

**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
39 Pasture Road, Letchworth, Herts SG6 3LR  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock	
Registered Charity Number	1154689	
Charity's Principal Address:	39 Pasture Road, Letchworth Garden City, Herts SG6 3LR	
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014	
Company registration number:	08728895	
Registered office address:	39 Pasture Road, Letchworth Garden City, Herts SG6 3LR	
Managing Trustees:	Rev. Christopher J Jenkins Mr. Bernard V Palmer Mr Malcolm Rickson Mr. Neil Poole Mr. John Batchelor Mr. David Willbe Mr. Sam Williams	Chair, Senior Minister    from 26 April 2020 from 26 April 2020 Assistant Minister, from 26 April 2020
Independent Examiner:	Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ	
Bankers:	HSBC Bank 1 Market Place Hitchin Herts SG5 1DR	Virgin Money plc Charity Deposit Account Newcastle-Upon-Tyne NE3 4ZE
Legal Advisers:	Edward Connor Solicitors 39 The Point Market Harborough LE16 7QU	Bowens Solicitors 35 Bridge Street Hitchin SG5 2DF
Website:	www.cc-b.uk	
Members:	82	

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2020. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2020, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a large community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

While COVID-19 restrictions have been in place, the Sunday mornings and Sunday evening services have been streamed on YouTube. When it has been possible, the Sunday morning service has taken place using a booking system, and limited numbers of up to around 75 people.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood;
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.
- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.

- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2020, as listed below and reviewed with church members at the Annual General Meeting.

### **3.3 Significant Activities During the 2020 Year**

The AGM Ministry Reports record the various activities of the church throughout the year. The main ministry of Christchurch is not that carried out by the staff team but by the membership of the church. The COVID-19 pandemic has highlighted and reinforced this. Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies. Care is shown for the elderly and bereaved. We are very pleased with the way that ordinary families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

Throughout the year we have been working through a review of all our ministries. Some short-term outcomes have already been put into practice and longer term changes will form part of our preparation to relaunch activities after the pandemic.

We have developed online services and live streaming of events and services. We have established online platforms for small groups and meetings including groups for children and young people. We have been involved in pastoral care in response to the COVID crisis. Most of our planned activities had to be cancelled but even when hospitality wasn't allowed people took meals to the needy and visited people's doorsteps and went for walks with one another.

I would particularly like to pay tribute to our church secretary, Malcolm Rickson, who coordinated an online AGM.

We had a virtual church day away with Richard Underwood who taught on the early church from the book of Acts.

In August we were able to hold an in-person baptism service where three people were baptised. A fourth individual was baptised in the Autumn.

In November we held a virtual celebration of our twentieth anniversary with guest speaker, Rev Prebendary Charles Marnham

Through it all, some people have become Christians, others have grown in their relationship with Christ which is all very encouraging.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this new support group for parents of new and pre-mobile babies was established in the autumn in response to the Covid situation and was warmly welcomed by users.
- Tea and Tots: playgroup and story-time for carers and toddlers. This carried on in the open air for eight weeks in the Autumn
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Meetings have been suspended but the members are regularly phoned and visited
- Living Stones: singles support group has paused during lockdown
- Rock Solid: our children's club for infant and junior children met until lockdown
- Youth groups have continued on-line when not meeting in person
- Band of Brothers: regular social activities for men have continued online
- Women of Worth: a breakfast was held in January. Meetings then paused for lockdown

- Home groups: meeting on various nights each week (10 venues). These now meet online
- Regular church services in Baldock and Letchworth have been held sometimes in person and sometimes just on line
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2020 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund we were also able to provide emergency financial support to individuals in critical need.

### **3.4 Where are we going in 2021?**

It remains our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: “I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now...” A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God’s glory.

We are in the process of renewing our goals and vision. While our desire remains unchanged to be a biblical and contemporary church we are seeking a fresh expression of this to meet the challenges of contemporary life.

We are reviewing our governance structures to make the most of the human resources at our disposal.

As the pandemic recedes we plan to relaunch our ministries having reflected on them during the enforced pause.

## **4 Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

### **4.1 Duty to ensure regulatory compliance**

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

### **4.2 Duty of prudence**

- Ensure that the charity remains solvent and use funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity’s funds or assets or reputation at risk.

