

Jubilee Church CIO

Report and Accounts

Year ended 31 March 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

JUBILEE CHURCH CIO
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021

ADDRESS FOR CORRESPONDENCE	Jubilee Centre 157 Southlands Road Bromley BR2 9QZ
GOVERNING DOCUMENT	Constitution dated October 2013
CHARITY REGISTRATION NUMBER	1154108
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Asanga Fernando (appointed October 2020) Clare Holl Derek Holl Jonathan Mills Caroline Kirk (resigned July 2020) David Wood Barney Wanstall (Chair)
BANKERS	Lloyds Bank plc Nationwide Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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JUBILEE CHURCH CIO
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2021.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The primary aims of the Church are to provide support and teaching in the Christian faith to those within the Church, the locality and overseas, showing practical care and the love of Christ to the community.

In planning the activities of the charity, the trustees have given consideration to the guidance on public benefit issued by the Charity Commission in particular to ensure that:

- There are identifiable benefits
- Benefits are to the public or a section of the public
- That the benefits relate closely to the charitable objectives

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Jubilee Church is a member of the Evangelical Alliance and a member of the Pioneer Network; a Christian organisation that pursues similar objectives in the UK and overseas. The church works with Pioneer in assisting other churches and receives voluntary help itself where needed.

The Leadership team act as the executive decision-making body for the church, but actively seek the views of Trustees and their approval of decisions on substantive issues. Day to day decisions on expenditure and activities are decided by the volunteers and employees in charge of different areas of the church, with budgets set and monitored by the Trustees. The powers of appointment or removal of Trustees rests with the Trustees. New Trustees are primarily selected from the members of the church, since this means the Trustee body is whole heartedly involved in seeing the mission of the church worked out in practice.

Every member of the church is encouraged to be involved in helping the church achieve its great commission. This is done by 'being salt and light' amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

The on-going objectives of the church are to provide teaching, guidance and support and to show practical care in the community. The COVID pandemic was in the early days of the first lockdown at the start of this financial year. The church stepped up amazingly to adapt to a new way of working and to support those who were vulnerable. A team of leaders, staff and volunteers stepped up to form the Jubilee Response Team to plan and communicate regularly. They met daily, weekly and then more infrequently as the year progressed.

The many activities and clubs that use our building were responsive and respectful of the restrictions and rules necessary to keep people safe. Even when that meant last-minute cancellations as restrictions changed. We are not aware of any COVID transmission being associated with our building for our own groups or external organisations. When restrictions allowed, Pilates classes and a baby sensory class resumed in our building keeping to COVID-safe practices.

Jubilee Church was able to continue to run the following activities for the local community by moving online or by meeting outside when restrictions allowed:

- Mosaic Mornings – a club for the whole family to attend and enjoy activities together, held once a month on a Saturday morning. This event moved online with families joining in from home and taking part in games, stories and activities. Activity packs were delivered by our children and families worker when necessary/possible.
- Autumn Holiday Club – three mornings of activities during the school holidays for primary aged children. This event moved online, with families ordering activity packs made in-house to use alongside online materials created by our children's worker and volunteers in the church. There was live chat available while the videos were available.
- Recess, a social club for young people (11-18 year olds). A small team of people moved Recess online with quizzes, chat time, cooking sessions all happening. We continued to invest in a youth worker from Kick London to help lead our youth club and our trainee youth worker to provide additional support for the Church's youth work.

Jubilee Church was not able to run the following activities during the pandemic as they either involved too many vulnerable people or social distancing was not possible and neither was an online version:

- Little Stars - a very popular, over-subscribed toddler group for 0 – 5s. Activities and songs to join in with were posted online for families who wanted them.
- Coffee morning – attendees and helpers are mainly older people or those with small children who do not socially distance.
- Our Food Donation boxes for the Bromley Borough Foodbank were not accessible during this season. Other ways to give were shared.
- DNA– a charity that provides training for potential church leaders and workers. Were unable to use the building as their training centre once a month. During the summer 2020 they decided not to continue using our building.
- Jubilee lead an on-going project working with some local churches called Healing on the Streets, part of a national initiative. It has involved up to eight separate churches across the borough of Bromley and three separate teams who go out to high streets in central Bromley, Green Street Green and the Crays once a month to offer to talk and pray with people who would like to be healed. During the pandemic, it was not appropriate to be approaching people in the street in this way.

