometimes a discussion on how the Bible passage relates to their own Christian life.

- **Toast** – Our Sunday group for 11-15 year olds has been following the same material as the wider church. The group meet before the service every week to review the Bible passage and gives the opportunity for the teenagers prepare for sitting and learning with the adults every week to help them learn to get used to listening to longer talks.

Children and Youth Midweek groups

- **Starfish** – Starfish Baby and Toddlers meets on Thursday mornings. We have mums, dads, grandparents and child-minders attending each week. Our sessions include free play, crafts, snack time for the children and refreshments for the parents who attend. Once a half term we tell a Bible story, which has been very well received. God has blessed Starfish in so many ways since it started 10 years ago, it is such a joy to see so many people attending the sessions. At the Family Carol service, we see lots of parents, grandparents, aunts and uncles all coming together to watch their loved ones performing in the Nativity play.
- **Illuminate** – Illuminate continues to be a place where children in school years Reception to 6 can come along for games, crafts and to learn more about the Bible and about what Christians believe. Every week they arrive and have some free play in the church building. We then join together for activities altogether. These vary from week to week, ranging from games, challenges, singing, crafts and trying out new things. We then spend some time together listening to a Bible talk where they can learn about Christianity. Often there is time for more activities or more free play afterwards.
- **Youth work** – Our youth workers also regularly meets teenagers who want to discuss things further about Christianity. These can be 121 or in a slightly bigger group on a regular Friday evening slot. They are always done in public places and with parents' permission, and although time is

limited, anyone is welcome to ask. They are an opportunity for more teaching on the Bible and what Christians believe, or for pastoral discussions, but this is mainly decided by what the teenager wants from the group and what they are comfortable with.

Evangelism

Mission outside Redbourn.

CCR's vision is to develop and encourage folks in the CCR congregation to serve outside the Redbourn area. The mission team's role is to support, encourage and nurture these activities. This year we have maintained our links with Konjic in Bosnia to support a small missionary team there. The church continues to support this mission with regular financial support as well as occasional gift days to give towards needs. We have had regular contact from an English missionary linked to Bosnia and from a missionary linked to Radstock, a Christian charity that seeks to build partnerships between churches around the world for mutual benefit. We have a number of overseas missionaries associated with us that we support on an ad hoc basis and also individual members have many links.

On 24th June a team from CCR made a visit to our mission partners at Radstock in Derby for a day of mission and prayer

Prayer meetings

We meet as a church to pray together once a month on a Sunday. Prayer topics range from prayer for church people and activities to prayer for missionaries and the local community. Prayer also takes place in our Growth Groups on a weekly basis, on a Friday morning at Fish Street and before our Sunday morning service.

Plans for the future Priorities, Training and Growth

Our plans for development of our Fish Street building were put on hold following the national restrictions, however we have developed a significant online live streaming capability using the technology available to us to continue to serve our community as best we can. We have invested in digital recording equipment and software to facilitate live streaming of services, along with the Zoom meetings

		<p>software to continue interaction with the church congregation.</p> <p>Following lots of prayer and discussion we have appointed Anika Pasquale as our new church apprentice from 1st September 2021. Anika is such a blessing to the church and will be assisting our Youth and Children's worker, Mike, with our youth work, as well as becoming involved in our women's ministry and other areas. Anika is currently undertaking training, as part of her apprenticeship, at Cornhill in London, on a part-time basis. Anika's 2 year apprenticeship finished in August 2023.</p> <p>In February 2023 the Church Members voted to extend Anika's appointment for a 3rd year, commencing September 2023.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Christchurch Redbourn is self funded by its members, and as can be seen from the accounts, the trustees are comfortable with the level of cash reserves in the bank, which are held at a satisfactory level to enable us to continue to meet as a church, pay our two employees, and meet our ongoing requirements – and we do thank the generosity of our members for continuing to support the work of the church in Redbourn.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees agree to hold reserves equivalent to a minimum of 3 months' expenditure to provide financial stability during periods of unexpected 'one off' expenditure or sudden drops in income.
Amount of reserves held	Para 1.22	£43,272.50
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional Financial Information

The charity's principal sources of funds (including any fundraising)	Para 1.47	Funds are donated by members of the church. All funds actively support the key objectives either through employment of staff to further the objectives, through donations to support the objectives or to directly carry out the objectives. The managing trustees have adopted a low risk
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		investment policy with all funds held as cash on current account or deposit.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Church Constitution
How is the charity constituted?	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by membership

Additional governance information

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>Upon appointment, all Trustees are made aware of the scope of their responsibilities under the Charities Act with additional training given if required. Trustees are given a copy of the Constitution and a number of Publications from the Charity Commission are also provided, including the guidance on charities and public benefit and on the advancement of religion for the public benefit. The Trustees have assessed the risks the Charity faces and have conducted a formal risk analysis that identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Trustees review the risks regularly at their meetings. In addition, the individual sub-committees take responsibility for their area of risk, reviewing this when they meet and reporting back at the full Trustees meeting. The Trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, insurance cover is in place and the finances of the church are kept under regular review. The church has a Safeguarding Policy, which is based on the Churches Child Protection Advisory Service model which is reviewed annually. The Policy sets out the Church's procedures for the protection of children and vulnerable adults. It describes what the church and its appointed leaders will do to protect the welfare of the children and vulnerable adults in Church-linked groups. These procedures reflect the intention of the Church to apply the Home Office Code of Practice 'Safe from Harm' intended for voluntary organisations. Appropriate Criminal Records Bureau (DBS) checks, supported by regularly reviewed policies,</p>
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		are made for all the Trustees and those who work with children or other vulnerable groups within the church.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity Trustees are responsible for the general control and management of the Charity. The Trustees give their time freely and receive no remuneration or other financial benefits. Where appropriate, trustees are granted maternity/paternity leave. A trustee that has served in a particularly demanding role, e.g. as Minister or Treasurer, may be granted a period of sabbatical leave. The Minister is a Trustee and is paid a reasonable salary with the benefit of housing being provided thereby providing benefit for his family. The Trustees meet together as a body to deal with church business monthly and formal Managing Trustees meetings take place quarterly. All meetings are formally minuted. Trustees are responsible for all decisions taken, and the activities provided by the Charity. To assist in the smooth running of the Charity the Trustees have set up a number of sub-committees that help them oversee certain aspects of the charity's work. These sub-committees report back with their recommendations to the full meeting of the Trustees. A church guide defines the ways of working of the charity – This was adopted by the members at a meeting on 9th May 2012.

Reference and Administrative details

Charity name	ChristChurch Redbourn
Other name the charity uses	CCR
Registered charity number	1153148
Charity's principal address	Fish Street, Redbourn, AL3 7LP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Smith	Minister		
2	David Faulkner	Elder		
3	David Burton	Elder		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Simon Garthwaite		
Timothy Record		
David Faulkner		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Name of chief executive or names of senior staff members

Christopher Smith – Minister
 Michael Pasquale – Youth and Children's Worker
 Anika Pasquale – Apprentice

Exemptions from disclosure

Reason for non-disclosure of key personnel details




n/a

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)			
Full name(s)	David Burton	Christopher Smith	David Faulkner
Position (eg Secretary, Chair, etc)	Elder	Minister	Elder

Date 12/06/2024



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Christchurch Redbourn Trust

On accounts for the year
ended

30 September 2023

Charity no
(if any)

1153148

Set out on pages

Finance Report – Pages 1 to 3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 / 09/ 2023.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

3rd March 2024

Name:

Robert Clark

Relevant professional
qualification(s) or body
(if any):

Chartered Accountant – Registered with the South African Institute of Chartered Accountants.

Address:

15 Alders End Lane Harpenden, AL52HL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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Christ Church Redbourn
Summary Income and Expenditure account
1st October 2022 to 30th September 2023

Finance Report - Page 1

	12 months to 30 Sept 2023	12 months to 30 Sept 2022	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular General Donations	£58,233.37	£48,989.77	£9,243.60
One-off General Donations	£32,023.67	£44,654.92	-£12,631.25
Cash donated for Mission	£0.00	£0.00	£0.00
Cash donated for Starfish	£570.30	£385.10	£185.20
Cash donated for Pastoral fund (restricted fund)	£8,141.69	£100.00	£8,041.69
Cash Donated for Other Specific items	£122.00	£80.00	£42.00
Cash Donated for Apprentice specific fund	£24,131.25	£17,366.25	£6,765.00
Gift Aid received on Donations	£20,954.35	£19,658.85	£1,295.50
Interest income	£0.00	£0.00	£0.00
Other Income (Awayday/Youth/Real Lives)	£0.00	£375.00	-£375.00
TOTAL INCOME	£144,176.63	£131,609.89	£12,566.74
Expenditure			
Staff Employment costs	-£82,805.99	-£77,655.65	-£5,150.34
Property expenses - The Manse, Brache Close	-£17,311.26	-£16,600.76	-£710.50
Costs relating to Fish St church building	-£8,552.30	-£4,715.44	-£3,836.86
Costs relating to Redbourn Junior School	-£25.00	-£25.00	£0.00
Training for staff and members	-£398.00	-£961.96	£563.96
Children's work	-£677.56	-£606.41	-£71.15
Equipment	-£12.99	-£280.00	£267.01
Other general administration costs	-£4,824.62	-£3,809.56	-£1,015.06
Costs spent on Mission	-£7,200.00	-£7,200.00	£0.00
Costs spent on Starfish toddlers groups	£0.00	-£250.00	£250.00
Costs spent on Pastoral fund	-£4,550.00	-£350.00	-£4,200.00
Costs spent on/donated to Other specific appeals	-£497.20	-£732.10	£234.90
Costs of Speakers	-£250.00	-£240.00	-£10.00
Costs of Apprentice	-£22,242.19	-£19,756.73	-£2,485.46
Costs for Events (Real Lives/Youth/Big Bash)	-£309.21	-£471.15	£161.94
TOTAL EXPENDITURE	-£149,656.32	-£133,654.76	-£16,001.56
Net Income/(Expenditure)	-£5,479.69	-£2,044.87	-£3,434.82

ChristChurch Redbourn	30 Sept 2023	30 Sept 2022	vs Last year
Funds Sources and Uses at 30 September 2023	£	£	£
Opening Cash at Bank Balance	£48,752.19	£50,797.06	-£2,044.87
Opening Loan balance	-£39,503.46	-£53,676.10	£0.00
Opening funds available	£9,248.73	-£2,879.04	-£2,044.87
Movement in year - Annual income/expenditure	£9,197.05	£12,127.77	-£2,930.72
Movement in year - Loan funds	-£14,676.74	-£14,172.64	-£504.10
Exceptional payment for house purchase	£0.00	£0.00	£0.00
Funds movement in year	-£5,479.69	-£2,044.87	-£3,434.82
Closing Cash at Bank balance	£43,272.50	£48,752.19	-£5,479.69
Closing Loan balance	-£24,826.72	-£39,503.46	£14,676.74
Closing Funds available/owed	£18,445.78	£9,248.73	£9,197.05