#### 4.3 Duty of Care

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

#### 4.4 Safeguarding Policy

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is filed with the child protection advisory service (*thirtyone:eight, was CCPAS*) and is available from our public domain church website.

The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

#### 4.5 Risk Review

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- |                                   |  |
|-----------------------------------|--|
| • Knights Templar School, Baldock | Sunday morning and other open meetings     |
| • Letchworth Free Church          | Sunday evening and other meetings          |
| • Baldock Community Centre        | Body & Soul and Tea & Tots mid-week groups |
| • Baldock Scout Hut               | Rock Solid children's group                |
| • Brandles School, Baldock        | Rooted children's & youth group            |

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

#### 4.6 Data Protection Policy

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.

The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### 4.7 Other Policies

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy
- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

## **5 Achievements and Performance**

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged and advance the Christian faith.

## **6 Financial Review**

### **6.1 General**

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we make use of specialist Charity Investment advice to identify ways to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

### **6.2 Analysis of Income**

Donations to the general fund have fallen by 14.47% or £25.2k compared to last year (2020: £149.0k; 2019: £174.2k) – see Note 3. Property rental income has increased by 89.93% or £12.5k (2020: £26.4k; 2019: £13.9k) due to renting out the property which had been used to house the youth minister, for the full year.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen an increase in the total amount compared to last year (2020: £16.3k; 2019: £14.6k). This is largely due to the response to the Albania earthquake appeal and the Albania COVID appeal.

Refer to details in Section 8.1 (SOFA) and Note 3.

### **6.3 Analysis of Expenditure**

Total costs from the general fund decreased by 10.37% or £18.0k this year compared to last year (2020: £155.5k; 2019: £173.5k). This change is largely due to reduced event costs and reduced hall hire costs which were forced on us by the COVID restrictions.

Total costs from the restricted fund increased this year compared to last year, largely due to the support for the Albania appeals.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

### **6.4 Property and Assets**

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, currently let with a tenancy agreement and bringing rental income to the church.



- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG, housing our Minister Chris Jenkins and his wife Becca & family, the remainder of the property being owned by them and some other church members.
- 48 Westell Close, Baldock, SG7 6RY, housing our Assistant Minister Sam Williams and his wife Clare.
- 5B Orchard Road, Baldock, SG7 5AG, was sold on 25 September 2020.
- 19 Pryors Court, Baldock, SG7 6QU, housing our Youth Minister, Hannah Putnam. This property was purchased on 30 October 2020 with the proceeds of the sale of 5B Orchard Road.

We are grateful to John Batchelor and Bernard Palmer and their team for the maintenance, upkeep and decoration work performed to ensure the church property assets are kept in good repair.

The church is very grateful for the gifts and interest-free member loans which have supported the purchase of the home for our Assistant minister. In this reporting period, £12,000 of loans were repaid. £108,542 is due to be repaid in 2021, leaving a further £67,000 to be repaid over the following 6 years.

Net cash current assets are £248.8k, of which £227.2k is unrestricted representing General funds and Reserves, and £21.6k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

## 6.5 Reserves

It is the stated general intent of the Trustees to hold sufficient Reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, circa £39.0k (unrestricted expenditure/4), to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances.

Reserves held by the church are £77.7k (net current assets of £128.2k – designated funds of £50.5k). This is £38.7k above the Trustees' Reserves Policy.

## 6.6 Building and Infrastructure Funds

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £9,750 held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance at the end of the year is £43,376. This includes a transfer of £39,356 from the general fund which is 75% of 2020 net income, as agreed by trustees.

## 6.7 2021 Budget

A budget for 2021 was presented at the Business Meeting in October 2020 and approved.

The budget assumes an unrestricted income of £193.2k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	Chris Jenkins	1.0 FTE
	Assistant Minister:	Sam Williams	1.0 FTE
	Youth & Children's Worker:	Hannah Putnam	1.0 FTE
	PA to Senior Minister:	Becca Jenkins	0.5 FTE
	Administrator:	Caroline McGurk	<u>0.5 FTE</u>
		Total:	4.0 FTE

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

#### **6.8 Small company provisions**

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

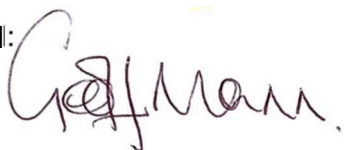
### Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Signed:



Geoff Mann FCIE  
Geoff Mann Ltd  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ  
April 2021

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2020

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		149,004	16,259	165,262	188,411
Charitable activities		1,512	57	1,569	11,179
Investments		26,743	-	26,743	14,394
Other		30,751	-	30,751	3,259
<b>Total income</b>		208,010	16,315	224,325	217,242
<b>Expenditure:</b>	5				
Raising funds		343	-	343	513
Charitable activities		155,195	15,360	170,555	185,207
<b>Total expenditure</b>		155,537	15,360	170,897	185,720
<b>Net income/(expenditure)</b>		52,473	955	53,428	31,522
<b>Transfers between funds</b>		-	-	-	-
<b>Other recognised gains/(losses):</b>					
Other gains/(losses)	14	155,000	-	155,000	-
<b>Net movement in funds</b>		207,473	955	208,428	31,522
<b>Reconciliation of funds:</b>					
Total funds brought forward		889,621	18,401	908,022	876,500
<b>Total funds carried forward</b>		1,097,094	19,356	1,116,450	908,022

**8.2 Balance Sheet as at 31 December 2020**

	Notes	Unrestricted funds	Restricted Income funds	Total this year 2020	Total last year 2019
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11	1,035,928	-	1,035,928	1,158,928
<b>Total fixed assets</b>		1,035,928	-	1,035,928	1,158,928
<b>Current assets</b>					
Debtors	12	20,118	2,946	23,064	9,852
Cash at bank and in hand	15	227,221	21,598	248,819	92,412
<b>Total current assets</b>		247,339	24,544	271,883	102,264
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	119,173	5,188	124,361	22,628
<b>Net current assets/(liabilities)</b>		128,166	19,356	147,522	79,636
<b>Total assets less current liabilities</b>		1,164,094	19,356	1,183,450	1,238,564
Creditors: amounts falling due after one year		67,000	-	67,000	175,542
Provisions for liabilities	14	-	-	-	155,000
<b>Total net assets or liabilities</b>		<b>1,097,094</b>	<b>19,356</b>	<b>1,116,450</b>	<b>908,022</b>
<b>Funds of the Charity</b>	16				
Restricted income funds		-	19,356	19,356	18,401
Unrestricted funds		1,097,094	-	1,097,094	889,621
<b>Total funds</b>		<b>1,097,094</b>	<b>19,356</b>	<b>1,116,450</b>	<b>908,022</b>

For the financial year ended 31 December 2020, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.



The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 14 to 29 form part of these accounts.

**9 Trustee Approval of Accounts**

Approved by the Trustees on 6<sup>th</sup> April 2020 and signed on their behalf by:

Signature	Name	Date	Position
	C. J. Jenkins	7 <sup>th</sup> April 2021	Chair of the Trustees
	N. J. Poole	7 <sup>th</sup> April 2021	Treasurer

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	This is included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"><li>the charity becomes entitled to the resources;</li><li>it is more likely than not that the trustees will receive the resources;</li><li>the monetary value can be measured with sufficient reliability.</li></ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

## Notes to the Accounts (continued)

Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## 2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>

## Notes to the Accounts (continued)

### 2.3 Assets

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £1500</p> <p>They are valued at cost or a reasonable value on receipt.</p> <p>The depreciation rates and methods used are disclosed in note 11.</p>
Intangible fixed assets	<p>The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.</p>
Heritage assets	<p>The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).</p>
Investments	<p>The charity has no fixed asset investments or shares.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>