Jubilee Church continued to invest financially and practically into other organisations and projects locally:

- Our Church Leader, Derek Holl, is Chair of the local Safer Neighbourhood Panel to further the input we can give to the local community. Other trustees and leaders have similar positions in other local community organisations.
- The Church supports a local Christian charity (Spinnaker Trust Ltd) that works within local schools taking assemblies and RE lessons and providing assistance and support for teachers and pupils. This year, we were able to support Spinnaker with space for filming. COVID meant their input into schools required filming sessions instead of in-person visits.
- Our church leader was approached in April 2020 by the council to assist in a project to help increase food provision to foodbanks in the area. Through Transform Bromley Borough, Derek was able to gather a team and connect 11 independent food projects to form the TBB Food Partnership. A local church was able to provide space for a hub to receive donations from Fareshare to be collected by the various food projects. Our Church Leader, Operations Manager (on Keeping in Touch days and on return from maternity leave) and a volunteer from Jubilee Church were able to co-ordinate the logistics and communications involved in connecting up the various food projects and liaising with Bromley Council, Fareshare and the Bromley Borough Foodbank. This additional fresh, ambient and frozen food has made enormous difference to the food projects and residents in Bromley.
- A number of Jubilee members were awarded a "certificate of appreciation" from the Mayor of Bromley for their work during the lockdown supporting people in the community.
- The church worked with the Head Teacher at a local school to provide Christmas food hampers for families in need at the school.

- Christians Against Poverty (CAP) is a national charity that works through local churches to help and support people caught up in debt and poverty, and to share the love of Christ. The charity currently has over 300 debt centres nationwide. In Bromley, Jubilee Church is a founder member of the CAP Bromley Partnership (a partnership of five local churches), currently chaired by Derek Holl, to run a CAP Debt Centre. The partnership has a part-time debt centre manager and has been running since June 2017. This continues to be successful in seeing clients become debt-free. The service has been able to run online during the pandemic.

We are keen to be involved in the international community and have maintained our links with Churches and projects in various countries. The pandemic has hit many developing countries especially hard:

- We maintain our contacts in India which include providing financial contributions to an organisation which run orphanages and community colleges that provide skills development and work placements which usually leads to job opportunities. We have also continued to financially support a group of students through their training at a community college. We were able to send an additional large donation to support our contacts in India to help them through the pandemic.
- We support a children's home for girls in Mannar, in northern Sri Lanka. This year, we sent a special gift to help them through the pandemic.

Jubilee Church was able to support our own community throughout the pandemic through online services and groups, practical and pastoral support:

- Our services were live-streamed to Facebook to provide spiritual input to the church. A chat function was available to support interaction and maintain a sense of community.
- Each Sunday a ZOOM 'coffee and chat' group was available for anyone who wanted to chat to help with social isolation and maintaining community.
- Online groups were created to allow people to meet via ZOOM to chat, build faith, study the Bible and create a form of community.
- A group of people signed up to our Jubilee Support Network to be available to do shopping and run errands for those isolating or shielding or just to help those struggling to find the things they needed.
- Resources for families were delivered regularly to households with children to help them build their faith and to help parents support their children's spiritual development.
- An online group was developed for our Tweens group (10-13year olds) to meet after the church service to build their faith and friendships.
- We were able to get two people trained as Kintsugi Hope Wellbeing group leaders. One course was completed in early 2021 by ten people in the church to help them with their mental and emotional wellbeing.
- Regular online prayer events and activities were created to allow people to pray for specific needs, the pandemic plus frontline workers and local, national and international leaders.