ChristChurch Redbourn	Designated Funds Pastoral	Designated Funds Apprentice	General Funds	Total Funds
Use of church funds during 12 months to 30 September 2023	£	£	£	£
Opening Cash at Bank Balance	£1,162.00	£4,327.41	£43,262.78	£48,752.19
Income	£8,141.69	£24,131.25	£111,903.69	£144,176.63
Expenditure	-£4,550.00	-£22,242.19	-£122,864.13	-£149,656.32
Closing Balance	£4,753.69	£6,216.47	£32,302.34	£43,272.50
Movement in 2022/23	£3,591.69	£1,889.06	-£10,960.44	-£5,479.69

Christ Church Redbourn
Detailed Income and Expenditure account
1st October 2022 to 30th September 2023

Finance Report - Page 2

	12 months to 30 Sept 2023	12 months to 30 Sept 2022	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular Donations	£58,233.37	£48,989.77	£9,243.60
One-off Donations	£32,023.67	£44,654.92	-£12,631.25
Sunday cash collections	£0.00	£0.00	£0.00
Gift aid reclaimed on donations	£20,954.35	£19,658.85	£1,295.50
Donated for :			
Mission	£0.00	£0.00	£0.00
Starfish	£570.30	£385.10	£185.20
Apprentice	£24,131.25	£17,366.25	£6,765.00
Pastoral Fund (restricted)	£8,141.69	£100.00	£8,041.69
Munch and Natter/Youth events	£122.00	£80.00	£42.00
Gingerbread - Xmas activity	£0.00	£0.00	£0.00
Awayday/Away weekend	£0.00	£270.00	-£270.00
Other	£0.00	£105.00	-£105.00
Real Lives evangelical events	£0.00	£0.00	£0.00
Interest and Other income	£0.00	£0.00	£0.00
TOTAL INCOME	£144,176.63	£131,609.89	£12,566.74
Expenditure			
Employment	-£82,805.99	-£77,655.65	-£5,150.34
Phones	£0.00	£0.00	£0.00
Other employment	£0.00	£0.00	£0.00
Mortgage	-£15,825.60	-£15,825.60	£0.00
Reps & Maint	-£1,087.50	-£400.20	-£687.30
Improvements	£0.00	£0.00	£0.00
Insurance	-£398.16	-£374.96	-£23.20
Other	£0.00	£0.00	£0.00
Utilities	-£4,229.98	-£2,304.34	-£1,925.64
Reps & Maint	-£2,692.00	-£618.08	-£2,073.92
Cleaning	-£308.64	-£643.50	£334.86
Insurance	-£667.54	-£596.40	-£71.14
TV/Phone	-£441.08	-£280.03	-£161.05
Supplies	-£213.06	-£273.09	£60.03
Rental	-£25.00	-£25.00	£0.00
Training	-£398.00	-£961.96	£563.96
Other	-£677.56	-£606.41	-£71.15
Academy	£0.00	£0.00	£0.00
Access	£0.00	£0.00	£0.00
Equipment	-£12.99	-£280.00	£267.01
Catering	-£364.95	-£266.95	-£98.00
Legal	-£1,874.89	-£1,758.33	-£116.56
Bank charges	-£64.73	-£49.06	-£15.67
Website	-£164.10	£0.00	-£164.10
Admin	-£400.57	-£771.31	£370.74
Printing	-£1,136.51	-£225.31	-£911.20
Safeguarding	-£187.00	-£202.60	£15.60
Pastoral exps	-£138.03	-£189.50	£51.47
Travel	-£493.84	-£346.50	-£147.34
Expenses on :			
Mission	-£7,200.00	-£7,200.00	£0.00
Starfish	£0.00	-£250.00	£250.00
Coffee	£0.00	-£45.44	£45.44
Pastoral Fund	-£4,550.00	-£350.00	-£4,200.00
M N Natter	-£330.36	-£223.31	-£107.05
Books	-£166.84	-£463.35	£296.51
Speakers	-£250.00	-£240.00	-£10.00
Event specific 1	£0.00	-£186.15	£186.15
Event specific 2	-£148.10	-£91.00	-£57.10
Event specific 3	£0.00	-£94.00	£94.00
Event specific 4	-£22,242.19	-£19,756.73	-£2,485.46
Event specific 5	-£13.34	-£100.00	£86.66
Event specific 6	-£147.77	£0.00	-£147.77
TOTAL EXPENDITURE	-£149,656.32	-£133,654.76	-£16,001.56
Net Income/(Expenditure)	-£5,479.69	-£2,044.87	-£3,434.82

**Christ Church Redbourn
Statement of Net Assets**

1st October 2022 to 30th September 2023

Finance Report - Page 3

	30 Sept 2023	30 Sept 2022	vs Last year
	£	£	£
Fixed Asset at cost	£460,000.00	£460,000.00	£0.00
Current Assets - Cash at Bank	£43,272.50	£48,752.19	-£5,479.69
Current Liabilities - Mortgage	-£24,826.72	-£39,503.46	£14,676.74
Net Assets	<u>£478,445.78</u>	<u>£469,248.73</u>	<u>£9,197.05</u>

CHRISTCHURCH REDBOURN

England & Wales - Charity number 1153148

Accounts



Trustees' Annual Report for the period

From 1st October 2021 To 30th September 2022

Charity name: ChristChurch Redbourn

Charity registration number: 1153148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of the Church shall be; <ol style="list-style-type: none">1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Redbourn and the surrounding neighbourhood2. Such other charitable purposes as shall, in the opinion of the Managing Trustees, further the work of the Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we: <ul style="list-style-type: none">• Hold public Christian services of worship and teaching on Sundays, catering for all ages• Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support• Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet• Run social events for senior citizens.• Seek to provide to our church family stepped down pastoral care via the leadership, care coordinators and church groups.• Encourage personal growth in members walk in Christ and caring for each other.• Seek the growth in our church family of ministry of the Holy Spirit through practical care, the Word, prayer and spiritual gifts.• Seek to develop our skills in pastoral care through learning. To improve

		<p>pastoral care available at CCR and minister directly to those who require it by learning from within CCR or from outside.</p> <ul style="list-style-type: none"> • Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective • Encourage voluntary giving to the church's work at home and abroad but also to other charitable activities. • Provide financial and other support for individuals and groups associated with the Church • Advance the Christian faith and undertake community activities in a range of social and cultural contexts, both locally, and more widely in the UK and overseas. Such activities and services to the community are provided free of charge • Support of home & overseas mission and benevolent work by prayer and financial gifts and as necessary by setting apart members for missionary service
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees confirm that they have had regard to the charity Commission's guidance on public benefit. The trustees have sought to enable ordinary people to live out their Christian faith as part of the Christchurch Redbourn community by the activities outlined above, including;</p> <ol style="list-style-type: none"> 1. Establishing and developing our relationship with God the Father through Jesus Christ in the power of the Holy Spirit. 2. Worship and prayer 3. Learning more of God's word through bible teaching 4. Providing pastoral care and support for people within Redbourn and the surrounding areas 5. Missionary/outreach work with partners both locally and internationally

Additional information

	SORP reference	
Policy on grant making	Para 1.38	Any grants of above £10000 are reviewed by the managing trustees for adherence to the objects of the church. If in adherence, the church members are asked to vote on the proposal.
Policy on social investment including program related investment	Para 1.38	The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit, both to those who worship at our

		<p>church and wider communities of Redbourn, Harpenden, Luton and the wider area. We want to be a Bible believing, gospel living, good news proclaiming, prayerfully dependent church in order to share the good news of Jesus with the Redbourn community and beyond. We can say that we have made a start, with God's help, and we are thankful to him for every individual who has been touched by the Christians at ChristChurch Redbourn. Some have come to know Jesus and his undeserved kindness for the first time, others have had a fledgling faith revitalized, restored and strengthened and others have kept going, and served whole-heartedly.</p>
Contribution made by volunteers	Para 1.38	<p>All members of the church are encouraged to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are an important resource within the Church. All volunteers working with projects involving children or other vulnerable groups are DBS checked.</p>

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	Para 1.20	<p>Main Achievements and performance of the Charity during the year.</p> <p>Sunday Service Sunday mornings have usually been the main meeting time and a time for us to gather as a church family. We have opportunity to praise God together, to pray together, to encourage one another, to gather around the word of God together. We work hard to let the text of the Bible speak because what God has to say is more important than the preacher's wisdom. Prayer is so important, so that God would keep us humble as we gather, that God would give us ears to hear what the Spirit is saying to the church through the living, enduring, powerful word of God.</p> <p>Services reverted to fully 'in-person' gatherings with our risk assessments continually adapted to reflect COVID guidance.</p> <p>Growth Groups ChristChurch has a number of Bible study groups where the Bible is studied and prayer takes place in someone's home. Typically, 8-10 attend each of the groups. This has been a helpful and informal way of studying the Bible, through study and questions that spring from the weekly</p>

Sunday sermons. The groups are also a smaller family within the larger church family, where relationships can develop and support and encouragement can be given and received.

Over the period of reporting our Growth Groups operated either as an online Zoom or in-person meeting format. This proved very successful, with attendance remaining steady, and in some cases increasing.

Munch & Natter

Munch 'N' Natter is our group for over 55s, which would traditionally meet once a month, on a Friday, for lunch. We currently have about 25 regular members who attend each month, although our membership list is roughly 30. We run a 2 hour session which includes lunch, a quiz and a short talk based on a passage from the Bible, and we regularly have themed lunches, which might also include other activities such as a guest speaker, games or, in the summer months, perhaps a trip to a local garden centre. Our members are encouraged to bring friends or neighbours along, and at our special Christmas lunches, held early in December, we usually cater for around 35 people. We have a great team supplemented by some who join us on an occasional basis, so that we have time to spend with our members, provide a welcoming atmosphere, and we can encourage everyone to get to know each other and, hopefully, form friendships which can extend beyond Munch 'N' Natter. Our team hopes that all who come will learn a little more about God's love for them, will have fun, build friendships and be able to enjoy a tasty meal together. Following the Covid-19 pandemic our Munch & Natter event restarted in the summer of 2022.

Coffee, Cake and Chat

Every Tuesday afternoon we have opened our church building for all in the local community to come in and enjoy a free cup of tea / coffee and some homemade cakes and biscuits. A good number of regulars have been coming along including some of retirement age, but also some with babies / younger children. There is a space for toys, games and books and plenty of tables and chairs for people to gather, get to know one another and chat over a cuppa. CCC is run by a great group of volunteers and are kept amply supplied by a list of home bakers, to whom we are very grateful.

Cutting Edge – Men’s Group

On the third Saturday morning of each month the two Cutting Edge men’s Bible study groups meet for breakfast, in someone’s home to share recent experiences, help and encourage each other, while studying the Bible and praying together. One of the significant features is the range of ages, experiences and backgrounds of those who attend. There are a couple of additional events or visiting speakers 3 times a year.

Our groups have been meeting either in-person either at the church building or in homes.

