

**CHRISTCHURCH BALDOCK –
ANNUAL REPORT & ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2023**

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

Registered Office Address:
48 Westell Close Baldock, Herts SG7 6RY
www.cc-b.uk

Contents

| | | |
|-----------|--|-----------|
| 1 | Reference and Administrative Details | 3 |
| 2 | Overview..... | 4 |
| 3 | Objective and Activities for the Public Benefit..... | 4 |
| 3.1 | General..... | 4 |
| 3.2 | Charitable Objectives | 4 |
| 3.3 | Significant Activities During 2023..... | 5 |
| 3.4 | Where are we going in 2024? | 7 |
| 4 | Structure, Governance and Management..... | 7 |
| 4.1 | Duty to ensure regulatory compliance | 7 |
| 4.2 | Duty of prudence | 7 |
| 4.3 | Duty of Care..... | 8 |
| 4.4 | Safeguarding Policy..... | 8 |
| 4.5 | Risk Review | 8 |
| 4.6 | Data Protection Policy..... | 8 |
| 4.7 | Other Policies | 8 |
| 5 | Achievements and Performance | 9 |
| 6 | Financial Review..... | 9 |
| 6.1 | General..... | 9 |
| 6.2 | Analysis of Income | 9 |
| 6.3 | Analysis of Expenditure..... | 9 |
| 6.4 | Property and Assets | 9 |
| 6.5 | Reserves..... | 10 |
| 6.6 | Building and Infrastructure Funds..... | 10 |
| 6.7 | 2024 Budget | 10 |
| 6.8 | Small company provisions | 10 |
| 7 | Independent Examiner's Report to the Trustees of Christchurch | 11 |
| 8 | Accounts | 12 |
| 8.1 | Statement of Financial Activities for the Year Ended 31 December 2023..... | 12 |
| 8.2 | Balance Sheet as at 31 December 2023..... | 13 |
| 9 | Trustee Approval of Accounts | 13 |
| 10 | Notes to the Accounts | 14 |

1 Reference and Administrative Details

| | | | | | | | | | | | | | | |
|------------------------------|--|---|----------------------------|------------------------|----------------|--|--------------------|--|------------------|--|-------------------|--------------------|----------------|--|
| Charity Name | Christchurch Baldock | | | | | | | | | | | | | |
| Registered Charity Number | 1154689 | | | | | | | | | | | | | |
| Charity's Principal Address: | 48 Westell Close, Baldock, Herts SG7 6RY | | | | | | | | | | | | | |
| Incorporation Status: | Company, limited by guarantee, from 1 st January 2014 | | | | | | | | | | | | | |
| Company registration number: | 08728895 | | | | | | | | | | | | | |
| Registered office address: | 48 Westell Close, Baldock, Herts SG7 6RY | | | | | | | | | | | | | |
| Managing Trustees: | <table><tr><td>Rev. Christopher J Jenkins</td><td>Chair, Senior Minister</td></tr><tr><td>Mr. Neil Poole</td><td></td></tr><tr><td>Mr. John Batchelor</td><td></td></tr><tr><td>Mr. David Willbe</td><td></td></tr><tr><td>Rev. Sam Williams</td><td>Associate Minister</td></tr><tr><td>Mr. Nick Clube</td><td></td></tr></table> | | Rev. Christopher J Jenkins | Chair, Senior Minister | Mr. Neil Poole | | Mr. John Batchelor | | Mr. David Willbe | | Rev. Sam Williams | Associate Minister | Mr. Nick Clube | |
| Rev. Christopher J Jenkins | Chair, Senior Minister | | | | | | | | | | | | | |
| Mr. Neil Poole | | | | | | | | | | | | | | |
| Mr. John Batchelor | | | | | | | | | | | | | | |
| Mr. David Willbe | | | | | | | | | | | | | | |
| Rev. Sam Williams | Associate Minister | | | | | | | | | | | | | |
| Mr. Nick Clube | | | | | | | | | | | | | | |
| 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: | 88 | | | | | | | | | | | | | |

2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2023. 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 2023, 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
- Evangelical Alliance www.eauk.org
- Gospel Partnership 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.

On Sunday mornings, the congregation at the worship service has around 150 people attending (120 adults + 30 children) each week. On Sunday evenings, the congregation at the worship service has between 20 and 40 people attending (20-30 adults + up to 10 children). The Sunday morning service is live streamed. The evening service is recorded and put on the church's website and YouTube.

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, 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 2023, as listed below and reviewed with church members at the Annual General Meeting.

3.3 *Significant Activities During 2023*

We hold to a four part Mission Statement as follows:

- 1. Good News to Share
- 2. Teaching that Connects
- 3. A Life of Worship
- 4. Friends who Love

Fulfilling this mission is not only the role of the staff team but the whole membership of the church. These four qualities should characterise and define everything we undertake.

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.

We continue to stream our morning service, to film and upload our evening services, and to retain virtual meeting facilities when occasion demands. We aim to keep up regular activity on social media, and find this a useful way to communicate our news and message with the public, as well as the church.

A few changes were made to our leadership team this year. Becky Briant came to the end of her term and we pay tribute to her excellent work, particularly in leading the Weekend Away planning. We are grateful to Mikey Day for taking on this task. Becky now has responsibility for our mission partners and is developing effective new ways to support them and improve their connection with the church.

