

Jubilee Church CIO

Report and Accounts

Year ended 31 March 2022

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 2022

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 (resigned January 2022) Clare Holl Derek Holl Deborah Okoro (appointed October 2022) Jonathan Mills 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 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2022.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The objects of the charity are to advance the Christian faith for the benefit of the public in the UK and overseas through:

- * the provision of Christian worship and teaching;
- * expressions of practical care and support that promote spiritual, social, physical and mental wellbeing for individuals and families irrespective of their background; and
- * such other charitable means as the charity trustees may from time to time consider appropriate.

The main activities of Jubilee Church are described below and are undertaken to further our charitable purposes for the public benefit. In planning these activities, the trustees have given due regard to the Charity Commission's public benefit guidance.

Review of the charity's main activities and achievements

The Church of Jesus Christ is a 2000 year old, ethnically diverse, multi-generational community of faith, made up of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ. As part of this world-wide community of faith Jubilee Church reflects its central aim to advance the Christian faith by calling people to follow Christ, proclaiming the good news of the gospel and actively caring for and loving those within the church and those living within the communities where the Church has been placed.

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 Church also actively partners with Churches located in Bromley Common, through its membership of Churches Together (CTiBC), and also across the borough through its involvement and co-leadership of Transform Bromley Brough (TBB) to deliver a variety of projects and activities that will further its aims and objectives.

Structure, governance and management

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 aims and objectives. This includes praying, visiting the sick and others in need, being involved in training others, public teaching and worship, practical projects and 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.

Achievements and performance

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 still ongoing during this financial year and the Church paid careful attention to Government guidelines and followed safe procedures that were informed by appropriate risk assessments in relation to all of its activities over the course of the year. As a result, the church has adapted to new ways of working, using flexible and hybrid (online and in-person) approaches to meeting together and supporting those who were vulnerable.

During the course of the year our Sunday services and small groups were streamed online to enable all members of the church to participate. Through online bible studies, prayer groups, quizzes and virtual cooking sessions the Church was able to facilitate spiritual growth, maintain a sense of community and reduce isolation. The Jubilee Support Network were able to shop and run errands for those isolating or shielding and offer practical help those struggling to find the things they needed. Investment in additional technology such as cameras and sound equipment improved the church's live-streaming experience in the early part of the summer of 2021 and the church has continued to broadcast its weekly services and widening its ability to reach those outside of its building. Following changes to the government guidelines the majority of the Church returned to in-person services and activities in the Autumn.

Throughout the pandemic the Church's activities involving children & young people moved on line. This included the provision of resources for families, delivered regularly to households with children, which aimed to help the children build their faith and their parents support in their children's spiritual development. An online group was also developed for our Tweens group (10-13year olds) to meet after the church service to build their faith and friendships. Over the course of 2021/22 our children's and young people's groups gradually moved back to in-person activities, including Mosaic Mornings, the Autumn Holiday Club, Little Stars and Recess. The 2021 Easter and Christmas Nativity trails resulted in well over 100 children and their parents engaging with the Church. The Church's children and family's worker was also invited back into local Primary Schools to deliver RE support through assemblies and classes. Recess, the social club for young people (11-18 year-olds) re-started in the autumn and the Church continued to invest in a youth worker from Kick London to help lead the youth club and to provide additional support for the Church's youth work. The trainee youth worker decided not to continue her training but has continued to volunteer at the youth club.

Within the local community the Church has continued to provide leadership to the local Safer Neighbourhood Panel and, since October 2021, has been able to collect and donate over 100KG of food to the local Trussell Trust run Bromley Borough Foodbank. Jubilee Church has enabled four members to become trained Kintsugi Hope Well-being Group coaches, and they have delivered three 12-week wellbeing courses, two of which have been online and one in-person. Jubilee Church has provided the leadership of the Churches Together in Bromley Common group, facilitating online meetings and then from the Autumn a series of breakfasts to build friendship and develop plans for local initiatives such as the local "pulpit swap" program.

Jubilee Church continues to work closely with Transform Bromley Borough (TBB), providing leadership to a group of churches representing around half of all the churches in the borough. Through this work Jubilee continued to contribute to setting up and running borough wide online prayer events and leadership breakfasts. During this period, the TBB Food Partnership was recognised by the London Faith and Belief Forum with one of their 2021 awards and have continued to provide fresh food to a 1000 plus people each week. Hope into Action UK (HiA UK) is a national charity working with churches across the country to provide homes for homeless people that are managed by the local church. Jubilee Church has led a project, on behalf of TBB and involving five local churches, to establish a local franchise, Hope into Action (HiA) Bromley Partnership. Two properties have been made available for the project, work is underway to train befrienders to work with tenants of the properties and the Partnership is considering an application to the Charities Commission to become a CIO.