Ladies Devotional Breakfast

Twice a term we hold a breakfast for the women of the church, usually at 2 private homes but sometimes all together at our Fish St building. We share together over breakfast, and after we discuss a theme and what the Bible has to say about it. There is usually time for a short prayer too. These breakfasts are attended by a wide age-range of ladies from the church, and sometimes it is attended by friends/neighbours of attendees.

Our groups have been meeting either in-person either at the church building or in homes.

A Ladies Day at our building was held on 2nd October with a guest speaker. This was a fantastic opportunity for the women in the church to gather and be encouraged in sharing together.

Training (Bible Teaching) evenings

Throughout the year we have sought to develop those involved in teaching the Bible. We have been running training sessions for small group Bible study leaders and those teaching the Bible to children and young people. We have also held training sessions for those on our Pastoral Care team. Alongside this, a number of 1:1 meetings happen, designed to see people trained and / or growing in their faith.

Children / Youth Activities

Sunday morning activities during the service;

- **Crèche** - Crèche runs during the latter part of the church service on a Sunday morning. It's held in the upper room alongside the infant academy group. We care for children from birth to 3

years old (nursery aged) whilst their parents attend the morning service.

- **Infant and Junior Academy** – We have children spread across both groups, with a team of DBS checked adults and helpers who share the leading responsibilities. The Infants listen to a bible story and then do activities and craft related to the story. The Juniors have the same passage with activities and sometimes a discussion on how the Bible passage relates to their own Christian life.
- **Toast** – Our Sunday group for 11-15 year olds has been following the same material as the wider church. The group meet before the service every week to review the Bible passage and gives the opportunity for the teenagers prepare for sitting and learning with the adults every week to help them learn to get used to listening to longer talks.

Children and Youth Midweek groups

- **Starfish** – Starfish Baby and Toddlers meets on Thursday mornings. We have mums, dads, grandparents and child-minders attending each week. Our sessions include free play, crafts, snack time for the children and refreshments for the parents who attend. Once a half term we tell a Bible story, which has been very well received. God has blessed Starfish in so many ways since it started 10 years ago, it is such a joy to see so many people attending the sessions. At the Family Carol service, we see lots of parents, grandparents, aunts and uncles all coming together to watch their loved ones performing in the Nativity play.
- **Illuminate** – Illuminate continues to be a place where children in school years Reception to 6 can come along for games, crafts and to learn more about the Bible and about what Christians believe. Every week they arrive and have some free play in the church building. We then join together for activities altogether. These vary from week to week, ranging from games, challenges, singing, crafts and trying out new things. We then spend some time together listening to a Bible talk where they can learn about Christianity. Often there is time for more activities or more free play afterwards.
- **Youth work** – Our youth workers also regularly meets teenagers who want to discuss things further about

Christianity. These can be 121 or in slightly bigger groups. They are always done in public places and with parents' permission, and although time is limited, anyone is welcome to ask. They are an opportunity for more teaching on the Bible and what Christians believe, or for pastoral discussions, but this is mainly decided by what the teenager wants from the group and what they are comfortable with.

Evangelism

Mission outside Redbourn.

CCR's vision is to develop and encourage folks in the CCR congregation to serve outside the Redbourn area. The mission team's role is to support, encourage and nurture these activities. This year we have maintained our links with Konjic in Bosnia to support a small missionary team there. The church continues to support this mission with regular financial support as well as occasional gift days to give towards needs. We have had regular contact from an English missionary linked to Bosnia and from a missionary linked to Radstock, a Christian charity that seeks to build partnerships between churches around the world for mutual benefit. We have a number of overseas missionaries associated with us that we support on an ad hoc basis and also individual members have many links.

Prayer meetings

We meet as a church to pray together once a month on a Sunday. Prayer topics range from prayer for church people and activities to prayer for missionaries and the local community. Prayer also takes place in our Growth Groups on a weekly basis and before our Sunday morning service.

Plans for the future Priorities, Training and Growth

Our plans for development of our Fish Street building were put on hold following the national restrictions, however we have developed a significant online live streaming capability using the technology available to us to continue to serve our community as best we can. We have invested in digital recording equipment and software to facilitate live streaming of services, along with the Zoom meetings

		<p>software to continue interaction with the church congregation.</p> <p>Following lots of prayer and discussion we have appointed Anika Pasquale as our new church apprentice from 1st September 2021. Anika is such a blessing to the church and will be assisting our Youth and Children's worker, Mike, with our youth work, as well as becoming involved in our women's ministry and other areas. Anika is currently undertaking training, as part of her apprenticeship, at Cornhill in London, on a part-time basis.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Christchurch Redbourn is self funded by its members, and as can be seen from the accounts, the trustees are comfortable with the level of cash reserves in the bank, which are held at a satisfactory level to enable us to continue to meet as a church, pay our two employees, and meet our ongoing requirements – and we do thank the generosity of our members for continuing to support the work of the church in Redbourn.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees agree to hold reserves equivalent to a minimum of 3 months' expenditure to provide financial stability during periods of unexpected 'one off' expenditure or sudden drops in income.
Amount of reserves held	Para 1.22	£48,752.19
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional Financial Information

The charity's principal sources of funds (including any fundraising)	Para 1.47	Funds are donated by members of the church. All funds actively support the key objectives either through employment of staff to further the objectives, through donations to support the objectives or to directly carry out the objectives. The managing trustees have adopted a low risk investment policy with all funds held as cash on current account or deposit.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Church Constitution
How is the charity constituted?	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by membership

Additional governance information

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>Upon appointment, all Trustees are made aware of the scope of their responsibilities under the Charities Act with additional training given if required. Trustees are given a copy of the Constitution and a number of Publications from the Charity Commission are also provided, including the guidance on charities and public benefit and on the advancement of religion for the public benefit. The Trustees have assessed the risks the Charity faces and have conducted a formal risk analysis that identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Trustees review the risks regularly at their meetings. In addition, the individual sub-committees take responsibility for their area of risk, reviewing this when they meet and reporting back at the full Trustees meeting. The Trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, insurance cover is in place and the finances of the church are kept under regular review. The church has a Safeguarding Policy, which is based on the Churches Child Protection Advisory Service model which is reviewed annually. The Policy sets out the Church's procedures for the protection of children and vulnerable adults. It describes what the church and its appointed leaders will do to protect the welfare of the children and vulnerable adults in Church-linked groups. These procedures reflect the intention of the Church to apply the Home Office Code of Practice 'Safe from Harm' intended for voluntary organisations. Appropriate Criminal Records Bureau (DBS) checks, supported by regularly reviewed policies,</p>
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		are made for all the Trustees and those who work with children or other vulnerable groups within the church.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity Trustees are responsible for the general control and management of the Charity. The Trustees give their time freely and receive no remuneration or other financial benefits. Where appropriate, trustees are granted maternity/paternity leave. A trustee that has served in a particularly demanding role, e.g. as Minister or Treasurer, may be granted a period of sabbatical leave. The Minister is a Trustee and is paid a reasonable salary with the benefit of housing being provided thereby providing benefit for his family. The Trustees meet together as a body to deal with church business monthly and formal Managing Trustees meetings take place quarterly. All meetings are formally minuted. Trustees are responsible for all decisions taken, and the activities provided by the Charity. To assist in the smooth running of the Charity the Trustees have set up a number of sub-committees that help them oversee certain aspects of the charity's work. These sub-committees report back with their recommendations to the full meeting of the Trustees. A church guide defines the ways of working of the charity – This was adopted by the members at a meeting on 9th May 2012.

Reference and Administrative details

Charity name	ChristChurch Redbourn
Other name the charity uses	CCR
Registered charity number	1153148
Charity's principal address	Fish Street, Redbourn, AL3 7LP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Smith	Minister		
2	David Faulkner	Elder		
3	David Burton	Elder		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Simon Garthwaite		
Timothy Record		
David Faulkner		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Name of chief executive or names of senior staff members

Christopher Smith – Minister
Michael Pasquale – Youth and Children's Worker
Anika Pasquale – Apprentice

Exemptions from disclosure

Reason for non-disclosure of key personnel details

n/a



Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)			
Full name(s)	David Burton	Christopher Smith	David Faulkner
Position (eg Secretary, Chair, etc)	Elder	Minister	Elder

Date 07/06/2023



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity name: Christchurch Redbourn Trust

On accounts for the year ended

30 September 2022

Charity no (if any)

1153148

Set out on pages

Finance Report – Pages 1 & 2

(Remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 September 2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

17th January 2023

Name:

Robert Clark

Relevant professional qualification(s) or body (if any):

Chartered Accountant – Registered with the South African Institute of Chartered Accountants.

Address:

15 Alders End Lane Harpenden, AL52HL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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Christ Church Redbourn
Summary Income and Expenditure account
1st October 2021 to 30th September 2022

	12 months to 30 Sept 2022	12 months to 30 Sept 2021	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular General Donations	£48,989.77	£41,471.67	£7,518.10
One-off General Donations	£44,654.92	£40,430.00	£4,224.92
Cash donated for Mission	£0.00	£150.00	-£150.00
Cash donated for Starfish	£385.10	£236.82	£148.28
Cash donated for Pastoral fund (restricted fund)	£100.00	£0.00	£100.00
Cash Donated for Other Specific items	£80.00	£8,265.00	-£8,185.00
Cash Donated for Apprentice specific fund	£17,366.25	£0.00	£17,366.25
Gift Aid received on Donations	£19,658.85	£22,144.69	-£2,485.84
Interest income	£0.00	£0.00	£0.00
Other Income (Awayday/Youth/Real Lives)	£375.00	£0.00	£375.00
TOTAL INCOME	£131,609.89	£112,698.18	£18,911.71
Expenditure			
Staff Employment costs	-£77,655.65	-£73,922.03	-£3,733.62
Property expenses - The Manse, Brache Close	-£16,600.76	-£16,768.39	£167.63
Costs relating to Fish St church building	-£4,715.44	-£4,834.47	£119.03
Costs relating to Redbourn Junior School	-£25.00	-£25.00	£0.00
Training for staff and members	-£961.96	-£440.00	-£521.96
Children's work	-£606.41	-£718.30	£111.89
Equipment	-£280.00	-£1,723.23	£1,443.23
Other general administration costs	-£3,809.56	-£5,363.80	£1,554.24
Costs spent on Mission	-£7,200.00	-£7,587.50	£387.50
Costs spent on Starfish toddlers groups	-£250.00	£0.00	-£250.00
Costs spent on Pastoral fund	-£350.00	-£350.00	£0.00
Costs spent on/donated to Other specific appeals	-£732.10	-£166.58	-£565.52
Costs of Speakers	-£240.00	-£200.00	-£40.00
Costs of Apprentice	-£19,756.73	-£1,547.11	-£18,209.62
Costs for Events (Real Lives/Youth/Big Bash)	-£471.15	-£215.21	-£255.94
TOTAL EXPENDITURE	-£133,654.76	-£113,861.62	-£19,793.14
Net Income/(Expenditure)	-£2,044.87	-£1,163.44	-£881.43