Sarah Nwamadi and Christine Davies joined the leadership team. Sarah leads our under-fives work where her teaching expertise is greatly valued. Christine leads our work with the elderly through Body and Soul, showing exemplary leadership.

In January we hosted a women's breakfast featuring guest speaker Elinor Magowan who addressed the topic of contentment to a packed hall. This was very well received and gave rise to some useful contacts. We also held a newcomers' lunch which highlighted the large number of families who had joined the church during the preceding months.

In the spring we ordained Sam Williams who has been promoted from Assistant Minister to Associate Minister, in recognition of his increasing level of responsibility and experience in leadership which are deeply valued by all.

Our Easter activities began with a visit from Oddments Theatre Company, bringing their original and thought-provoking production of the life of Christ to a good audience of members and the wider community. A family party drew together attendees at our midweek groups.

We were delighted to receive grants from the local council for some of our midweek groups and for our holiday club. Representatives from the leadership addressed a Baldock group of the council and were

warmly received. It was evident that the councillors highly value and appreciate our contribution to community life.

In May we provided two offerings to the Baldock Fair: a free café at which many people were welcomed, and a children's craft stall which proved very popular and was particularly appreciated by the fair organisers

May also saw the launch of a Four Counties Gospel Partnership, of which we are founding members. This draws together churches from Herts, Beds, Bucks and Northants and it is hoped that it will lead to productive cooperation and sharing of resources.

Our group for older people, Body and Soul, received some excellent publicity through holding an open morning on the High Street in June. This has resulted in a number of new members and the profile of the group has continued to rise, while the volunteer team has also been expanded. Special events included guest speakers advising on fraud prevention and safety.

Throughout the academic year our midweek youth and children's groups continue to flourish. A highlight has been a termly Gathering of young people from six local churches across the area, providing opportunities for them to meet new friends and enjoy celebrating their faith together. In July we again held a holiday club for primary school children. Many volunteers were involved and a large number of families took part, many of whom had no previous contact with the church. We were particularly delighted to welcome a number of Ukrainian families to the club.

Earlier in July we held a garden party during which two adults and one teenager were baptised.

In September we began the new academic year with a whole-church weekend away in Northamptonshire. Guest speakers were provided for adults, youth and children and many friendships were strengthened. A great deal of support was provided from the Hardship Fund to enable people to attend for whom cost would have been prohibitive

We held a harvest festival in September during which we collected a large quantity of foodstuff for a local Foodbank which we regularly support. We were also able to provide speakers for local community harvest festivals.

We held a lively Light Party as an alternative for children and families who choose not to celebrate Hallowe'en.

December was a busy month with the Baldock fair at which we again ran a popular Nativity photo booth and were able to invite many people to church. Our Christmas events included celebrations for all our community groups, as well as a family party, a Carols by Candlelight event and an all-age Christmas Day service. Invitations to these were posted to homes throughout Baldock.

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

- Tea and Tinies: this support group for parents of new and pre-mobile babies has continued to be greatly appreciated by users.
- Tea and Tots: our playgroup and story-time for carers and toddlers continues to be popular in the town enjoying a strong reputation as a welcoming and caring group and a point of contact for needy families. We are part of the Stevenage and North Herts Toddler Groups Network.
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Members are regularly phoned and visited.
- Living Stones: informal singles support group
- Rock Solid, a midweek children's club, provides activities for primary school aged children and families.
- The Link, our midweek youth group continues to attract a strong core of young people who enjoy the activities and bible teaching. A number attend various weekend and day conferences together.

- Band of Brothers: men's monthly pub lunches have resumed.
- Women of Worth: as well as the breakfast mentioned above, a Christmas craft evening was held in November which was well received. This year saw the launch of monthly pub lunches for women.
- Home groups: meeting on various nights each week (8 venues).
- Regular church services in Baldock and Letchworth
- Sunday morning services include groups for Tots (preschool), Kids (primary) and Youth (KS3) and regular all age services.
- 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 2023 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 and a donation from Baldock Futures we were also able to provide emergency financial support to individuals in critical need.

3.4 Where are we going in 2024?

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 continue to consider possibilities for a permanent home for the church. Trustees have had constructive dialogue with Urban and Civic, the developers of the Baldock expansion, and will continue to meet and report in the coming year.

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 uses 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 available from our public domain church website. This policy has been extensively reviewed during the year and training is provided for all involved. 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 United Reformed Church | Tea & Tinies and The Link mid-week groups |

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 seek 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

The change in donations to the general fund is -8% or -£15.3k compared to last year (2023: £184.8k; 2022: £200.1k) – see Note 3. This decrease is because 2022 donations include a one-off legacy donation of £29k. Property rental income is significantly more than last year. This is due to there being an additional rental property, which had previously been used for staff accommodation.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen a small increase in the total amount compared to last year (2023: £13.4k; 2022: £12.9k).

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

6.3 Analysis of Expenditure

Total costs from the general fund increased by 13% or £25.4k this year compared to last year (2023: £218.6k; 2022: £193.2k).

Total expenditure from restricted funds saw a small increase compared to last year.

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 Associate Minister Sam Williams and his wife.
- 19 Pryors Court, Baldock, SG7 6QU, currently let with a tenancy agreement, bringing rental income to the church.

The church is very grateful for the gifts and member loans which have supported the purchase of the home for our Associate minister. In this reporting period, all the remaining £50.0k of loans were repaid.