The Church continued to support Spinnaker Trust Ltd, a local Christian charity, that works within local schools taking assemblies and RE lessons and providing assistance and support for teachers and pupils. This year, Jubilee provided facilities so that they could produce high quality films that were used in schools in the absence of in-person lesson. Spinnaker also used the building for their 35th anniversary celebration event.

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 Borough, Jubilee Church is a founder member of the Bromley CAP Partnership (a partnership of five local churches). In this period the Partnership has seen four clients become debt-free with £90,000 worth of debt removed. During this period the Partnership has also established CAP Job Clubs in central Bromley and Orpington, providing eight-week courses that offer practical support and help for those needing help finding work.

The pandemic has hit many developing countries especially hard and so Jubilee Church has continued to be involved in the international community. The Church has maintained its links and support with Churches and projects in various countries. This has included our long-term partner in India, IID, who provide care to those on the margins through a number of orphanages and also, through community colleges, training, skills development and work placements which usually leads to job opportunities and the children's home for girls in Sri Lanka. In May 2021, we made a £1000 donation to the Red Cross in India to support the country through the Covid outbreak that caused extreme suffering. The children in Jubilee Church also raised £184.60 to support a charity that provides shoes in an innovative manner to children in the Global South. The church has also continued to participate in monthly prayer meetings with churches in South Africa.

The impact of the pandemic has meant some activities have not been able to re-start, this includes the coffee morning and two of the three Healing on the Streets teams.

Trustees of Jubilee Church have continued to bring their skills, experience and expertise to serve in a number of local and international charities and organisations. These include volunteering in a local credit union, RLabs an international organisation that supports, empowers and transforms people through innovation, technology and training and another local church. These organisations are aligned with Jubilee's own objectives and so we hope to deepen and strengthen these links.

The church held its AGM on 8th May 2022, when the budget and plans for 2022/23 were communicated and feedback given on expenditure for the year 2021/22.

Plans for the New Year 2022/23

The key objectives for the church are to remain the same and we will run our regular activities in-person, and hybrid online where possible.

There are many wider issues facing world, ongoing Covid-19 outbreaks, the war in Ukraine, and the cost of fuel/cost of living rising fast. Our focus for this forthcoming year is to support church members, our local community, churches, charities and food projects across the borough and our international connections through the current global crises. 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, Hope into Action and CAP Debt Centre.

We are planning to maintain hybrid services (online and in-person) into the medium and long term.

To support people's faith, we are hoping to run more Bible study/faith 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

During the year income decreased by £25,800, to £108,300, and expenditure increased by £7,200, to £119,100. As a result the cash held by the charity decreased by £10,800, to £83,200, 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 £83,200 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 (Chair)

Date: 10 January 2023

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 2022 on pages 7 to 10 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: 12 January 2023

JUBILEE CHURCH CIO
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		76,490	-	878	77,368	110,634
Gift aid receipts		20,407	-	-	20,407	18,636
Income from letting of facilities		4,705	-	-	4,705	2,360
Income from charitable activities		-	1,493	-	1,493	49
Bank interest		912	-	-	912	1,085
Other		2,458	-	-	2,458	1,341
		<u>104,973</u>	<u>1,493</u>	<u>878</u>	<u>107,343</u>	<u>134,104</u>
<i>Capital and similar receipts</i>						
Sale of fixed assets		965	-	-	965	-
		<u>965</u>	<u>-</u>	<u>-</u>	<u>965</u>	<u>-</u>
<i>Total receipts</i>		<u>105,938</u>	<u>1,493</u>	<u>878</u>	<u>108,308</u>	<u>134,104</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	105,999	921	-	106,920	98,027
Grants paid in relation to charitable activities undertaken by others	3	11,132	-	1,018	12,150	13,828
		<u>117,131</u>	<u>921</u>	<u>1,018</u>	<u>119,070</u>	<u>111,855</u>
<i>Total payments</i>		<u>117,131</u>	<u>921</u>	<u>1,018</u>	<u>119,070</u>	<u>111,855</u>
Net of receipts / (payments) before transfers		(11,193)	572	(140)	(10,761)	22,249
Transfers between funds	5	(140)	-	140	-	-
Net movement in funds		<u>(11,333)</u>	<u>572</u>	<u>-</u>	<u>(10,761)</u>	<u>22,249</u>
Cash funds as at last year end		93,986	-	-	93,986	71,736
Cash funds at this year end	A	<u>82,653</u>	<u>572</u>	<u>-</u>	<u>83,224</u>	<u>93,986</u>

The notes on pages 9-10 form part of these accounts.