ChristChurch Redbourn	30 Sept 2022	30 Sept 2021	vs Last year
Funds Sources and Uses at 30 September 2022	£	£	£
Opening Cash at Bank Balance	£50,797.06	£51,960.50	-£1,163.44
Opening Loan balance	-£53,676.10	-£67,362.38	£0.00
Opening funds available	-£2,879.04	-£15,401.88	-£1,163.44
Movement in year - Annual income/expenditure	£12,127.77	£12,522.84	-£395.07
Movement in year - Loan funds	-£14,172.64	-£13,686.28	-£486.36
Exceptional payment for house purchase	£0.00	£0.00	£0.00
Funds movement in year	-£2,044.87	-£1,163.44	-£881.43
Closing Cash at Bank balance	£48,752.19	£50,797.06	-£2,044.87
Closing Loan balance	-£39,503.46	-£53,676.10	£14,172.64
Closing Funds available/owed	£9,248.73	-£2,879.04	£12,127.77

ChristChurch Redbourn	Use of church funds during 12 months to 30 September 2022			
	Designated Funds Pastoral	Designated Funds Apprentice	General Funds	Total Funds
	£	£	£	£
Opening Cash at Bank Balance	£1,412.00	£6,717.89	£42,667.17	£50,797.06
Income	£100.00	£17,366.25	£114,143.64	£131,609.89
Expenditure	-£350.00	-£19,756.73	-£113,548.03	-£133,654.76
Closing Balance	<u>£1,162.00</u>	<u>£4,327.41</u>	<u>£43,262.78</u>	<u>£48,752.19</u>
Movement in 2021/22	-£250.00	-£2,390.48	£595.61	-£2,044.87

Christ Church Redbourn
Detailed Income and Expenditure account
1st October 2021 to 30th September 2022

		12 months to 30 Sept 2022	12 months to 30 Sept 2021	Inc/(Dec) vs Last year
		£	£	£
Income				
Regular Donations		£48,989.77	£41,471.67	£7,518.10
One-off Donations		£44,654.92	£40,430.00	£4,224.92
Sunday cash collections		£0.00	£0.00	£0.00
Gift aid reclaimed on donations		£19,658.85	£22,144.69	-£2,485.84
Donated for :				
	Mission	£0.00	£150.00	-£150.00
	Starfish	£385.10	£236.82	£148.28
	Apprentice	£17,366.25	£8,265.00	£9,101.25
	Pastoral Fund (restricted)	£100.00	£0.00	£100.00
	Munch and Natter/Youth events	£80.00	£0.00	£80.00
	Gingerbread - Xmas activity	£0.00	£0.00	£0.00
	Awayday/Away weekend	£270.00	£0.00	£270.00
	Other	£105.00	£0.00	£105.00
	Real Lives evangelical events	£0.00	£0.00	£0.00
Interest and Other income		£0.00	£0.00	£0.00
TOTAL INCOME		£131,609.89	£112,698.18	£18,911.71
Expenditure				
Employment	Salaries	-£77,655.65	-£73,922.03	-£3,733.62
Phones	Staff	£0.00	£0.00	£0.00
Other employment	Staff	£0.00	£0.00	£0.00
Mortgage	Manse	-£15,825.60	-£15,825.60	£0.00
Reps & Maint	Manse	-£400.20	-£581.59	£181.39
Improvements	Manse	£0.00	£0.00	£0.00
Insurance	Manse	-£374.96	-£361.20	-£13.76
Other	Manse	£0.00	£0.00	£0.00
Utilities	Fish St	-£2,304.34	-£1,819.77	-£484.57
Reps & Maint	Fish St	-£618.08	-£479.47	-£138.61
Cleaning	Fish St	-£643.50	-£531.24	-£112.26
Insurance	Fish St	-£596.40	-£886.53	£290.13
TV/Phone	Fish St	-£280.03	-£939.48	£659.45
Supplies	Fish St	-£273.09	-£177.98	-£95.11
Rental	RJS	-£25.00	-£25.00	£0.00
Training	Training	-£961.96	-£440.00	-£521.96
Other	Children	-£606.41	-£718.30	£111.89
Academy	Children	£0.00	£0.00	£0.00
Access	Children	£0.00	£0.00	£0.00
Equipment	General	-£280.00	-£1,723.23	£1,443.23
Catering	General	-£266.95	-£101.95	-£165.00
Legal	General	-£1,758.33	-£1,371.00	-£387.33
Bank charges	General	-£49.06	£0.00	-£49.06
Website	General	£0.00	-£1,165.77	£1,165.77
Admin	General	-£771.31	-£1,233.73	£462.42
Printing	General	-£225.31	-£997.10	£771.79
Safeguarding	General	-£202.60	-£194.20	-£8.40
Pastoral exps	General	-£189.50	-£151.95	-£37.55
Travel	General	-£346.50	-£148.10	-£198.40
Expenses on :	Mission	-£7,200.00	-£7,587.50	£387.50
	Starfish	-£250.00	£0.00	-£250.00
	Coffee	-£45.44	£0.00	-£45.44
	Pastoral Fund	-£350.00	-£350.00	£0.00
	M N Natter	-£223.31	-£50.00	-£173.31
	Books	-£463.35	-£116.58	-£346.77
	Speakers	-£240.00	-£200.00	-£40.00
Event specific 1	Baptism	-£186.15	£0.00	-£186.15
Event specific 2	Youth Events	-£91.00	£0.00	-£91.00
Event specific 3	Big Bash	-£94.00	£0.00	-£94.00
Event specific 4	Apprentice	-£19,756.73	-£1,547.11	-£18,209.62
Event specific 5	Women's convention	-£100.00	-£75.00	-£25.00
Event specific 6	Xmas	£0.00	-£140.21	£140.21
TOTAL EXPENDITURE		-£133,654.76	-£113,861.62	-£19,793.14
Net Income/(Expenditure)		-£2,044.87	-£1,163.44	-£881.43

CHRISTCHURCH REDBOURN

England & Wales - Charity number 1153148

Accounts



Trustees' Annual Report for the period

From 1st October 2020 To 30th September 2021

Charity name: ChristChurch Redbourn

Charity registration number: 1153148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of the Church shall be; <ol style="list-style-type: none">1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Redbourn and the surrounding neighbourhood2. Such other charitable purposes as shall, in the opinion of the Managing Trustees, further the work of the Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we: <ul style="list-style-type: none">• Hold public Christian services of worship and teaching on Sundays, catering for all ages• Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support• Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet• Run social events for senior citizens.• Seek to provide to our church family stepped down pastoral care via the leadership, care coordinators and church groups.• Encourage personal growth in members walk in Christ and caring for each other.• Seek the growth in our church family of ministry of the Holy Spirit through practical care, the Word, prayer and spiritual gifts.• Seek to develop our skills in pastoral care through learning. To improve

		<p>pastoral care available at CCR and minister directly to those who require it by learning from within CCR or from outside.</p> <ul style="list-style-type: none"> • Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective • Encourage voluntary giving to the church's work at home and abroad but also to other charitable activities. • Provide financial and other support for individuals and groups associated with the Church • Advance the Christian faith and undertake community activities in a range of social and cultural contexts, both locally, and more widely in the UK and overseas. Such activities and services to the community are provided free of charge • Support of home & overseas mission and benevolent work by prayer and financial gifts and as necessary by setting apart members for missionary service
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees confirm that they have had regard to the charity Commission's guidance on public benefit. The trustees have sought to enable ordinary people to live out their Christian faith as part of the Christchurch Redbourn community by the activities outlined above, including;</p> <ol style="list-style-type: none"> 1. Establishing and developing our relationship with God the Father through Jesus Christ in the power of the Holy Spirit. 2. Worship and prayer 3. Learning more of God's word through bible teaching 4. Providing pastoral care and support for people within Redbourn and the surrounding areas 5. Missionary/outreach work with partners both locally and internationally

Additional information

	SORP reference	
Policy on grant making	Para 1.38	Any grants of above £10000 are reviewed by the managing trustees for adherence to the objects of the church. If in adherence, the church members are asked to vote on the proposal.
Policy on social investment including program related investment	Para 1.38	The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit, both to those who worship at our

		<p>church and wider communities of Redbourn, Harpenden, Luton and the wider area. We want to be a Bible believing, gospel living, good news proclaiming, prayerfully dependent church in order to share the good news of Jesus with the Redbourn community and beyond. We can say that we have made a start, with God's help, and we are thankful to him for every individual who has been touched by the Christians at ChristChurch Redbourn. Some have come to know Jesus and his undeserved kindness for the first time, others have had a fledgling faith revitalized, restored and strengthened and others have kept going, and served whole-heartedly.</p>
Contribution made by volunteers	Para 1.38	<p>All members of the church are encouraged to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are an important resource within the Church. All volunteers working with projects involving children or other vulnerable groups are DBS checked.</p>

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	Para 1.20	<p>Main Achievements and performance of the Charity during the year.</p> <p>Due to the global Coronavirus pandemic the way we have operated has changed significantly over the period. The following activities have been adapted to reflect the restrictions and limitations imposed on society.</p> <p>Sunday Service</p> <p>Sunday mornings have usually been the main meeting time and a time for us to gather as a church family. We have opportunity to praise God together, to pray together, to encourage one another, to gather around the word of God together. We work hard to let the text of the Bible speak because what God has to say is more important than the preacher's wisdom. Prayer is so important, so that God would keep us humble as we gather, that God would give us ears to hear what the Spirit is saying to the church through the living, enduring, powerful word of God.</p> <p>As restrictions were eased in 2020 and the tiered system implemented we did return to 'in-person' gathering, but only as a socially distanced and Covid-secure format. We continued to encourage the congregation to attend virtually via our live streams, but</p>

were able to cater for our congregation locally who were unable to make use of the online option. During the second lockdown in December 2020 services reverted to an exclusively online format. As restrictions allowed we reverted to a hybrid format with preacher, musicians, and bible reading/service leading being carried out in our church building, with bookable socially distanced seating for the congregation. The remaining congregation joined online via Zoom.

We are now operating under the current guidelines, with strict Covid-19 control measures in place, with in-person gathering for our Sunday services.

Growth Groups

ChristChurch has a number of Bible study groups where the Bible is studied and prayer takes place in someone's home. Typically, 8-10 attend each of the groups. This has been a helpful and informal way of studying the Bible, through study and questions that spring from the weekly Sunday sermons. The groups are also a smaller family within the larger church family, where relationships can develop and support and encouragement can be given and received.

Over the period of reporting all our Growth Groups shifted between an online Zoom and in-person meeting format, depending on the COVID-19 restrictions at the time. This proved very successful, with attendance remaining steady, and in some cases increasing.