Net cash current assets are £162.1k, of which £142.9k is unrestricted representing General funds and Reserves, and £19.1k 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 £55k (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 £57.1k (net current assets of £157.2k – designated funds of £100.1k). This is £2.1k 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 £9.8k 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 15th 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 £100.1k. This includes a transfer of £10.0k from the general fund which is less than 75% of 2023 net surplus, as the remainder was needed to satisfy the reserves policy..

6.7 2024 Budget

A budget for 2024 was presented at the Business Meeting in October 2023 and approved.

The budget assumes an unrestricted income of £259.4k, 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 |
| | Associate Minister: | Sam Williams | 1.0 FTE |
| | Youth & Children's Minister: | Hannah Wijetunge | 1.0 FTE |
| | PA to Senior Minister: | Becca Jenkins | 0.5 FTE |
| | Administrator: | Lai-Lee Fong | <u>0.5 FTE</u> |
| | | Total: | <u>4.0 FTE</u> |

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 2023.

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 2024

8 Accounts

8.1 Statement of Financial Activities for the Year Ended 31 December 2023

| | Notes | Unrestricted Funds | Restricted Income Funds | Total Funds 2023 | Total Funds 2022 |
|---|-------|--------------------|-------------------------|------------------|------------------|
| | | £ | £ | £ | £ |
| Income from: | 3 | | | | |
| Donations and legacies | | 184,794 | 13,413 | 198,207 | 212,975 |
| Charitable activities | | 14,325 | (5) | 14,320 | 11,806 |
| Investments | | 48,767 | - | 48,767 | 22,988 |
| Other | | 5,098 | - | 5,098 | 7,380 |
| Total income | | 252,985 | 13,407 | 266,392 | 255,149 |
| Expenditure: | 5 | | | | |
| Raising funds | | 2,771 | - | 2,771 | 120 |
| Charitable activities | | 208,828 | 14,988 | 223,816 | 200,109 |
| Other Expenditure | | 6,960 | - | 6,960 | 5,771 |
| Total expenditure | | 218,560 | 14,988 | 233,548 | 205,999 |
| Net income/(expenditure) | | 34,425 | (1,580) | 32,844 | 49,150 |
| Transfers between funds | | (1,488) | 1,488 | - | - |
| Other recognised gains/(losses): | | | | | |
| Other gains/(losses) | | 458 | (100) | 358 | - |
| Net movement in funds | | 33,395 | (192) | 33,203 | 49,150 |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | | 1,159,444 | 20,045 | 1,179,489 | 1,130,339 |
| Total funds carried forward | | 1,192,838 | 19,853 | 1,212,691 | 1,179,489 |

8.2 Balance Sheet as at 31 December 2023

| | Notes | Unrestricted funds | Restricted Income funds | Total this year 2023 | Total last year 2022 |
|--|-------|--------------------|-------------------------|----------------------|----------------------|
| | | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 11 | 1,035,632 | - | 1,035,632 | 1,035,632 |
| Total fixed assets | | 1,035,632 | - | 1,035,632 | 1,035,632 |
| Current assets | | | | | |
| Debtors | 12 | 17,870 | 1,224 | 19,093 | 11,138 |
| Cash at bank and in hand | 15 | 142,942 | 19,116 | 162,058 | 203,011 |
| Total current assets | | 160,812 | 20,339 | 181,152 | 214,149 |
| Liabilities | | | | | |
| Creditors: amounts falling due within one year | 13 | 3,606 | 487 | 4,092 | 30,292 |
| Net current assets/(liabilities) | | 157,206 | 19,853 | 177,059 | 183,857 |
| Total assets less current liabilities | | 1,192,838 | 19,853 | 1,212,691 | 1,219,489 |
| Creditors: amounts falling due after one year | 13 | - | - | - | 40,000 |
| Total net assets or liabilities | | 1,192,838 | 19,853 | 1,212,691 | 1,179,489 |
| Funds of the Charity | 16 | | | | |
| Restricted income funds | | - | 19,853 | 19,853 | 20,045 |
| Unrestricted funds | | 1,192,838 | - | 1,192,838 | 1,159,444 |
| Total funds | | 1,192,838 | 19,853 | 1,212,691 | 1,179,489 |

For the financial year ended 31 December 2023, 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.

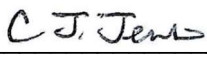

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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 31 form part of these accounts.

9 Trustee Approval of Accounts

Approved by the Trustees on 9th April 2024 and signed on their behalf by:

| Signature | Name | Date | Position |
|---|---------------|----------------|-----------------------|
|  | C. J. Jenkins | 9th April 2024 | Chair of the Trustees |
|  | N. J. Poole | 9th April 2024 | Trustee |

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 | <p>This is included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; the monetary value can be measured with sufficient reliability. |
| 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 | 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. 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. |
| 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 | Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. 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. |

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> |
|---------------|---|

Notes to the Accounts (continued)