JUBILEE CHURCH CIO
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2022

	<u>Unrestricted Funds</u>			Total	Total
	General funds	Designated funds	Restricted funds	2022	2021
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	82,271	-	-	82,271	93,601
Notice deposits	-	-	-	-	3
Petty cash	381	572	-	953	381
	<u>82,652</u>	<u>572</u>	<u>-</u>	<u>83,224</u>	<u>93,986</u>
B Other monetary assets					
Gift aid due to charity	15,783	-	-	15,783	20,099
Prepaid cards balance	714	-	-	714	720
	<u>16,496</u>	<u>-</u>	<u>-</u>	<u>16,496</u>	<u>20,819</u>
C Liabilities					
Falling due within one year:					
Pension due	643	-	-	643	725
Fee for Independent Examination	1,350	-	-	1,350	1,320
	<u>1,993</u>	<u>-</u>	<u>-</u>	<u>1,993</u>	<u>2,045</u>
Falling due after one year:					
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>76,993</u>	<u>-</u>	<u>-</u>	<u>76,993</u>	<u>77,045</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 2022, this amounted to £7,129. 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 2022 £	Value 2021 £
Freehold land and buildings	1,219,194	1,150,183
Church contents and equipment	86,122	82,020
	<u>1,305,316</u>	<u>1,232,203</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	2022 £	2021 £
Managed fund investment	54,457	54,820
	<u>54,457</u>	<u>54,820</u>

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 (Chair) 10 January 2023

The notes on pages 9-10 form part of these accounts.

JUBILEE CHURCH CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

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 2022	Total 2021
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment Costs	Note 4	65,369	-	-	65,369	65,895
Pension costs - retired staff	Note 4	7,129	-	-	7,129	6,905
Property costs (including equipment and utilities)		16,713	-	-	16,713	7,273
Other church ministries and training		10,330	921	-	11,251	11,888
Insurance		1,598	-	-	1,598	1,156
Hardship gifts		-	-	-	-	256
Conference and events		159	-	-	159	-
Office and other admin costs		2,061	-	-	2,061	3,303
Governance		2,640	-	-	2,640	1,350
		<u>105,999</u>	<u>921</u>	<u>-</u>	<u>106,920</u>	<u>98,027</u>

3 Grants and gifts paid to others

Organisations:						
Operation Mobilisation [OM]		1,200	-	-	1,200	1,200
Pioneer Trust		1,800	-	-	1,800	1,800
Red Cross		1,020	-	-	1,020	-
Bromley Foodbank		143	-	-	143	3,000
Spinnaker Trust		1,380	-	-	1,380	1,353
Christians Against Poverty [CAP]		844	-	-	844	1,750
Intermission		2,520	-	-	2,520	2,085
Bromley 3 faiths group		250	-	1,018	1,268	-
Organisations < £1,000		1,425	-	-	1,425	1,640
Individuals		550	-	-	550	1,000
		<u>11,132</u>	<u>-</u>	<u>1,018</u>	<u>12,150</u>	<u>13,828</u>

4 Transactions with related parties

Derek Holl, a trustee, was paid £24,384 [2021: £25,106] with employer pension contributions of £2,438 [2021: £2,391] during the year. Included in 'Other church ministries and training' was £1,700 [2021: £1,500] paid in respect of a Theology Course. All payments relate to his work as pastor, as permitted by the governing document.

Pension costs include £7,129 [2021: £6,905] paid to James Holl, who is related to Trustees Clare and Derek Holl.

JUBILEE CHURCH CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	93,986	105,938	(117,131)	(140)	82,653
Designated funds					
Little Stars	-	1,493	(921)	-	572
	<u>93,986</u>	<u>107,430</u>	<u>(118,052)</u>	<u>(140)</u>	<u>83,224</u>
Restricted funds					
Special offering	-	878	(1,018)	140	-
	<u>-</u>	<u>878</u>	<u>(1,018)</u>	<u>140</u>	<u>-</u>
Total funds	<u>93,986</u>	<u>108,308</u>	<u>(119,070)</u>	<u>-</u>	<u>83,224</u>

The Special offering was an appeal for funds to support Afghan refugees and this was sent to the Bromley Three Faiths Group who were coordinating the support.