We had our AGM in September 2021, when the budget for next year was communicated to the church and feedback given on expenditure for the year 2020/21. Plans for the year ahead were outlined.

PLANS FOR THE NEW YEAR, 2021/22

The key objectives for the church are to remain the same and we will continue to run our regular activities online or in-person when restrictions allow.

Our focus for this forthcoming year, as hopefully the situation with Covid improves, is to support church members, our local community, churches and food projects across the borough and our international connections through the current global pandemic. We want to provide spiritual, relational and practical help for those struggling with the current situation.

We intend to further our relationship with Bromley council and other Churches in the Bromley area to work together on community initiatives, such as the TBB Food Partnership and CAP Debt Centre.

As restrictions ease, we hope to safely return to in-person gatherings whilst supporting those who would like to or need to continue with online resources. We are planning to invest in technology to help us maintain hybrid services (online and in-person) into the medium and long term.

To support people's faith, we are hoping to run an online Alpha course, continue online Bible study groups and run regular online prayer gatherings.

We hope to support emotional and mental wellbeing for those in the church and wider community through more Kintsugi Hope Wellbeing groups.

Financial review

Excluding the loan repayments last year, during the year income increased by £5,600, to £134,100, and expenditure decreased by £4,500, to £111,900. As a result the cash held by the charity increased by £22,200, to £94,000, of which all is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £30,000 (which equates to about 3 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £94,000 and the charity is complying with its reserves policy.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Barney Wanstall

Date: 20 January 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
JUBILEE CHURCH CIO

I report to the trustees on my examination of the accounts of Jubilee Church CIO ('the charity') for the year ended 31 March 2021 on pages 7 to 9 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 21 January 2022

JUBILEE CHURCH CIO
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		110,634	-	-	110,634	106,975
Gift aid receipts		18,636	-	-	18,636	15,799
Income from letting of facilities		2,360	-	-	2,360	2,604
Income from charitable activities		49	-	-	49	1,917
Bank interest		1,085	-	-	1,085	1,141
Other		1,341	-	-	1,341	-
		<u>134,104</u>	<u>-</u>	<u>-</u>	<u>134,104</u>	<u>128,436</u>
<i>Capital and similar receipts</i>						
Loan repayments		-	-	-	-	2,834
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,834</u>
<i>Total receipts</i>		<u>134,104</u>	<u>-</u>	<u>-</u>	<u>134,104</u>	<u>131,270</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	98,027	-	-	98,027	104,864
Grants paid in relation to charitable activities undertaken by others	3	13,828	-	-	13,828	11,537
<i>Total payments</i>		<u>111,855</u>	<u>-</u>	<u>-</u>	<u>111,855</u>	<u>116,401</u>
Net of receipts / (payments) before transfers		22,249	-	-	22,249	14,869
Transfers between funds	5	-	-	-	-	-
Net movement in funds		<u>22,249</u>	<u>-</u>	<u>-</u>	<u>22,249</u>	<u>14,869</u>
Cash funds as at last year end		71,736	-	-	71,736	56,867
Cash funds at this year end	A	<u>93,986</u>	<u>-</u>	<u>-</u>	<u>93,986</u>	<u>71,736</u>

The notes on page 9 form part of these accounts.