Note 3. Analysis of Income

| | 2023 | | | 2022 | | |
|---|----------------------------|--------------------------------|-------------------------|----------------------------|--------------------------------|-------------------------|
| | Un-restricted funds | Restricted income funds | Total funds 2023 | Un-restricted funds | Restricted income funds | Total funds 2022 |
| | £ | £ | £ | £ | £ | £ |
| Donations and legacies | | | | | | |
| Donations and gifts | 155,608 | 9,241 | 164,850 | 146,057 | 10,866 | 156,924 |
| Legacies | 733 | - | 733 | 29,000 | - | 29,000 |
| Grants | - | 1,326 | 1,326 | - | - | - |
| Other | - | 696 | 696 | - | - | - |
| Gift Aid | 28,453 | 2,150 | 30,602 | 25,003 | 2,049 | 27,051 |
| Total | 184,794 | 13,413 | 198,207 | 200,060 | 12,915 | 212,975 |
| Charitable activities & events | | | | | | |
| Rooted youth group | - | - | - | - | - | - |
| Mens Convention | - | - | - | - | - | - |
| Rock Solid (5-10's) | 206 | - | 206 | 66 | - | 66 |
| Rooted and Link | 344 | - | 344 | 280 | - | 280 |
| Sunday Club - Compassion sponsored children | - | (5) | (5) | - | 26 | 26 |
| Body & Soul group | 1,541 | - | 1,541 | 1,537 | 495 | 2,032 |
| Tea & Tots group | 2,701 | - | 2,701 | 2,846 | - | 2,846 |
| Women's Convention | - | - | - | - | - | - |
| Women of Worth (WOW) group | 550 | - | 550 | 664 | - | 664 |
| Band of Brothers (BOB) group | - | - | - | - | - | - |
| Charitable event - Weekend Away | 8,497 | - | 8,497 | 5,685 | - | 5,685 |
| Charitable event - Holiday Club | - | - | - | 206 | - | 206 |
| Charitable events - Evangelistic Meetings | 486 | - | 486 | - | - | - |
| Total | 14,325 | (5) | 14,320 | 11,285 | 521 | 11,806 |
| Income from investments: | | | | | | |
| Interest income | 2,559 | - | 2,559 | 326 | - | 326 |
| Property rental income | 46,208 | - | 46,208 | 22,663 | - | 22,663 |
| Total | 48,767 | - | 48,767 | 22,988 | - | 22,988 |
| Other income | | | | | | |
| NIC Employment Allowance | 5,000 | - | 5,000 | 5,000 | - | 5,000 |
| Easyfundraising Charity donations | 54 | - | 54 | 430 | - | 430 |
| Anonymous gifts to members | - | - | - | 1,800 | - | 1,800 |
| Other - gain from sale of property | 44 | - | 44 | 150 | - | 150 |
| Total | 5,098 | - | 5,098 | 7,380 | - | 7,380 |
| TOTAL INCOME | 252,985 | 13,407 | 266,392 | 241,713 | 13,436 | 255,149 |

The total unrestricted donations & legacies amount of £184,794 is shown above. Last year this amount was £200,060. This represents -8% change from 2022 to 2023.

Notes to the Accounts (continued)

Note 4. Donated goods, facilities and services

| | | 2023 | 2022 |
|--|--------------|-------------|-------------|
| | | £ | £ |
| Payroll Services (Figures4U Ltd.) | | 218 | 981 |
| | Total | 218 | 981 |

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

Note 5. Analysis of Expenditure

| | | 2023 | | | 2022 | | |
|--|--------------|----------------------------|--------------------------------|-------------------------|----------------------------|--------------------------------|-------------------------|
| | Notes | Un-restricted funds | Restricted income funds | Total funds 2023 | Un-restricted funds | Restricted income funds | Total funds 2022 |
| | | £ | £ | £ | £ | £ | £ |
| Expenditure on Raising Funds | | | | | | | |
| Rental property repairs and maint charges | | 2,771 | - | 2,771 | 120 | - | 120 |
| TOTAL EXPENDITURE on Raising | | 2,771 | - | 2,771 | 120 | - | 120 |
| Expenditure on Charitable Activities | | | | | | | |
| Event costs - evangelistic meetings | | 19,254 | - | 19,254 | 11,607 | - | 11,607 |
| Services - Running Expenses & hall hire | | 16,861 | 3,693 | 20,554 | 15,553 | 2,451 | 18,004 |
| Children's, Youth & 20s activities | | 6,298 | - | 6,298 | 5,613 | - | 5,613 |
| Church Property - upkeep, insurance, rent, council tax | | 4,693 | - | 4,693 | 8,673 | - | 8,673 |
| Administration Expenses | | 2,106 | - | 2,106 | 2,624 | - | 2,624 |
| Staff ministry expenses | | 7,570 | - | 7,570 | 8,882 | 629 | 9,512 |
| Staff employment costs | 8 | 133,264 | - | 133,264 | 115,995 | - | 115,995 |
| Grants payable - Missionaries & Workers | 10 | 15,955 | 11,295 | 27,250 | 15,755 | 9,758 | 25,513 |
| Support & Governance Costs | 6 | 2,827 | - | 2,827 | 2,568 | - | 2,568 |
| TOTAL EXPENDITURE on Charitable Activities | | 208,828 | 14,988 | 223,816 | 187,271 | 12,838 | 200,109 |
| Other Expenditure | | | | | | | |
| Anonymous gifts to members | | - | - | - | 1,800 | - | 1,800 |
| Interest on loans | | 6,960 | - | 6,960 | 3,971 | - | 3,971 |
| TOTAL OTHER EXPENDITURE | | 6,960 | - | 6,960 | 5,771 | - | 5,771 |
| TOTAL EXPENDITURE | | 218,560 | 14,988 | 233,548 | 193,161 | 12,838 | 205,999 |

Notes to the Accounts (continued)