Munch & Natter

Munch 'N' Natter is our group for over 55s, which would traditionally meet once a month, on a Friday, for lunch. We currently have about 25 regular members who attend each month, although our membership list is roughly 30. We run a 2 hour session which includes lunch, a quiz and a short talk based on a passage from the Bible, and we regularly have themed lunches, which might also include other activities such as a guest speaker, games or, in the summer months, perhaps a trip to a local garden centre. Our members are encouraged to bring friends or neighbours along, and at our special Christmas lunches, held early in December, we usually cater for around 35 people. We have a great team supplemented by some who join us on an occasional basis, so that we have time to spend with our members, provide a welcoming atmosphere, and we

can encourage everyone to get to know each other and, hopefully, form friendships which can extend beyond Munch 'N' Natter. Our team hopes that all who come will learn a little more about God's love for them, will have fun, build friendships and be able to enjoy a tasty meal together. Unfortunately, due to the Covid restrictions and national lockdown we have been unable to run this ministry since March 2020. We have plans to hold a Thanksgiving Dinner in October 2021, catering for the Munch & Natter group amongst others. Our hope and prayer is that we will be able to re-start our monthly M&N sessions later in 2021 or into 2022.

Coffee, Cake and Chat

Every Tuesday afternoon we have opened our church building for all in the local community to come in and enjoy a free cup of tea / coffee and some homemade cakes and biscuits. A good number of regulars have been coming along including some of retirement age, but also some with babies / younger children. There is a space for toys, games and books and plenty of tables and chairs for people to gather, get to know one another and chat over a cuppa. CCC is run by a great group of volunteers and are kept amply supplied by a list of home bakers, to whom we are very grateful. Unfortunately, due to the Covid restrictions and national lockdown we have been unable to run this ministry until recently. We restarted Coffee, Cake and Chat in June 2021 operating under the national guidelines/restrictions and with our own strict COVID-19 controls.

Cutting Edge – Men's Group

On the third Saturday morning of each month the two Cutting Edge men's Bible study groups meet for breakfast, in someone's home to share recent experiences, help and encourage each other, while studying the Bible and praying together. One of the significant features is the range of ages, experiences and backgrounds of those who attend. There are a couple of additional events or visiting speakers 3 times a year. Our groups have been meeting either in-person (usually outside) or online, aligning with the national restrictions and guidance. We held one central event on 6th Jan via Zoom with a guest speaker which was well attended and helped to encourage the men in our church in lockdown pressures.

Ladies Devotional Breakfast

Twice a term we hold a breakfast for the women of the church, usually at 2 private homes but sometimes all together at our Fish St building. We share together over breakfast, and after we discuss a theme and what the Bible has to say about it.

There is usually time for a short prayer too. These breakfasts are attended by a wide age-range of ladies from the church, and sometimes it is attended by friends/neighbours of attendees.

Our groups have been meeting either in-person (usually outside) or online, aligning with the national restrictions and guidance. A Ladies Day at our building is planned for 2nd October with a guest speaker. This will be a fantastic opportunity for the women in the church to gather and be encouraged in sharing together.

Training (Bible Teaching) evenings

Throughout the year we have sought to develop those involved in teaching the Bible. We have been running training sessions for small group Bible study leaders and those teaching the Bible to children and young people. We have also held training sessions for those on our Pastoral Care team. Alongside this, a number of 1:1 meetings happen, designed to see people trained and / or growing in their faith.

Since March 2020 all our training groups have shifted to an online Zoom alternative.

Children / Youth Activities

Sunday morning activities during the service;

- **Crèche** - We are ready to run a Crèche during the latter part of the church service on a Sunday morning if young babies arrive. Creche can be held in the upper room, or in the lower room by the kitchen alongside the Academy group. We care for children from birth to 3 years old (nursery aged) whilst their parents attend the morning service.
- **Infant and Junior Academy** – We have children spread across both groups, with a team of DBS checked adults and helpers who share the leading responsibilities. The Infants listen to a bible story and then do activities and craft related to the story. The Juniors have the same passage with activities and sometimes a discussion on how the Bible passage

relates to their own Christian life. If numbers are smaller, we combine both groups.

- **Sunday Toast** – Our Sunday group for 11-15 year olds has been following the same material as the wider church. The group meets before church so that they can look at the passage together, before they join the grown ups in the main service.

Children and Youth Midweek groups

- **Starfish** – Starfish Baby and Toddlers meets on Thursday mornings. We have mums, dads, grandparents and child-minders attending each week. Our sessions include free play, crafts, snack time for the children and refreshments for the parents who attend. Once a half term we tell a Bible story, which has been very well received. God has blessed Starfish in so many ways since it started over 10 years ago, it is such a joy to see so many people attending the sessions. At the Family Carol service, we see lots of parents, grandparents, aunts and uncles all coming together to watch their loved ones performing in the Nativity play.
- **Illuminate** – Illuminate continues to be a place where children in school years Reception to 6 can come along for games, crafts and to learn more about the Bible and about what Christians believe. Every week they arrive and join together for activities. These vary from week to week, ranging from games, challenges, singing, crafts and trying out new things. We then spend some time together listening to a Bible talk where they can learn about Christianity, before returning to more activities.
- **Fish Tank** – Fish Tank is a youth group that runs every Friday in term time from 8-9.30pm for school years 6-13. The session includes games, activities, Bible teaching and snacks/drinks. We aim to be a place where the teenagers can feel comfortable and cared for. The children are always encouraged to bring friends with them.

Youth work – Our youth worker & apprentice also regularly meet teenagers who want to discuss things further about Christianity. These can be 121 or in slightly bigger groups. They are always done in public places and with parents' permission, and although time is limited, anyone is welcome to ask. They are an opportunity for more teaching on the Bible and what

Christians believe, or for pastoral discussions, but this is mainly decided by what the teenager wants from the group and what they are comfortable with.

During the period of reporting all our youth and children's work has been either online or in-person depending on the restrictions at the time. Zoom was used to interact where possible when meeting remotely. In-person group meeting has been staged to reflect risk assessments carried out by the church leadership in line with the guidance and national restrictions.

Evangelism

Mission outside Redbourn.

CCR's vision is to develop and encourage folks in the CCR congregation to serve outside the Redbourn area. The mission team's role is to support, encourage and nurture these activities. This year we have maintained our links with Konjic in Bosnia to support a small missionary team there. The church continues to support this mission with regular financial support as well as occasional gift days to give towards needs. We have had regular contact from an English missionary linked to Bosnia and from a missionary linked to Radstock, a Christian charity that seeks to build partnerships between churches around the world for mutual benefit. We have a number of overseas missionaries associated with us that we support on an ad hoc basis and also individual members have many links.

Prayer meetings

We meet as a church to pray together once a month on a Sunday. Prayer topics range from prayer for church people and activities to prayer for missionaries and the local community. Prayer also takes place in our Growth Groups on a weekly basis and before our Sunday morning service. Prayer meetings have been meeting either in-person or online, aligning with the national restrictions and guidance.

Plans for the future Priorities, Training and Growth

Our plans for development of our Fish Street building were put on hold following the national restrictions, however we have developed a significant online live

		<p>streaming capability using the technology available to us to continue to serve our community as best we can. We have invested in digital recording equipment and software to facilitate live streaming of services, along with the Zoom meetings software to continue interaction with the church congregation.</p> <p>Following lots of prayer and discussion we have appointed Anika Pasquale as our new church apprentice from 1st September 2021. Anika is such a blessing to the church and will be assisting our Youth and Children's worker, Mike, with our youth work, as well as becoming involved in our women's ministry and other areas. Anika is currently undertaking training, as part of her apprenticeship, at Cornhill in London, on a part-time basis.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Christchurch Redbourn is self funded by its members, and as can be seen from the accounts, the trustees are comfortable with the level of cash reserves in the bank, which are held at a satisfactory level to enable us to continue to meet as a church, pay our two employees, and meet our ongoing requirements – and we do thank the generosity of our members for continuing to support the work of the church in Redbourn.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees agree to hold reserves equivalent to a minimum of 3 months' expenditure to provide financial stability during periods of unexpected 'one off' expenditure or sudden drops in income.
Amount of reserves held	Para 1.22	£50,797.06
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional Financial Information

The charity's principal sources of funds (including any fundraising)	Para 1.47	Funds are donated by members of the church. All funds actively support the key objectives either through employment of staff to further the objectives, through donations to support the objectives or to directly carry out the objectives. The managing trustees have adopted a low risk
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		investment policy with all funds held as cash on current account or deposit.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Church Constitution
How is the charity constituted?	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by membership

Additional governance information

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>Upon appointment, all Trustees are made aware of the scope of their responsibilities under the Charities Act with additional training given if required. Trustees are given a copy of the Constitution and a number of Publications from the Charity Commission are also provided, including the guidance on charities and public benefit and on the advancement of religion for the public benefit. The Trustees have assessed the risks the Charity faces and have conducted a formal risk analysis that identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Trustees review the risks regularly at their meetings. In addition, the individual sub-committees take responsibility for their area of risk, reviewing this when they meet and reporting back at the full Trustees meeting. The Trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, insurance cover is in place and the finances of the church are kept under regular review. The church has a Safeguarding Policy, which is based on the Churches Child Protection Advisory Service model which is reviewed annually. The Policy sets out the Church's procedures for the protection of children and vulnerable adults. It describes what the church and its appointed leaders will do to protect the welfare of the children and vulnerable adults in Church-linked groups. These procedures reflect the intention of the Church to apply the Home Office Code of Practice 'Safe from Harm' intended for voluntary organisations. Appropriate Criminal Records Bureau (DBS) checks, supported by regularly reviewed policies,</p>
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		are made for all the Trustees and those who work with children or other vulnerable groups within the church.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity Trustees are responsible for the general control and management of the Charity. The Trustees give their time freely and receive no remuneration or other financial benefits. Where appropriate, trustees are granted maternity/paternity leave. A trustee that has served in a particularly demanding role, e.g. as Minister or Treasurer, may be granted a period of sabbatical leave. The Minister is a Trustee and is paid a reasonable salary with the benefit of housing being provided thereby providing benefit for his family. The Trustees meet together as a body to deal with church business monthly and formal Managing Trustees meetings take place quarterly. All meetings are formally minuted. Trustees are responsible for all decisions taken, and the activities provided by the Charity. To assist in the smooth running of the Charity the Trustees have set up a number of sub-committees that help them oversee certain aspects of the charity's work. These sub-committees report back with their recommendations to the full meeting of the Trustees. A church guide defines the ways of working of the charity – This was adopted by the members at a meeting on 9th May 2012.

Reference and Administrative details

Charity name	ChristChurch Redbourn
Other name the charity uses	CCR
Registered charity number	1153148
Charity's principal address	Fish Street, Redbourn, AL3 7LP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Smith	Minister		
2	David Faulkner	Elder		
3	David Burton	Elder		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	Notes
Jon Paul Pollard		
Timothy John Record		
Mark Henry Vickers		
Adrian Jackson-Robbins		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Name of chief executive or names of senior staff members

Christopher Smith – Minister
Michael Pasquale – Youth and Children's Worker
Anika Pasquale – Apprentice

Exemptions from disclosure

Reason for non-disclosure of key personnel details

n/a




Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)			
Full name(s)	David Burton	Christopher Smith	David Faulkner
Position (eg Secretary, Chair, etc)	Elder	Minister	Elder

Date



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Christchurch Redbourn Trust

**On accounts for the year
ended**

30 September 2021

**Charity no
(if any)**

1153148

Set out on pages

Finance Report – Pages 1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30 / 09/ 2018**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

15th May 2022

Name:

Robert Clark

**Relevant professional
qualification(s) or body
(if any):**

Chartered Accountant – Registered with the South African Institute of Chartered Accountants.