JUBILEE CHURCH CIO
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2021

	<u>Unrestricted Funds</u>			Total 2021	Total 2020
	General funds £	Designated funds £	Restricted funds £	£	£
A Cash funds					
Cash at bank with immediate access	93,601	-	-	93,601	71,399
Notice deposits	3	-	-	3	3
Petty cash	381	-	-	381	334
	<u>93,986</u>	<u>-</u>	<u>-</u>	<u>93,986</u>	<u>71,736</u>
B Other monetary assets					
Gift aid due to charity	20,099	-	-	20,099	18,635
Prepaid cards balance	720	-	-	720	928
	<u>20,819</u>	<u>-</u>	<u>-</u>	<u>20,819</u>	<u>19,563</u>
C Liabilities					
Falling due within one year:					
Pension due	725	-	-	725	562
Fee for Independent Examination	1,320	-	-	1,320	1,320
	<u>2,045</u>	<u>-</u>	<u>-</u>	<u>2,045</u>	<u>1,882</u>
Constructive obligation:					
Pension	75,000	-	-	75,000	75,000
	<u>75,000</u>	<u>-</u>	<u>-</u>	<u>75,000</u>	<u>75,000</u>
Total	<u>77,045</u>	<u>-</u>	<u>-</u>	<u>77,045</u>	<u>76,882</u>

The trustees recognised that no formal provision had been made for a constructive obligation arising from pension-in-kind payments to a retired minister James Holl. The preceding charity therefore applied to, and was authorised by, the Charity Commission in an order dated 25 March 2010, under Section 26 of the Charities Act 1993 to recognise this pension liability and gain approval of all future pension-in-kind payments on the following terms.

The charity was authorised to provide a pension-in-kind of £5,000 per annum increasing at 3% pa with 50% spousal support on death. For the year ended 31 March 2021, this amounted to £6,905. The pension-in-kind liability is an estimate based on the last triennial appraisal calculating the gross liability from using mean survival periods and then discounting this value with future expected returns.

D Assets retained for charity's own use	Value 2021 £	Value 2020 £
Freehold land and buildings	1,150,183	1,085,078
Church contents and equipment	82,020	66,792
	<u>1,232,203</u>	<u>1,151,870</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Investment assets	2021 £	2020 £
Managed fund investment	54,820	47,076
	<u>54,820</u>	<u>47,076</u>

The investment comprises a mixed portfolio of UK and international securities managed by Newton Investment Management Ltd. The valuation included in the accounts represents the historical cost of the investment. The valuation of £54,820 was at 31 March 2021.

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by date
Barney Wanstall 20 January 2022

The notes on page 9 form part of these accounts.

JUBILEE CHURCH CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment Costs	Note 4	65,895	-	-	65,895	65,186
Pension costs - retired staff	Note 4	6,905	-	-	6,905	6,703
Property costs (including equipment and utilities)		7,273	-	-	7,273	13,878
Other church ministries and training		11,888	-	-	11,888	10,970
Insurance		1,156	-	-	1,156	1,098
Hardship gifts		256	-	-	256	1,093
Recess and Little Stars Clubs		-	-	-	-	1,537
Conference and events		-	-	-	-	127
Office and other admin costs		3,303	-	-	3,303	3,103
Governance		1,350	-	-	1,350	1,170
		<u>98,027</u>	<u>-</u>	<u>-</u>	<u>98,027</u>	<u>104,864</u>

3 Grants and gifts paid to others

Organisations:						
Operation Mobilisation [OM]		1,200	-	-	1,200	1,200
Pioneer Trust		1,800	-	-	1,800	2,542
Bromley Foodbank		3,000	-	-	3,000	-
Spinnaker Trust		1,353	-	-	1,353	1,430
Christians Against Poverty [CAP]		1,750	-	-	1,750	1,350
Intermission		2,085	-	-	2,085	815
Organisations < £1,000		1,640	-	-	1,640	3,200
Individuals		1,000	-	-	1,000	1,000
		<u>13,828</u>	<u>-</u>	<u>-</u>	<u>13,828</u>	<u>11,537</u>

4 Transactions with related parties

Derek Holl, a trustee, was paid £25,106 [2020: £24,887] with employer pension contributions of £2,391 [2020: £2,489] during the year. Included in 'Other church ministries and training' was £1,500 [2020: £3,250] paid in respect of a Theology Course, and expenses relating to accommodation and travel for conferences and a retreat. All payments relate to his work as pastor, as permitted by the governing document.

Pension costs include £6,905 [2020: £6,703] paid to James Holl, who is related to Trustees Clare and Derek Holl.