Note 6. Support & Governance Costs

6.1 CURRENT reporting period

| | Notes | Raising funds | Charitable Activities | Grand total 2023 | Basis of allocation (Describe method) |
|---|-------|---------------|-----------------------|------------------|--|
| | | £ | £ | £ | |
| Trustee Governance costs - Companies House | | - | - | - | Allocated on time |
| Trustee Governance costs - Liability Insurance | | - | 527 | 527 | Allocated on time |
| Statutory fees - Indep Examination of Accounts | 7 | - | 564 | 564 | Allocated on time |
| Donated payroll administration | 4 | - | 218 | 218 | Allocated on time |
| Accountancy fee | | | 1,369 | 1,369 | Allocated on time |
| Accounting costs - Paxton book-keeping software package support | | - | - | - | Allocated on time |
| Finance costs - bank charges | | - | 149 | 149 | Allocated on time |
| ACAT Training | | | - | - | Allocated on time |
| Total | | - | 2,827 | 2,827 | |

6.2 PREVIOUS reporting period

| | Notes | Raising funds | Charitable Activities | Grand total 2022 | Basis of allocation (Describe method) |
|---|-------|---------------|-----------------------|------------------|--|
| | | £ | £ | £ | |
| Trustee Governance costs - Companies House | | - | 26 | 26 | Allocated on time |
| Trustee Governance costs - Liability Insurance | | - | 502 | 502 | Allocated on time |
| Statutory fees - Indep Examination of Accounts | 7 | - | 552 | 552 | Allocated on time |
| Donated payroll administration | 4 | - | 218 | 218 | Allocated on time |
| Accountancy fee | | | 1,013 | 1,013 | Allocated on time |
| Accounting costs - Paxton book-keeping software package support | | - | 90 | 90 | Allocated on time |
| Finance costs - bank charges | | - | 167 | 167 | Allocated on time |
| ACAT Training | | | - | - | Allocated on time |
| Total | | - | 2,568 | 2,568 | |

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

| | 2023 | 2022 |
|-----------------------------|------|------|
| | £ | £ |
| Independent examiner's fees | 564 | 552 |

Notes to the Accounts (continued)

Note 8. Staff Employment Costs**8.1 Staff Costs**

| | | 2023 | 2022 |
|---|-------|----------------|----------------|
| | Notes | £ | £ |
| Salaries and benefits in kind | | 110,304 | 94,412 |
| Employer's National Insurance Cost | | 8,950 | 6,755 |
| Pension costs (defined contribution scheme) | 9 | 14,009 | 13,340 |
| Staff training & welfare | | - | 1,488 |
| Total staff costs | | 133,264 | 115,995 |

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

8.2 Average Head Count in the Year

| | 2023 | 2022 |
|-----------------------|-------------|-------------|
| | Number | Number |
| Fundraising | 0.0 | 0.0 |
| Charitable Activities | 3.5 | 3.5 |
| Administration | 0.5 | 0.5 |
| Governance | 0.0 | 0.0 |
| Total | 4.0 | 4.0 |

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 £14,009. (2022 £13,340).

Notes to the Accounts (continued)

Note 10. Grant Making

| 10.1 Analysis of grants paid (included in expenditure on charitable activities) | | | | | | |
|---|---|--|-----------------------|--|---------------|---------------|
| Analysis | Grants to institutions | | Grants to individuals | | Support costs | Total 2023 |
| | £ | | £ | | £ | £ |
| Support to international mission charities & workers | 19,473 | | 1,008 | | - | 20,481 |
| Support to UK mission charities & workers | 4,498 | | 2,270 | | - | 6,769 |
| Total | 23,971 | | 3,279 | | - | 27,250 |
| | | | | | | |
| 10.2 Grants made to institutions | | | | | | |
| <i>(a) International Mission</i> | | | | | | |
| Names of institution | Purpose | | | | | Total £ |
| OMF | Mission work (SE Asia) - support of S H | | | | | 6,874 |
| IGT (Illyrian Gospel Trust) | Mission work (Albania) - support of W&D N | | | | | 8,954 |
| UFM | Mission work (intern'l) - support of M&R P | | | | | 1,550 |
| Compassion | Mission work (internat'l) - 2 sponsored children | | | | | 704 |
| Release International | Mission work (internat'l) - support persecuted church | | | | | 870 |
| IFES | Mission work (internat'l) - universities and colleges | | | | | 521 |
| Total grants to institutions for International mission | | | | | | 19,473 |
| | | | | | | |
| <i>(b) UK Mission</i> | | | | | | |
| Names of institution | Purpose | | | | | Total £ |
| UCCF (Universities & Colleges Christian Fellowship) | Mission work in UK Universities & Colleges | | | | | 2,100 |
| Friends International | Mission work (Int'l Students in UK) | | | | | 1,361 |
| CIS (Christians in Sport) | Mission work (UK Sport Activities) | | | | | 207 |
| CIS (Christian Initiative to Schools) | Mission work (Herts UK Schools) | | | | | 407 |
| Choice NH | Mission work (Local Christian mission support) | | | | | 154 |
| Food Bank | | | | | | 269 |
| Total grants to institutions for UK mission | | | | | | 4,498 |
| TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD | | | | | | 23,971 |
| | | | | | | |
| 10.3 Grants made to individuals | | | | | | |
| <i>(a) International Mission</i> | | | | | | |
| Names of individual | Purpose | | | | | Total £ |
| Hector Antelo - Pioneers | Mission work (Bolivia) - support of HA ministry | | | | | 1,008 |
| Total grants to individuals for International mission | | | | | | 1,008 |
| | | | | | | |
| <i>(b) UK Mission</i> | | | | | | |
| Chris Richardson - Union | Mission work (Sheffield) | | | | | 1,401 |
| Special Appeal | Zebby's chair | | | | | 869 |
| Total grants to individuals for UK mission | | | | | | 2,270 |
| TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD | | | | | | 3,279 |