Address: 15 Alders End Lane Harpenden, AL52HL

15 Alders End Lane Harpenden, AL52HL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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Summary Income and Expenditure account
1st October 2020 to 30th September 2021

	12 months to 30 Sept 2021	12 months to 30 Sept 2020	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular General Donations	£41,471.67	£47,916.23	-£6,444.56
One-off General Donations	£40,430.00	£71,982.00	-£31,552.00
Cash donated for Mission	£150.00	£0.00	£150.00
Cash donated for Starfish	£236.82	£580.00	-£343.18
Cash donated for Pastoral fund (restricted fund)	£0.00	£200.00	-£200.00
Cash Donated for Other Specific items	£0.00	£0.00	£0.00
Cash Donated for Apprentice specific fund	£8,265.00	£0.00	£8,265.00
Gift Aid received on Donations	£22,144.69	£25,285.41	-£3,140.72
Interest income	£0.00	£0.00	£0.00
Other Income (Awayday/Youth/Real Lives)	£0.00	£400.00	-£400.00
TOTAL INCOME	£112,698.18	£146,363.64	-£33,665.46

Expenditure			
Staff Employment costs	-£73,922.03	-£75,942.29	£2,020.26
Property expenses - The Manse, Brache Close	-£16,768.39	-£21,475.54	£4,707.15
Costs relating to Fish St church building	-£4,834.47	-£9,955.83	£5,121.36
Costs relating to Redbourn Junior School	-£25.00	£0.00	-£25.00
Training for staff and members	-£440.00	-£259.00	-£181.00
Children's work	-£718.30	-£229.55	-£488.75
Equipment	-£1,723.23	-£76.99	-£1,646.24
Other general administration costs	-£5,363.80	-£5,788.50	£424.70
Costs spent on Mission	-£7,587.50	-£7,200.00	-£387.50
Costs spent on Starfish toddlers groups	£0.00	-£586.67	£586.67
Costs spent on Pastoral fund	-£350.00	-£200.00	-£150.00
Costs spent on/donated to Other specific appeals	-£166.58	-£574.67	£408.09
Costs of Speakers	-£200.00	-£400.00	£200.00
Costs of Apprentice	-£1,547.11	£0.00	-£1,547.11
Costs for Events (Real Lives/Youth/Big Bash)	-£215.21	-£665.62	£450.41
TOTAL EXPENDITURE	-£113,861.62	-£123,354.66	£9,493.04

Net Income/(Expenditure)	-£1,163.44	£23,008.98	-£24,172.42
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ChristChurch Redbourn

Balance Sheet at 30 September 2021

	30 Sept 2021	30 Sept 2020	vs Last year
	£	£	£
Opening Cash at Bank Balance	£51,960.50	£28,951.52	£23,008.98
Opening Loan balance	-£67,362.38	-£85,493.71	£0.00
Opening funds available	-£15,401.88	-£56,542.19	£23,008.98
Movement in year - Annual income/expenditure	£12,522.84	£41,140.31	-£28,617.47
Movement in year - Loan funds	-£13,686.28	-£18,131.33	£4,445.05
Exceptional payment for house purchase	£0.00	£0.00	£0.00
Funds movement in year	-£1,163.44	£23,008.98	-£24,172.42
Closing Cash at Bank balance	£50,797.06	£51,960.50	-£1,163.44
Closing Loan balance	-£53,676.10	-£67,362.38	£13,686.28
Closing Funds available/owed	-£2,879.04	-£15,401.88	£12,522.84

ChristChurch Redbourn

Use of church funds during 12 months to 30 September 2021

	Restricted Funds Pastoral	Restricted Funds Apprentice	Non Restricted Funds	Total Funds
	£	£	£	£
Opening Cash at Bank Balance	£1,762.00	£0.00	£50,198.50	£51,960.50
Income	£0.00	£8,265.00	£104,433.18	£112,698.18
Expenditure	-£350.00	-£1,547.11	-£111,964.51	-£113,861.62
Closing Balance	<u>£1,412.00</u>	<u>£6,717.89</u>	<u>£42,667.17</u>	<u>£50,797.06</u>
Movement in 2020/21	-£350.00	£6,717.89	-£7,531.33	-£1,163.44

Detailed Income and Expenditure account

1st October 2020 to 30th September 2021

		12 months to 30 Sept 2021	12 months to 30 Sept 2020	Inc/(Dec) vs Last year
		£	£	£
Income				
Regular Donations		£41,471.67	£47,906.23	-£6,434.56
One-off Donations		£40,430.00	£71,982.00	-£31,552.00
Sunday cash collections		£0.00	£10.00	-£10.00
Gift aid reclaimed on donations		£22,144.69	£25,285.41	-£3,140.72
Donated for :				
	Mission	£150.00	£0.00	£150.00
	Starfish	£236.82	£580.00	-£343.18
	Apprentice	£8,265.00	£0.00	£8,265.00
	Pastoral Fund (restricted)	£0.00	£200.00	-£200.00
	Munch and Natter	£0.00	£0.00	£0.00
	Gingerbread - Xmas activity	£0.00	£0.00	£0.00
	Awayday/Away weekend	£0.00	£0.00	£0.00
	Other	£0.00	£0.00	£0.00
	Real Lives evangelical events	£0.00	£400.00	-£400.00
Interest and Other income		£0.00	£0.00	£0.00
TOTAL INCOME		£112,698.18	£146,363.64	-£33,665.46
Expenditure				
Employment	Salaries	-£73,922.03	-£75,942.29	£2,020.26
Phones	Staff	£0.00	£0.00	£0.00
Other employment	Staff	£0.00	£0.00	£0.00
Mortgage	Manse	-£15,825.60	-£21,101.60	£5,276.00
Reps & Maint	Manse	-£581.59	-£26.00	-£555.59
Improvements	Manse	£0.00	£0.00	£0.00
Insurance	Manse	-£361.20	-£347.94	-£13.26
Other	Manse	£0.00	£0.00	£0.00
Utilities	Fish St	-£1,819.77	-£2,117.01	£297.24
Reps & Maint	Fish St	-£479.47	-£4,892.09	£4,412.62
Cleaning	Fish St	-£531.24	-£623.03	£91.79
Insurance	Fish St	-£886.53	-£867.21	-£19.32
TV/Phone	Fish St	-£939.48	-£855.91	-£83.57
Supplies	Fish St	-£177.98	-£600.58	£422.60
Rental	RJS	-£25.00	£0.00	-£25.00
Training	Training	-£440.00	-£259.00	-£181.00
Other	Children	-£718.30	-£140.45	-£577.85
Academy	Children	£0.00	-£82.00	£82.00
Access	Children	£0.00	-£7.10	£7.10
Equipment	General	-£1,723.23	-£76.99	-£1,646.24
Catering	General	-£101.95	-£8.40	-£93.55
Legal	General	-£1,371.00	-£2,118.18	£747.18
Bank charges	General	£0.00	-£50.00	£50.00
Website	General	-£1,165.77	-£923.41	-£242.36
Admin	General	-£1,233.73	-£789.18	-£444.55
Printing	General	-£997.10	-£1,050.41	£53.31
Safeguarding	General	-£194.20	-£128.40	-£65.80
Pastoral exps	General	-£151.95	-£273.36	£121.41
Travel	General	-£148.10	-£447.16	£299.06
Expenses on :	Mission	-£7,587.50	-£7,200.00	-£387.50
	Starfish	£0.00	£586.67	£586.67
	Coffee	£0.00	-£104.10	£104.10
	Pastoral Fund	-£350.00	-£200.00	-£150.00
	M N Natter	-£50.00	-£39.70	-£10.30
	Books	-£116.58	-£430.87	£314.29
	Speakers	-£200.00	-£400.00	£200.00
Event specific 1	10th Bthday/Awayday	£0.00	-£249.72	£249.72
Event specific 2	Youth Events	£0.00	£0.00	£0.00
Event specific 3	Big Bash	£0.00	-£340.90	£340.90
Event specific 4	Apprentice***	-£1,547.11	£0.00	-£1,547.11
Event specific 5	womens convention	-£75.00	-£75.00	£0.00
Event specific 6	Xmas	-£140.21	£0.00	-£140.21
TOTAL EXPENDITURE		-£113,861.62	-£123,354.66	£9,493.04
Net Income/(Expenditure)		-£1,163.44	£23,008.98	-£24,172.42

CHRISTCHURCH REDBOURN

England & Wales - Charity number 1153148

Accounts



Trustees' Annual Report for the period

From 1st October 2019 To 30th September 2020

Charity name: ChristChurch Redbourn

Charity registration number: 1153148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of the Church shall be; <ol style="list-style-type: none">1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Redbourn and the surrounding neighbourhood2. Such other charitable purposes as shall, in the opinion of the Managing Trustees, further the work of the Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we: <ul style="list-style-type: none">• Hold public Christian services of worship and teaching on Sundays, catering for all ages• Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support• Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet• Run social events for senior citizens.• Seek to provide to our church family stepped down pastoral care via the leadership, care coordinators and church groups.• Encourage personal growth in members walk in Christ and caring for each other.• Seek the growth in our church family of ministry of the Holy Spirit through

		<p>practical care, the Word, prayer and spiritual gifts.</p> <ul style="list-style-type: none"> • Seek to develop our skills in pastoral care through learning. To improve pastoral care available at CCR and minister directly to those who require it by learning from within CCR or from outside. • Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective • Encourage voluntary giving to the church's work at home and abroad but also to other charitable activities. • Provide financial and other support for individuals and groups associated with the Church • Advance the Christian faith and undertake community activities in a range of social and cultural contexts, both locally, and more widely in the UK and overseas. Such activities and services to the community are provided free of charge • Support of home & overseas mission and benevolent work by prayer and financial gifts and as necessary by setting apart members for missionary service
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>The trustees confirm that they have had regard to the charity Commission's guidance on public benefit. The trustees have sought to enable ordinary people to live out their Christian faith as part of the Christchurch Redbourn community by the activities outlined above, including;</p> <ol style="list-style-type: none"> 1. Establishing and developing our relationship with God the Father through Jesus Christ in the power of the Holy Spirit. 2. Worship and prayer 3. Learning more of God's word through bible teaching 4. Providing pastoral care and support for people within Redbourn and the surrounding areas 5. Missionary/outreach work with partners both locally and internationally