### 2.4 Pension Costs

Pension Costs	<p>The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.</p>
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## Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	<b>2020</b>			<b>2019</b>		
	<b>Un-restricted funds</b>	<b>Restricted income funds</b>	<b>Total funds 2020</b>	<b>Un-restricted funds</b>	<b>Restricted income funds</b>	<b>Total funds 2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Donations and legacies</b>						
Donations and gifts	127,372	5,625	132,997	146,407	6,457	152,864
Grants	-	-	-	-	1,000	1,000
Albania Ministry	-	-	-	-	4,023	4,023
Other	-	7,952	7,952	955	488	1,443
Gift Aid	21,632	2,682	24,314	26,806	2,275	29,081
<b>Total</b>	<b>149,004</b>	<b>16,259</b>	<b>165,262</b>	<b>174,168</b>	<b>14,243</b>	<b>188,411</b>
<b>Charitable activities &amp; events</b>						
Rooted youth group	117	-	117	366	-	366
Mens Convention	-	-	-	-	-	-
Rock Solid (5-10's)	117	-	117	920	-	920
Sunday Club - Compassion sponsored children	-	57	57	-	256	256
Body & Soul group	337	-	337	1,283	-	1,283
Tea & Tots group	502	-	502	1,335	97	1,432
Women's Convention	-	-	-	-	-	-
Women of Worth (WOW) group	439	-	439	617	-	617
Band of Brothers (BOB) group	-	-	-	400	-	400
Charitable event - Weekend Away	-	-	-	5,287	-	5,287
Charitable event - Holiday Club	-	-	-	617	-	617
Charitable events - Evangelistic Meetings	-	-	-	-	-	-
<b>Total</b>	<b>1,512</b>	<b>57</b>	<b>1,569</b>	<b>10,825</b>	<b>353</b>	<b>11,179</b>
<b>Income from investments:</b>						
Interest income	343	-	343	519	-	519
Property rental income	26,400	-	26,400	13,875	-	13,875
<b>Total</b>	<b>26,743</b>	<b>-</b>	<b>26,743</b>	<b>14,394</b>	<b>-</b>	<b>14,394</b>
<b>Other income</b>						
NIC Employment Allowance	4,000	-	4,000	3,000	-	3,000
Easyfundraising Charity donations	123	-	123	259	-	259
Anonymous gifts to members	200	-	200	-	-	-
Other - gain from sale of property	26,429	-	26,429	-	-	-
<b>Total</b>	<b>30,751</b>	<b>-</b>	<b>30,751</b>	<b>3,259</b>	<b>-</b>	<b>3,259</b>
<b>TOTAL INCOME</b>	<b>208,010</b>	<b>16,315</b>	<b>224,325</b>	<b>202,646</b>	<b>14,597</b>	<b>217,242</b>

The total unrestricted donations & legacies amount of £149,004 is shown above. In 2019 this amount was £174,168. This represents 14% decrease from 2019 to 2020.

## Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
<b>Payroll Services (Figures4U Ltd.)</b>		991	1,282
	<b>Total</b>	991	1,282

Included as expenditure in Support & Governance Costs (Note 6) and as income in Donations and Gifts.

**Note 5. Analysis of Expenditure**

		<b>2020</b>			<b>2019</b>		
	<b>Notes</b>	<b>Un-restricted funds</b>	<b>Restricted income funds</b>	<b>Total funds 2020</b>	<b>Un-restricted funds</b>	<b>Restricted income funds</b>	<b>Total funds 2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		343	-	343	513	-	513
<b>TOTAL EXPENDITURE on Raising Funds</b>		343	-	343	513	-	513
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		150	-	150	7,488	1,000	8,488
Services - Running Expenses & hall hire		10,784	1,020	11,804	16,499	650	17,149
Children's, Youth & 20s activities		2,565	-	2,565	4,115	-	4,115
Church Property - upkeep, insurance, rent, council tax		14,617	-	14,617	6,948	-	6,948
Administration Expenses		943	-	943	2,088	-	2,088
Staff ministry expenses		5,129	-	5,129	6,689	-	6,689
Staff employment costs	8	103,683	-	103,683	111,157	1,010	112,167
Grants payable - Missionaries & Workers	10	14,597	14,340	28,937	15,148	9,600	24,749
Support & Governance Costs	6	2,525	-	2,525	2,816	-	2,816
Anonymous gifts to members		200	-	200	-	-	-
<b>TOTAL EXPENDITURE on Charitable Activities</b>		155,195	15,360	170,555	172,947	12,260	185,207
<b>TOTAL EXPENDITURE</b>		155,537	15,360	170,897	173,460	12,260	185,720

## Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

## 6.1 CURRENT reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2020	Basis of allocation
		£	£	£	(Describe method)
Trustee Governance costs - Companies House		-	-	-	Allocated on time
Trustee Governance costs - Liability Insurance		-	429	429	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	540	540	Allocated on time
Payroll administration	4	-	991	991	Allocated on time
Accountancy fee			360	360	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	96	96	Allocated on time
Finance costs - bank charges		-	20	20	Allocated on time
ACAT Training			90	90	Allocated on time
<b>Total</b>		-	2,525	2,525	