Notes to the Accounts (continued)

10.4 Analysis of grants by Fund and comparatives with previous year

| | Notes | 2023 | | | 2022 | | |
|--|-------|---------------------|-------------------------|------------------|---------------------|-------------------------|------------------|
| | | Un-restricted funds | Restricted income funds | Total funds 2023 | Un-restricted funds | Restricted income funds | Total funds 2022 |
| | | £ | £ | £ | £ | £ | £ |
| Grantmaking | | | | | | | |
| Support to international charities & workers | 10.4a | 11,769 | 8,712 | 20,481 | 10,917 | 8,996 | 19,913 |
| Support to UK charities & workers | 10.4b | 4,561 | 1,338 | 5,899 | 4,838 | 762 | 5,600 |
| Study grants for ministers in training | 10.4c | (375) | 1,244 | 869 | - | - | - |
| Total expenditure on grants | | 15,955 | 11,295 | 27,250 | 15,755 | 9,758 | 25,513 |
| 10.4a. Grants made to charities & workers | | | | | | | |
| - International work | | | | | | | |
| OMF - Sarah in SE. Asia | | 4,628 | 2,246 | 6,874 | 4,286 | 1,729 | 6,015 |
| Illyrian Gospel Trust - Nivens in Albania | | 4,021 | 4,934 | 8,954 | 3,723 | 6,087 | 9,810 |
| Albania Support | | - | - | - | - | - | - |
| Redeemer Church, Auckland - Gareth Jones in NZ | | - | - | - | - | - | - |
| UFM - Prests serving international mission | | 1,104 | 446 | 1,550 | 1,061 | 254 | 1,315 |
| YWAM - Rudds in Macedonia | | - | - | - | - | - | - |
| Compassion UK - children in Philippines & Rwanda | | 64 | 640 | 704 | - | 672 | 672 |
| Release International - persecuted church | | 870 | - | 870 | 805 | - | 805 |
| IFES | | 521 | - | 521 | 501 | - | 501 |
| Pioneers - Hector Antelo | | 562 | 446 | 1,008 | 541 | 254 | 795 |
| Total expenditure | | 11,769 | 8,712 | 20,481 | 10,917 | 8,996 | 19,913 |
| 10.4b. Grants made to charities & workers | | | | | | | |
| - UK work | | | | | | | |
| Universities & Colleges Christian Fellowship (UCCF) | | 1,654 | 446 | 2,100 | 1,531 | 254 | 1,785 |
| Union - Richardsons in Sheffield | | 955 | 446 | 1,401 | 918 | 254 | 1,172 |
| Friends International | | 915 | 446 | 1,361 | 885 | 254 | 1,139 |
| Christians in Sport | | 207 | - | 207 | 191 | - | 191 |
| Christian Initiative to Schools | | 407 | - | 407 | 899 | - | 899 |
| Choice NH | | 154 | - | 154 | 151 | - | 151 |
| Food Bank | | 269 | - | 269 | 263 | - | 263 |
| Total expenditure | | 4,561 | 1,338 | 5,899 | 4,838 | 762 | 5,600 |
| 10.4c. Other grants | | | | | | | |
| Student at Oakhill Theological College | | (375) | 375 | - | - | - | - |
| Zebby's chair | | - | 869 | 869 | - | - | - |
| Total expenditure | | (375) | 1,244 | 869 | - | - | - |

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 |
|---------------------------------|------|---------------------------------|---------------------------------------|---|--|-----------|
| | | £ | £ | £ | £ | £ |
| At the beginning of the year | | 548,708 | 486,924 | - | - | 1,035,632 |
| Additions | | - | - | - | - | - |
| Revaluations | | - | - | - | - | - |
| Disposals | | - | - | - | - | - |
| At end of the year | | 548,708 | 486,924 | - | - | 1,035,632 |

Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

Note 12. Debtors and prepayments

| | 2023 | 2022 |
|--------------------------------|---------------|---------------|
| | £ | £ |
| Gift-Aid Reclaim | 16,376 | 6,725 |
| Prepayments and accrued income | 2,717 | 4,413 |
| Total | 19,093 | 11,138 |

Note 13. Creditors and accruals

| | Amounts falling due within one year | | Amounts falling due after more than one year | |
|---|--|---------------|---|---------------|
| | 2023 | 2022 | 2023 | 2022 |
| | £ | £ | £ | £ |
| Loans from members | - | 10,000 | - | 40,000 |
| Accruals and deferred income | 487 | 17,418 | - | - |
| Taxation and social security | 2,333 | 1,757 | - | - |
| Pension - Clerical & Medical & The People's Pension | 1,273 | 1,118 | - | - |
| Other creditors | - | - | - | - |
| Total | 4,092 | 30,292 | - | 40,000 |

The loans from members provided in September 2015 were given to Christchurch Baldock for the part-purchase of a house (48 WC) for the Associate Minister.
In 2019 there were additional loans from members to purchase the remaining share of 48WC.
All of the remaining loans were repaid during this reporting year.