Additional information

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	<p>Any grants of above £10000 are reviewed by the managing trustees for adherence to the objects of the church. If in adherence,</p>

		the church members are asked to vote on the proposal.
Policy on social investment including program related investment	Para 1.38	The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit, both to those who worship at our church and wider communities of Redbourn, Harpenden, Luton and the wider area. We want to be a Bible believing, gospel living, good news proclaiming, prayerfully dependent church in order to share the good news of Jesus with the Redbourn community and beyond. We can say that we have made a start, with God's help, and we are thankful to him for every individual who has been touched by the Christians at ChristChurch Redbourn. Some have come to know Jesus and his undeserved kindness for the first time, others have had a fledgling faith revitalized, restored and strengthened and others have kept going, and served whole-heartedly.
Contribution made by volunteers	Para 1.38	All members of the church are encouraged to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are an important resource within the Church. All volunteers working with projects involving children or other vulnerable groups are DBS checked.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Main Achievements and performance of the Charity during the year.</p> <p>Due to the global Coronavirus pandemic the way we have operated has changed significantly over the period. The following activities have been adapted to reflect the restrictions and limitations imposed on society.</p> <p>Sunday Service</p> <p>Sunday mornings have usually been the main meeting time and a time for us to gather as a church family. We have opportunity to praise God together, to pray together, to encourage one another, to gather around the word of God together. We work hard to let the text of the Bible speak because what God has to say is more important than the preacher's wisdom. Prayer is so important, so that God would keep us humble as we gather, that God would give us ears to hear what the Spirit is saying to the church through the living, enduring, powerful word of God.</p>

In order to continue with the above after the first national lockdown and implementation of restrictions we moved all our operations to an online offering. Initially making use of Youtube to post pre-recorded services consisting of individual video contributions from service leaders, preachers, musicians etc. Following the success of these videos we developed a Zoom offering whereby church congregation could gather together virtually via the Zoom online platform. This allowed for 'live' sermons, sung worship, prayer and fellowship whilst adhering to the government guidelines during lockdown. As restrictions were eased and the tiered system implemented we did return to 'in-person' gathering, but only as a socially distanced and Covid-secure format. We continued to encourage the congregation to attend virtually via our live streams, but were able to cater for our congregation locally who were unable to make use of the online option.

Growth Groups

ChristChurch has a number of Bible study groups where the Bible is studied and prayer takes place in someone's home. Typically, 8-10 attend each of the groups. This has been a helpful and informal way of studying the Bible, through study and questions that spring from the weekly Sunday sermons. The groups are also a smaller family within the larger church family, where relationships can develop and support and encouragement can be given and received.

Over the period of reporting all our Growth Groups shifted to an online Zoom meeting format. This proved very successful, with attendance remaining steady, and in some cases increasing.

Munch & Natter

Munch 'N' Natter is our group for over 55s, which would traditionally meet once a month, on a Friday, for lunch. We currently have about 25 regular members who attend each month, although our membership list is roughly 30. We run a 2 hour session which includes lunch, a quiz and a short talk based on a passage from the Bible, and we regularly have themed lunches, which might also include other activities such as a guest speaker, games or, in the summer months, perhaps a trip to a local garden centre. Our members are encouraged to bring friends or neighbours along, and at our special Christmas lunches, held early in December, we

usually cater for around 35 people. We have a great team supplemented by some who join us on an occasional basis, so that we have time to spend with our members, provide a welcoming atmosphere, and we can encourage everyone to get to know each other and, hopefully, form friendships which can extend beyond Munch 'N' Natter. Our team hopes that all who come will learn a little more about God's love for them, will have fun, build friendships and be able to enjoy a tasty meal together. Unfortunately, due to the Covid restrictions and national lockdown we have been unable to run this ministry since March 2020.

Coffee, Cake and Chat

Every Tuesday afternoon we have opened our church building for all in the local community to come in and enjoy a free cup of tea / coffee and some homemade cakes and biscuits. A good number of regulars have been coming along including some of retirement age, but also some with babies / younger children. There is a space for toys, games and books and plenty of tables and chairs for people to gather, get to know one another and chat over a cuppa. CCC is run by a great group of volunteers and are kept amply supplied by a list of home bakers, to whom we are very grateful. Unfortunately, due to the Covid restrictions and national lockdown we have been unable to run this ministry since March 2020.

Cutting Edge – Men's Group

On the third Saturday morning of each month the two Cutting Edge men's Bible study groups meet for breakfast, in someone's home to share recent experiences, help and encourage each other, while studying the Bible and praying together. One of the significant features is the range of ages, experiences and backgrounds of those who attend. There are a couple of additional events or visiting speakers 3 times a year. Since March 2020 all our Cutting Edge groups have shifted to an online Zoom alternative.

Ladies Devotional Breakfast

Twice a term we hold a breakfast for the women of the church, usually at 2 private homes but sometimes all together at our Fish St building. We share together over breakfast, and after we discuss a theme

and what the Bible has to say about it. There is usually time for a short prayer too. These breakfasts are attended by a wide age-range of ladies from the church, and sometimes it is attended by friends/neighbours of attendees. Since March 2020 all our Ladies devotional groups have shifted to an online Zoom alternative.

Training (Bible Teaching) evenings

Throughout the year we have sought to develop those involved in teaching the Bible. We have been running training sessions for small group Bible study leaders and those teaching the Bible to children and young people. We have also held training sessions for those on our Pastoral Care team. Alongside this, a number of 1:1 meetings happen, designed to see people trained and / or growing in their faith.

Since March 2020 all our training groups have shifted to an online Zoom alternative.

Children / Youth Activities

Sunday morning activities during the service;

- **Crèche** - Crèche runs during the latter part of the church service on a Sunday morning. It's held in the upper room alongside the infant academy group. We care for children from birth to 3 years old (nursery aged) whilst their parents attend the morning service.
- **Infant and Junior Academy** – We have children spread across both groups, with a team of DBS checked adults and helpers who share the leading responsibilities. The Infants listen to a bible story and then do activities and craft related to the story. The Juniors have the same passage with activities and sometimes a discussion on how the Bible passage relates to their own Christian life.
- **Sunday Access** – Our Sunday group for 11-15 year olds has been following the same material as the wider church. The aim of the sessions is to teach the Bible faithfully in a fun and effective way. The group runs on alternating Sundays, which gives the opportunity for the teenagers to sit and learn with the adults every other week to help them learn to get used to listening to longer talks.

Children and Youth Midweek groups

- **Starfish** – Starfish Baby and Toddlers meets on Thursday mornings. We have mums, dads, grandparents and child-minders attending each week. Our sessions include free play, crafts, snack time for the children and refreshments for the parents who attend. Once a half term we tell a Bible story, which has been very well received. God has blessed Starfish in so many ways since it started 10 years ago, it is such a joy to see so many people attending the sessions. At the Family Carol service, we see lots of parents, grandparents, aunts and uncles all coming together to watch their loved ones performing in the Nativity play.
- **Daddy & Me** – Daddy and me sessions are held each year on the Saturday before Mother's Day. The children enjoy spending time with their Dads, Grandads and Uncles making presents, cards and crafts for their mums. Bacon butties and refreshments are on offer during the session. Some of the men from CCR come along to welcome everyone from Starfish and help with the crafts. There's a lovely atmosphere as everyone chats together and new friendships are made.
- **Illuminate** – Illuminate continues to be a place where children in school years Reception to 6 can come along for games, crafts and to learn more about the Bible and about what Christians believe. Every week they arrive and have some free play in the church building. We then join together for activities altogether. These vary from week to week, ranging from games, challenges, singing, crafts and trying out new things. We then spend some time together listening to a Bible talk where they can learn about Christianity. Often there is time for more activities or more free play afterwards.
- **Fish Tank** – Fish Tank is a youth group that runs every Sunday in term time from 7-8.30pm for school years 7- 13. The session includes games, activities, Bible teaching and snacks/drinks. We aim to be a place where the teenagers can feel

comfortable and cared for, which has been hugely improved since the addition of 2 extra leaders onto the team. The children are always encouraged to bring friends with them.

- **Youth work** – Our youth worker also regularly meets teenagers who want to discuss things further about Christianity. These can be 121 or in slightly bigger groups. They are always done in public places and with parents' permission, and although time is limited, anyone is welcome to ask. They are an opportunity for more teaching on the Bible and what Christians believe, or for pastoral discussions, but this is mainly decided by what the teenager wants from the group and what they are comfortable with.
- **The Pod** – The Pod is similar to Coffee, Cake and Chat but for children. It's an after school drop in on a Tuesday afternoon. Children can enjoy games together in the hall, video games in the back room and board games. On the odd occasion some young people have done homework! There is a great team of volunteers supplying hot chocolate, refreshments (occasionally waffles) and a listening ear. We have some young people who attend the church and some that don't and have thoroughly enjoyed hanging out together.

Since March 2020 all our youth and childrens work has been shifted to an online offering. Initially this was via weekly videos posted to our YouTube channel. This gave children and young people opportunity to experience the groups listed above whilst under national restrictions. As our technological capabilities and experience improved we were able to offer more 'live' virtual sessions via the Zoom platform.

Evangelism

Christmas was a time with many opportunities to engage our community from Carol Services, to the Redbourn Christmas Market and a few one-off events.

Mission outside Redbourn.

CCR's vision is to develop and encourage folks in the CCR congregation to serve outside the Redbourn area. The mission

		<p>team's role is to support, encourage and nurture these activities. This year we have maintained our links with Konjic in Bosnia to support a small missionary team there. The church continues to support this mission with regular financial support as well as occasional gift days to give towards needs. We have had regular contact from an English missionary linked to Bosnia and from a missionary linked to Radstock, a Christian charity that seeks to build partnerships between churches around the world for mutual benefit. We have a number of overseas missionaries associated with us that we support on an ad hoc basis and also individual members have many links.</p> <p>Prayer meetings We meet as a church to pray together once a month on a Sunday. Prayer topics range from prayer for church people and activities to prayer for missionaries and the local community. Prayer also takes place in our Growth Groups on a weekly basis and before our Sunday morning service. Prayer meetings have been held virtually since March 2020</p> <p>Plans for the future Priorities, Training and Growth Our plans for development of our Fish Street building were put on hold following the national restrictions, however we have developed a significant online live streaming capability using the technology available to us to continue to serve our community as best we can. We have invested in digital recording equipment and software to facilitate live streaming of services, along with the Zoom meetings software to continue interaction with the church congregation.</p> <p>We have been developing the idea of appointing a further apprentice to develop the ministry of our youth and children's work. We continue to liaise with the church leaders and members to prayerfully consider how to make progress in this area</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Christchurch Redbourn is self funded by its members, and as can be seen from the accounts, the trustees are comfortable with the level of cash reserves in the bank, which are held at a satisfactory level to
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		enable us to continue to meet as a church, pay our two employees, and meet our ongoing requirements – and we do thank the generosity of our members for continuing to support the work of the church in Redbourn.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees agree to hold reserves equivalent to a minimum of 3 months' expenditure to provide financial stability during periods of unexpected 'one off' expenditure or sudden drops in income.
Amount of reserves held	Para 1.22	£51,960
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional Financial Information

The charity's principal sources of funds (including any fundraising)	Para 1.47	Funds are donated by members of the church. All funds actively support the key objectives either through employment of staff to further the objectives, through donations to support the objectives or to directly carry out the objectives. The managing trustees have adopted a low risk investment policy with all funds held as cash on current account or deposit.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Church Constitution
How is the charity constituted?	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by membership