## 6.2 PREVIOUS reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2019	Basis of allocation
		£	£	£	(Describe method)
Trustee Governance costs - Companies House		-	265	265	Allocated on time
Trustee Governance costs - Liability Insurance		-	418	418	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	516	516	Allocated on time
Payroll administration	4	-	1,282	1,282	Allocated on time
Accountancy fee			-	-	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	296	296	Allocated on time
Finance costs - bank charges		-	23	23	Allocated on time
ACAT Subscription			15	15	Allocated on time
<b>Total</b>		-	2,816	2,816	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2020	2019
	£	£
Independent examiner's fees	540	516

## Notes to the Accounts (continued)

**Note 8. Staff Employment Costs**

## 8.1 Staff Costs

		<b>2020</b>	<b>2019</b>
	Notes	£	£
Salaries and benefits in kind		84,938	91,866
Employer's National Insurance Cost		5,852	6,766
Pension costs (defined contribution scheme)	9	12,693	9,471
Staff training & welfare		200	3,053
Other costs			1,010
<b>Total staff costs</b>		<b>103,683</b>	<b>112,167</b>

No employees received employee benefits for the reporting period of more than £60,000.

## 8.2 Average Head Count in the Year

	<b>2020</b>	<b>2019</b>
	Number	Number
Fundraising	0.0	0.0
Charitable Activities	3.5	3.4
Administration	0.5	0.5
Governance	0.0	0.0
<b>Total</b>	<b>4.0</b>	<b>3.9</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by:

- (i) Clerical & Medical: for 2 employees
- (ii) The People's Pension (B&CE): for 3 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £12,693. (2019 £9,471).

## Notes to the Accounts (continued)

**Note 10. Grant Making**

Analysis	Grants to institutions	Grants to individuals	Support costs	Total 2020
	£	£	£	£
Support to international mission charities & workers	22,562	2,709	-	25,271
Support to UK mission charities & workers	3,667	-	-	3,667
Study grants for ministers in training in UK	-	-	-	-
<b>Total</b>	<b>26,229</b>	<b>2,709</b>	<b>-</b>	<b>28,937</b>
<b>10.2 Grants made to institutions</b>				
<b>(a) International Mission</b>				
Names of institution	Purpose			Total £
OMF	Mission work (SE Asia) - support of S H			4,732
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			3,447
UFM	Mission work (intern'l) - support of M&R P			1,294
YWAM	Mission work (Macedonia) - support of S&N R			913
Compassion	Mission work (internat'l) - 2 sponsored children			604
Release International	Mission work (internat'l) - support persecuted church			678
IFES	Mission work (internat'l) - universities and colleges			464
Special Appeals	Mission work (internat'l)			10,432
<b>Total grants to institutions for International mission</b>				<b>22,562</b>
<b>(b) UK Mission</b>				
Names of institution	Purpose			Total £
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			1,289
The Mark Trust	Mission work (Crowded House, Sheffield) - C&C R			1,162
Friends International	Mission work (Int'l Students in UK)			274
CIS (Christians in Sport)	Mission work (UK Sport Activities)			161
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			383
Donations of £300 or less to 2 organisations	Mission work (Local Christian mission support)			398
<b>Total grants to institutions for UK mission</b>				<b>3,667</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>26,229</b>
<b>10.3 Grants made to individuals</b>				
<b>(a) International Mission</b>				
Names of individual	Purpose			Total £
HA - Pioneers	Mission work (Bolivia) - support of HA ministry			500
GJ based at Redeemer Church, Auckland NZ	Mission work (Auckland, NZ) - support of GJ ministry			2,209
<b>Total grants to individuals for International mission</b>				<b>2,709</b>
<b>(b) Study grants for ministers in training in UK</b>				
Names of individual	Purpose			Total £
<b>Total grants to individuals for ministry training</b>				<b>-</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>2,709</b>

## Notes to the Accounts (continued)

## 10.4 Analysis of grants by Fund and comparatives with previous year

		2020			2019		
	Notes	Un-restricted funds	Restricted income funds	Total funds 2020	Un-restricted funds	Restricted income funds	Total funds 2019
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	11,243	14,028	25,271	10,352	8,986	19,338
Support to UK charities & workers	10.4b	3,354	313	3,667	3,255	177	3,432
Study grants for ministers in training	10.4c	-	-	-	1,541	438	1,979
<b>Total expenditure on grants</b>		<b>14,597</b>	<b>14,340</b>	<b>28,937</b>	<b>15,148</b>	<b>9,600</b>	<b>24,749</b>
<b>10.4a. Grants made to charities &amp; workers</b>							
<b>- International work</b>							
OMF - Sarah in SE. Asia		3,607	1,125	4,732	3,422	1,197	4,619
Illyrian Gospel Trust - Nivens in Albania		3,134	313	3,447	2,973	1,977	4,950
Albania Support		-	-	-	888	967	1,855
Redeemer Church, Auckland - Gareth Jones in NZ		871	1,338	2,209	826	2,443	3,270
UFM - Prests serving international mission		981	313	1,294	953	177	1,130
YWAM - Rudds in Macedonia		600	313	913	600	527	1,127
Compassion UK - children in Philippines & Rwanda		408	196	604	240	375	615
Release International - persecuted church		678	-	678	-	413	413
IFES		464	-	464	450	-	450
Special Appeals -Albania Earthquake, Shoebox		-	10,432	10,432	-	910	910
Pioneers - Hector Antelo		500	-	500	-	-	-
<b>Total expenditure</b>		<b>11,243</b>	<b>14,028</b>	<b>25,271</b>	<b>10,352</b>	<b>8,986</b>	<b>19,338</b>
<b>10.4b. Grants made to charities &amp; workers</b>							
<b>- UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)		1,289	-	1,289	1,223	-	1,223
Union - Richardsons in Sheffield		849	313	1,162	824	177	1,001
Friends International		274	-	274	274	-	274
Christians in Sport		161	-	161	153	-	153
Christian Initiative to Schools		383	-	383	383	-	383
Donations of £300 or less to 2 organisations		398	-	398	398	-	398
<b>Total expenditure</b>		<b>3,354</b>	<b>313</b>	<b>3,667</b>	<b>3,255</b>	<b>177</b>	<b>3,432</b>
<b>10.4c. Study Grants made to ministers in training</b>							
Student at Oakhill Theological College		-	-	-	1,541	438	1,979
<b>Total expenditure</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>1,541</b>	<b>438</b>	<b>1,979</b>

## Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings	Long leasehold land & buildings	Electronic & Audio-Visual Equipment	Fixtures, fittings and equipment	Total 2020
		£	£	£	£	£
At the beginning of the year		948,708	210,220	-	-	1,158,928
Additions		-	277,000	-	-	277,000
Revaluations		-	-	-	-	-
Disposals		(400,000)	-	-	-	(400,000)
At end of the year		548,708	487,220	-	-	1,035,928

The disposal is the sale of 5B Orchard Road, and the addition is the purchase of 19 Pryors Court. Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

		2020	2019
		£	£
Gift-Aid Reclaim		19,115	8,046
Prepayments and accrued income		3,949	1,806
<b>Total</b>		<b>23,064</b>	<b>9,852</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2020	2019	2020	2019
	£	£	£	£
Loans from members	108,542	12,000	67,000	175,542
Accruals and deferred income	13,430	7,750	-	-
Taxation and social security	1,277	1,751	-	-
Pension - Clerical & Medical & The People's Pension	1,112	1,036	-	-
Other creditors	-	91	-	-
<b>Total</b>	<b>124,361</b>	<b>22,628</b>	<b>67,000</b>	<b>175,542</b>

The loans from members provided in September 2015 were given to Christchurch Baldock for the part-purchase of a house (48 WC) for the Assistant Pastor.  
In 2019 there were additional loans from members to purchase the remaining share of 48WC.

## Notes to the Accounts (continued)

**Note 14. Contingent liabilities**

Description of item including its legal nature.	Estimate of financial effect			
<p>The contingent liability of £155,000 has been written-off as the event is no longer possible.</p> <p>(a) the contingent liability of £150,000 related to a property transaction. The payment was contingent on a particular event, recorded in a legal agreement associated with a property transaction.</p> <p>(b) an SDLT (Stamp Duty Land Tax) cost of £5,000 corresponded to the above transaction.</p>	<p><i>This payment would have been realised from the tangible fixed assets of the charity.</i></p>			
	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>	<b>Prior year</b>
Contingent Liability	0	0	0	155000