Additional governance information

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>Upon appointment, all Trustees are made aware of the scope of their responsibilities under the Charities Act with additional training given if required. Trustees are given a copy of the Constitution and a number of Publications from the Charity Commission are also provided, including the guidance on charities and public benefit and on the advancement of religion for the public benefit. The Trustees have assessed the risks the Charity faces and have conducted a formal risk analysis that identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The Trustees review the risks regularly at their meetings. In addition, the individual sub-committees take responsibility for their area of risk, reviewing this when they meet and reporting back at the full Trustees meeting. The Trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, insurance cover is in place and the finances of the church are kept under regular review. The church has a Safeguarding Policy, which is based on the Churches Child Protection Advisory Service model which is reviewed annually. The Policy sets out the Church's procedures for the protection of children and vulnerable adults. It describes what the church and its appointed leaders will do to protect the welfare of the children and vulnerable adults in Church-linked groups. These procedures reflect the intention of the Church to apply the Home Office Code of Practice 'Safe from Harm' intended for voluntary organisations. Appropriate Criminal Records Bureau (DBS) checks, supported by regularly reviewed policies,</p>
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		are made for all the Trustees and those who work with children or other vulnerable groups within the church.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity Trustees are responsible for the general control and management of the Charity. The Trustees give their time freely and receive no remuneration or other financial benefits. Where appropriate, trustees are granted maternity/paternity leave. A trustee that has served in a particularly demanding role, e.g. as Minister or Treasurer, may be granted a period of sabbatical leave. The Minister is a Trustee and is paid a reasonable salary with the benefit of housing being provided thereby providing benefit for his family. The Trustees meet together as a body to deal with church business monthly and formal Managing Trustees meetings take place quarterly. All meetings are formally minuted. Trustees are responsible for all decisions taken, and the activities provided by the Charity. To assist in the smooth running of the Charity the Trustees have set up a number of sub-committees that help them oversee certain aspects of the charity's work. These sub-committees report back with their recommendations to the full meeting of the Trustees. A church guide defines the ways of working of the charity – This was adopted by the members at a meeting on 9th May 2012.

Reference and Administrative details

Charity name	ChristChurch Redbourn
Other name the charity uses	CCR
Registered charity number	1153148
Charity's principal address	Fish Street, Redbourn, AL3 7LP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Smith	Minister		
2	David Faulkner	Elder		
3	David Burton	Elder		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Jon Paul Pollard		
Timothy John Record		
Mark Henry Vickers		
Adrian Jackson-Robbins		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Name of chief executive or names of senior staff members

Christopher Smith – Minister
Michael Pasquale – Youth and Children's Worker

Exemptions from disclosure

Reason for non-disclosure of key personnel details

n/a




Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)			
Full name(s)	David Burton	Christopher Smith	David Faulkner
Position (eg Secretary, Chair, etc)	Elder	Minister	Elder

Date



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Christchurch Redbourn Trust

**On accounts for the year
ended**

30 September 2020

**Charity no
(if any)**

1153148

Set out on pages

Finance Report – Pages 1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30 / 09/ 2018**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

6th February 2021

Name:

Robert Clark

**Relevant professional
qualification(s) or body
(if any):**

Chartered Accountant – Registered with the South African Institute of Chartered Accountants.

Address: 15 Alders End Lane Harpenden, AL52HL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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Christ Church Redbourn
Summary Income and Expenditure account
1st October 2019 to 30th September 2020

	12 months to 30 Sept 2020	12 months to 30 Sept 2019	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular General Donations	£47,916.23	£50,640.41	-£2,724.18
One-off General Donations	£71,982.00	£34,679.54	£37,302.46
Cash donated for Mission	£0.00	£4,000.00	-£4,000.00
Cash donated for Starfish	£580.00	£1,106.00	-£526.00
Cash donated for Pastoral fund (restricted fund)	£200.00	£1,500.00	-£1,300.00
Cash Donated for Other Specific items	£0.00	£323.00	-£323.00
Gift Aid received on Donations	£25,285.41	£21,700.27	£3,585.14
Interest income	£0.00	£0.00	£0.00
Other Income (Awayday/Youth/Real Lives)	£400.00	£2,803.78	-£2,403.78
TOTAL INCOME	£146,363.64	£116,753.00	£29,610.64
Expenditure			
Staff Employment costs	-£75,942.29	-£72,927.52	-£3,014.77
Property expenses - The Manse, Brache Close	-£21,475.54	-£16,744.80	-£4,730.74
Costs relating to Fish St church building	-£9,955.83	-£18,370.30	£8,414.47
Costs relating to Redbourn Junior School	£0.00	-£25.00	£25.00
Training for staff and members	-£259.00	-£806.00	£547.00
Children's work	-£229.55	-£568.06	£338.51
Equipment	-£76.99	-£789.63	£712.64
Other general administration costs	-£5,788.50	-£7,136.77	£1,348.27
Costs spent on Mission	-£7,200.00	-£9,480.00	£2,280.00
Costs spent on Starfish toddlers groups	-£586.67	-£621.73	£35.06
Costs spent on Pastoral fund	-£200.00	-£229.00	£29.00
Costs spent on/donated to Other specific appeals	-£574.67	-£885.37	£310.70
Costs of Speakers	-£340.90	-£7.99	-£332.91
Costs for Events (Real Lives/Youth/Big Bash)	-£724.72	-£3,705.01	£2,980.29
TOTAL EXPENDITURE	-£123,354.66	-£132,297.18	£8,942.52
Net Income/(Expenditure)	£23,008.98	-£15,544.18	£38,553.16

ChristChurch Redbourn

Balance Sheet at 30 September 2020

	30 Sept 2020	30 Sept 2019	vs Last year
	£	£	£
Opening Cash at Bank Balance	£28,951.52	£44,495.70	-£15,544.18
Opening Loan balance	-£85,493.71	-£98,086.95	£0.00
Opening funds available	-£56,542.19	-£53,591.25	-£15,544.18
Movement in year - Annual income/expenditure	£41,140.31	-£2,950.94	£44,091.25
Movement in year - Loan funds	-£18,131.33	-£12,593.24	-£5,538.09
Exceptional payment for house purchase	£0.00	£0.00	£0.00
Funds movement in year	£23,008.98	-£15,544.18	£38,553.16
Closing Cash at Bank balance	£51,960.50	£28,951.52	£23,008.98
Closing Loan balance	-£67,362.38	-£85,493.71	£18,131.33
Closing Funds available/owed	-£15,401.88	-£56,542.19	£41,140.31

ChristChurch Redbourn

Use of church funds during 12 months to 30 September 2020

	Restricted Funds	Non Restricted Funds	Total Funds
	£	£	£
Opening Cash at Bank Balance	£1,762.00	£27,189.52	£28,951.52
Income	£200.00	£146,163.64	£146,363.64
Expenditure	-£200.00	-£123,154.66	-£123,354.66
Closing Balance	£1,762.00	£50,198.50	£51,960.50
Movement in 2019/20	£0.00	£23,008.98	£23,008.98

Christ Church Redbourn
Detailed Income and Expenditure account
1st October 2019 to 30th September 2020

	12 months to 30 Sept 2020	12 months to 30 Sept 2019	Inc/(Dec) vs Last year
	£	£	£
Income			
Regular Donations	£47,906.23	£50,640.41	-£2,734.18
One-off Donations	£71,982.00	£34,679.54	£37,302.46
Sunday cash collections	£10.00	£0.00	£10.00
Gift aid reclaimed on donations	£25,285.41	£21,700.27	£3,585.14
Donated for :			
Mission	£0.00	£4,000.00	-£4,000.00
Starfish	£580.00	£1,106.00	-£526.00
Parenting/Marriage courses	£0.00	£0.00	£0.00
Pastoral Fund (restricted)	£200.00	£1,500.00	-£1,300.00
Munch and Natter	£0.00	£0.00	£0.00
Gingerbread - Xmas activity	£0.00	£323.00	-£323.00
Awayday/Away weekend	£0.00	£434.50	-£434.50
Other	£0.00	£375.10	-£375.10
Real Lives evangelical events	£400.00	£1,994.18	-£1,594.18
Interest and Other income	£0.00	£0.00	£0.00
TOTAL INCOME	£146,363.64	£116,753.00	£29,610.64
Expenditure			
Employment			
Salaries	-£75,942.29	-£72,927.52	-£3,014.77
Phones			
Staff	£0.00	£0.00	£0.00
Other employment			
Staff	£0.00	£0.00	£0.00
Mortgage			
Manse	-£21,101.60	-£15,825.60	-£5,276.00
Reps & Maint			
Manse	-£26.00	-£584.00	£558.00
Improvements			
Manse	£0.00	£0.00	£0.00
Insurance			
Manse	-£347.94	-£335.20	-£12.74
Other			
Manse	£0.00	£0.00	£0.00
Utilities			
Fish St	-£2,117.01	-£2,174.04	£57.03
Reps & Maint			
Fish St	-£4,892.09	-£13,375.80	£8,483.71
Cleaning			
Fish St	-£623.03	-£643.19	£20.16
Insurance			
Fish St	-£867.21	-£847.70	-£19.51
TV/Phone			
Fish St	-£855.91	-£842.77	-£13.14
Supplies			
Fish St	-£600.58	-£486.80	-£113.78
Rental			
RJS	£0.00	-£25.00	£25.00
Training			
Training	-£259.00	-£806.00	£547.00
Other			
Children	-£140.45	-£141.84	£1.39
Academy			
Children	-£82.00	-£124.90	£42.90
Access			
Children	-£7.10	-£301.32	£294.22
Equipment			
General	-£76.99	-£789.63	£712.64
Catering			
General	-£8.40	-£300.48	£292.08
Legal			
General	-£2,118.18	-£1,734.43	-£383.75
Bank charges			
General	-£50.00	£0.00	-£50.00
Website			
General	-£923.41	-£909.62	-£13.79
Admin			
General	-£789.18	-£1,005.48	£216.30
Printing			
General	-£1,050.41	-£1,766.71	£716.30
Safeguarding			
General	-£128.40	-£178.80	£50.40
Pastoral exps			
General	-£273.36	-£299.85	£26.49
Travel			
General	-£447.16	-£941.40	£494.24
Expenses on :			
Mission	-£7,200.00	-£9,480.00	£2,280.00
Starfish	-£586.67	-£621.73	£35.06
Parenting	-£104.10	-£104.10	£0.00
Pastoral Fund	-£200.00	-£229.00	£29.00
M N Natter	-£39.70	£0.00	-£39.70
Gingerbread Xmas event	-£430.87	-£781.27	£350.40
General inc Speakers	-£400.00	-£1,691.00	£1,291.00
Away weekend/Day	-£249.72	-£668.01	£418.29
Illuminate	£0.00	£0.00	£0.00
Open day	£0.00	-£252.06	£252.06
Real Lives	-£340.90	-£7.99	-£332.91
Event specific 6			
Xmas	£0.00	-£851.74	£851.74
TOTAL EXPENDITURE	-£123,354.66	-£132,297.18	£8,942.52
Net Income/(Expenditure)	£23,008.98	-£15,544.18	£38,553.16