**Note 15. Cash at bank and in hand**

	2020	2019
	£	£
HSBC Bank account-Main	180,332	25,024
HSBC Bank Account-Admin Account	1,494	851
HSBC bank account - Business Money Manager Account	1	1
Sub-Groups Cash	155	26
Virgin Charity Deposit Account	66,837	66,510
<b>Total</b>	<b>248,819</b>	<b>92,412</b>



## Notes to the Accounts (continued)

**Note 16. Charity Funds**

## 16.1 Details of material funds held and movements during the CURRENT reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	867,941	206,510	(155,537)	(27,356)	155,000	1,046,558
House Loan Repayments	2	URD	17,660	1,500	-	(12,000)	-	7,160
Infrastructure Fund	3	URD	4,020	-	-	39,356	-	43,376
<b>Total Unrestricted Funds</b>			889,621	208,010	(155,537)	-	155,000	1,097,094
Albania Fund	4	R	2,743	-	-	-	-	2,743
Ben Clube, Oak Hill Training	5	R	-	-	-	-	-	-
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	196	(196)	-	-	-
Gareth Jones, Auckland, NZ	8	R	-	1,025	(1,275)	250	-	-
Hardship Fund	9	R	5,908	1,975	(1,020)	-	-	6,863
Holiday Club	10	R	-	-	-	-	-	-
Missionary Christmas Fund	11	R	-	1,875	(1,625)	(250)	-	-
Steve & Natasha Rudd, YWAM	12	R	-	-	-	-	-	-
Non budgeted appeals	13	R	-	10,432	(10,432)	-	-	-
Sarah Hoskins, OMF	14	R	-	813	(813)	-	-	-
<b>Total Restricted Income Funds</b>			18,401	16,315	(15,360)	-	-	19,356
<b>Total Funds</b>			908,022	224,325	(170,897)	-	155,000	1,116,450

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	<b>General fund</b>	<b>For general use of unrestricted funds.</b>
2	<b>House loan repayments</b>	<b>For house loan repayments (Unrestricted, Designated )</b> To set aside money each year to repay house loans (48WC) when due.
3	<b>Infrastructure fund</b>	<b>For Infrastructure (Unrestricted, Designated )</b> Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
4	<b>Albania Fund</b>	<b>For Albania mission work (Restricted)</b> To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).
5	<b>Ben Clube</b>	<b>For Ben Clube Ministry Training (Restricted)</b>

## Notes to the Accounts (continued)

Ref	Fund name	Purpose & Restrictions
6	<b>Building Fund</b>	<p>For the financial support of Ministry and Theological College training of Ben Clube, up to 2019. Donor financial support for this training was passed through this fund. In 2019 there was grant funding from the church in addition to this fund (Note 10). This fund is only included for the comparison with 2019.</p> <p><b>For Building a new Church &amp; Manse Fund (Restricted).</b></p> <p>This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts.</p> <p>The church Trustees have made representations to the NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.</p>
7	<b>Compassion</b>	<p><b>For Compassion UK Children, financial support fund (Restricted)</b></p> <p>For the financial sponsorship of two children (Turikumwenimana Joél in Rwanda, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.</p>
8	<b>Gareth Jones</b>	<p><b>For Gareth Jones, Youth Worker at Redeemer Church, Auckland, NZ (Restricted)</b></p> <p>For the financial support of youth worker at Auckland church. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).</p>
9	<b>Hardship Fund</b>	<p><b>For relief of hardship (Restricted)</b></p> <p>This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.</p>
10	<b>Holiday Club</b>	<p><b>For support of the annual Christchurch Baldock holiday club.</b> Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund. This fund was not used in 2020.</p>
11	<b>Missionary Christmas Fund</b>	<p><b>For a Christmas Gift to our missionaries (Restricted)</b></p> <p>A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.</p>
12	<b>Steve &amp; Natasha Rudd</b>	<p><b>For Steve &amp; Natasha Rudd, YWAM Missionaries, Macedonia (Restricted).</b></p> <p>For the financial support of Steve &amp; Natasha Rudd, missionary workers with YWAM in Macedonia. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).</p>
13	<b>Non-budgeted appeals</b>	<p><b>For world crisis and other special appeals (Restricted).</b></p> <p>Special appeals for world crisis situations (e.g. Haiti earthquake) and special collections for missionary organisations (e.g. Release International – working for the persecuted church) use this fund.</p> <p>There is usually grant funding from the church in addition to this fund (see Note 10).</p>
14	<b>Sarah Hoskins</b>	<p><b>For Sarah Hoskins, OMF missionary, SE Asia &amp; All Nations (Restricted)</b></p> <p>For the financial support of Sarah Hoskins, missionary worker with OMF in SE Asia and recently studying at All Nations Bible college. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).</p>

## Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	839,773	202,025	(173,460)	(393)	-	867,945
House Loan Repayments	2	URD	17,035	625	-	-	-	17,660
Infrastructure Fund	3	URD	4,020	-	-	-	-	4,020
<b>Total Unrestricted Funds</b>			<b>860,828</b>	<b>202,650</b>	<b>(173,460)</b>	<b>(393)</b>	<b>-</b>	<b>889,625</b>
Albania Fund	4	R	-	5,010	(2,267)	-	-	2,743
Ben Clube, Oak Hill Training	5	R	-	438	(438)	-	-	-
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	375	(375)	-	-	-
Gareth Jones, Auckland, NZ	8	R	-	2,883	(2,266)	(617)	-	-
Hardship Fund	9	R	5,922	1,136	(1,150)	-	-	5,908
Holiday Club	10	R	-	1,000	(1,000)	-	-	-
Missionary Christmas Fund	11	R	-	1,063	(1,063)	-	-	-
Steve & Natasha Rudd, YWAM	12	R	-	350	(350)	-	-	-
Non budgeted appeals	13	R	-	1,322	(2,332)	1,010	-	-
Sarah Hoskins, OMF	14	R	-	1,020	(1,020)	-	-	-
<b>Total Restricted Income Funds</b>			<b>15,672</b>	<b>14,597</b>	<b>(12,260)</b>	<b>393</b>	<b>-</b>	<b>18,401</b>
<b>Total Funds</b>			<b>876,500</b>	<b>217,246</b>	<b>(185,720)</b>	<b>-</b>	<b>-</b>	<b>908,026</b>

## 16.4 Transfers between funds

From	To	Reason for transfer	Amount £
House Loan Repayments (Designated)	General Fund (Unrestricted)	House Loan repayments made out of General Fund	12,000
Missionary Christmas Fund (Restricted)	Gareth Jones (Restricted)	Part of Christmas gift for Gareth transferred to Gareth Fund to compensate for overpayment from Gareth fund during year.	250
General Fund (Unrestricted)	Infrastructure Fund (Designated)	Transfer of 75% of net income	39,356

## Notes to the Accounts (continued)

**Note 17. Transactions with trustees and related parties****17.1 Trustee Remuneration & Benefits**

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Assistant Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2020			2019		
		Remunera tion	Pension contribution	TOTAL	Remunera tion	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (Jan-Dec)	Articles & Rules	31,268	5,429	36,697	30,670	5,118	35,788
Sam Williams (Apr-Dec)	Articles & Rules	13,114	1,905	15,019			
Paul Dutton (Jan-Aug 2019)	Articles & Rules			-	21,975	1,099	23,074
		44,382	7,334	51,716	52,645	6,217	58,862

Sam Williams became a trustee in April 2020.

**17.2 Trustees' expenses**

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2020, four of the Trustees/related parties received reimbursement of expenses in their role as Minister, Assistant Minister, Treasurer and Administrator, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

			2020	2019
Number of Trustees who were paid expenses			Four	Three
Nature of expenses	Expenses in connection with their roles in the church		£ 4,669	£ 3,897
Total amount paid			£ 4,669	£ 3,897

**17.3 Transactions with trustees & related parties**

One staff member is related to a Trustee (2019 – two). The total salary and benefits provided to these related staff members are shown in below.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2020	Total 2019
			£	£
Rebecca Jenkins	Trustee spouse	Salary & Pension	10,322	10,115
Bridget Culverhouse	Trustee spouse	Salary & Pension		1,442
			10,322	11,557

Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as two of the seven trustees or connected parties were paid.

A total of £23,715 was donated to the charity by trustees and related parties in the year 2020 (£25,585 2019).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2020 a grant of £3447 was made to IGT (2019 - £4,950) for the support of Will Niven and further grants totalling £9,422 were made in response to an earthquake appeal and a COVID appeal.

**Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

**Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.