Notes to the Accounts (continued)

Note 14. Contingent liabilities and contingent assets

None applicable this year.

Note 15. Cash at bank and in hand

| | 2023 | 2022 |
|--|----------------|----------------|
| | £ | £ |
| HSBC Bank account-Main | 12,438 | 55,165 |
| HSBC Bank Account-Admin Account | 739 | 1,363 |
| HSBC bank account - Business Money Manager Account | 80,369 | 79,150 |
| Sub-Groups Cash | 22 | 231 |
| Virgin Charity Deposit Account | - | 67,101 |
| Kingdom Bank | 68,489 | - |
| Total | 162,058 | 203,011 |

The Virgin Charity Deposit Account was closed during this financial year and the funds transferred to a new deposit account with Kingdom Bank.

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 | 1,069,187 | 252,235 | (218,560) | (11,113) | 958 | 1,092,707 |
| House Loan Repayments | 2 | URD | 188 | 750 | - | (875) | - | 63 |
| Infrastructure Fund | 3 | URD | 90,069 | - | - | 10,000 | - | 100,069 |
| Weekend Away | 4 | URD | - | - | - | 500 | (500) | - |
| Total Unrestricted Funds | | | 1,159,444 | 252,985 | (218,560) | (1,488) | 458 | 1,192,838 |
| | | | | | | | | |
| Albania Fund | 5 | R | 2,743 | - | - | - | - | 2,743 |
| Albanian child support | 6 | R | - | - | (400) | 400 | - | - |
| Ben Clube | 7 | R | - | - | (375) | 375 | - | - |
| Building Fund | 8 | R | 9,750 | - | - | - | - | 9,750 |
| Compassion child sponsorship | 9 | R | - | 27 | (640) | 613 | - | - |
| Gareth Jones, Auckland, NZ | 10 | R | - | - | - | (121) | 121 | - |
| Grants for children's work | 11 | R | 1,871 | 1,326 | - | - | - | 3,197 |
| Hardship Fund | 12 | R | 5,682 | 2,050 | (3,693) | 187 | (187) | 4,039 |
| Wheelchair Fund | 13 | R | - | - | 48 | (48) | - | - |
| Missionary Fund | 14 | R | - | - | 15 | 748 | (763) | - |
| Missionary Christmas Fund | 15 | R | - | 3,248 | (3,123) | (292) | 292 | 125 |
| Rudds, YWAM | 16 | R | - | - | - | (300) | 300 | - |
| Non budgeted appeals | 17 | R | - | 869 | (869) | (56) | 56 | - |
| Phillippines | 18 | R | - | - | (63) | 63 | - | - |
| Sarah Hoskins, OMF | 19 | R | - | 1,800 | (1,800) | - | - | - |
| Simon Poole | 20 | R | - | - | - | (80) | 80 | - |
| Will Niven IGT | 21 | R | - | 4,088 | (4,088) | - | - | - |
| Total Restricted Income Funds | | | 20,045 | 13,407 | (14,988) | 1,488 | (100) | 19,853 |
| | | | | | | | | |
| Total Funds | | | 1,179,489 | 266,392 | (233,548) | - | 358 | 1,212,691 |

Notes to the Accounts (continued)

16.2 Details of Purpose & 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 | General fund | For general use of unrestricted funds. |
| 2 | House loan repayments | For house loan repayments (Unrestricted, Designated) To set aside money each year to repay house loans (48WC) when due. |
| 3 | Infrastructure fund | For Infrastructure (Unrestricted, Designated) Established on 15 th 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 | Weekend Away | For Weekend Away (Unrestricted, Designated) Used until 2012 for the church Weekend Away. This fund appears in the accounts this year as we have made a fund transfer to correct a reversal using the wrong fund in 2012. |
| 5 | Albania Fund | For Albania mission work (Restricted) 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). |
| 6 | Albanian Child | For Albanian child, IGT (Restricted) For the financial sponsorship of an Albanian child (Anxhelo). Restricted gifts from Body & Soul group. |
| 7 | Ben Clube | For Ben Clube Ministry Training (Restricted) For the financial support of Ministry and Theological College training of Mr. Ben Clube up until 2019. This fund appears in the accounts this year to correct expenditure using the wrong fund in 2017 |
| 8 | Building Fund | For Building a new Church & Manse Fund (Restricted). 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. The church Trustees have made representations to 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. |
| 9 | Compassion | For Compassion UK Children, financial support fund (Restricted) For the financial sponsorship of two children (Azunu in Togo, 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. |
| 10 | Gareth Jones | For Gareth Jones, Youth Worker at Redeemer Church Auckland, NZ (Restricted) For the financial support of youth worker at Auckland Church until 2020. This fund appears in the accounts this year to correct an unreversed accrual in 2017. |
| 11 | Children's work | For support of Christchurch children's work including annual holiday club, Tea&Tots and Tea&Tinies groups (Restricted). Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund |

Notes to the Accounts (continued)

| Ref | Fund name | Purpose & Restrictions |
|-----|----------------------------------|---|
| 12 | Hardship Fund | For relief of hardship (Restricted) 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. |
| 13 | Wheelchair Fund | For wheelchair for Matthew Bassett (Restricted). Donor financial gifts for this purpose are passed through this fund until 2014. This fund appears in the accounts this year to correct an accrual reversal in 2014. |
| 14 | Missionary Fund | For Missionary support. (Restricted) Donor financial gifts for missionaries were passed through this fund until 2016. This fund appears in the accounts for this year to correct an accrual reversal in 2012. |
| 15 | Missionary Christmas Fund | For a Christmas Gift to our missionaries (Restricted) 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. |
| 16 | Steve & Natasha Rudd | For Steve & Natasha Rudd, YWAM Macedonia (Restricted). For the financial support of Steve & Natasha Rudd, missionary workers with YWAM in Macedonia. Donor financial support for this ministry was passed through this fund until 2020. This fund appears in the accounts for this year to correct an unreversed accrual in 2020. |
| 17 | Non-budgeted appeals | For world crisis and other special appeals (Restricted). Special appeals for world crisis situations (e.g. Afghanistan) and special collections for other needs use this fund. In this financial year, this fund was used to purchase a special needs pushchair for Zebulan Day. |
| 18 | Philippines | For Barnabus Fund for Philippines disaster (Restricted). Donor financial gifts for the Philippines disaster. This fund was used until 2014, and appears in the accounts this year to correct an accrual in 2013 which used the wrong fund. |
| 19 | Sarah Hoskins | For Sarah Hoskins, OMF (Restricted) For the financial support of Sarah Hoskins, OMF International Director for Africa and Europe. 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). |
| 20 | Simon Poole | For Simon Poole, Ministry Training (Restricted) For the financial support of Ministry and Theological College training of Mr. Simon Poole up until 2017. This fund appears in the accounts this year to reverse an accrual in 2016. |
| 21 | Will Niven | For Will Niven, IGT Albania (Restricted) For the financial support of Will Niven, missionary workers in Albania. 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). |

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 | Expenditu re | Transfers | Gains and losses | Fund balances carried forward |
|--------------------------------------|-----------------------|-----------------------------|--|---------|-----------------|-----------|------------------------|--|
| | | | £ | £ | £ | £ | £ | £ |
| General fund | 1 | URG | 1,048,990 | 240,963 | (193,161) | (27,604) | - | 1,069,187 |
| House Loan Repayments | 2 | URD | 8,348 | 750 | - | (8,910) | - | 188 |
| Infrastructure Fund | 3 | URD | 54,176 | - | - | 35,893 | - | 90,069 |
| Total Unrestricted Funds | | | 1,111,513 | 241,713 | (193,161) | (621) | - | 1,159,444 |
| Albania Fund | 5 | R | 2,743 | - | - | - | - | 2,743 |
| Albanian Child Support | 6 | R | - | 495 | (495) | - | - | - |
| Building Fund | 8 | R | 9,750 | - | - | - | - | 9,750 |
| Compassion child sponsorship | 9 | R | - | 51 | (672) | 621 | - | - |
| Hardship Fund | 12 | R | 6,333 | 1,800 | (2,451) | - | - | 5,682 |
| Grants for children's work | 11 | R | - | 2,500 | (629) | - | - | 1,871 |
| Missionary Christmas Fund | 15 | R | - | 1,778 | (1,778) | - | - | - |
| Will Niven IGT | 21 | R | - | 5,338 | (5,338) | - | - | - |
| Non budgeted appeals | 17 | R | - | - | - | - | - | - |
| Sarah Hoskins, OMF | 19 | R | - | 1,475 | (1,475) | - | - | - |
| Total Restricted Income Funds | | | 18,826 | 13,436 | (12,838) | 621 | - | 20,045 |
| Total Funds | | | 1,130,339 | 255,149 | (205,999) | (0) | - | 1,179,489 |

Notes to the Accounts (continued)

16.4 Transfers between funds

| From | To | Reason for transfer | Amount £ |
|----------------------|------------------------------|---|---------------------|
| General Fund | Infrastructure fund | Transfer of up to 75% of net income, while maintaining reserves | 10,000 |
| House Loan Repayment | General Fund | Used for loan repayment | 875 |
| General Fund | Weekend Away | Weekend away expenditure incorrectly assigned to general fund in 2012 | 500 |
| General Fund | Albanian Child Support | Income was booked as General fund | 400 |
| General Fund | Ben Cube | Expenditure incorrectly assigned to general fund in 2017 | 375 |
| General Fund | Compassion Child Sponsorship | To make up shortfall from collections | 613 |
| Gareth Jones | General Fund | Unreversed accrual from 2017 | 121 |
| General Fund | Hardship Fund | Accrual writeoff 2018 | 187 |
| Wheelchair fund | Missionary Fund | Incorrect accrual reversal in 2014 | 48 |
| Missionary Fund | Philippines | Wrong fund used for accrual in 2013 | 63 |
| Simon Poole | General Fund | Unreversed accrual from 2016 | 80 |
| Non budgeted Appeal | General Fund | Unreversed accrual from 2019 | 56 |
| Rudds, YWAM | General Fund | Unreversed accrual from 2019 | 300 |
| General Fund | Missionary Fund | Incorrect accrual reversal in 2012 | 763 |
| Missionary Xmas Fund | General Fund | Unreversed accrual from 2019 | 292 |
| | | | |

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 Associate 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 | | | | | |
|-------------------------------|--|-------------------------------|----------------------|--------|--------------|----------------------|--------|
| | | 2023 | | | 2022 | | |
| | | Remuneration | Pension contribution | TOTAL | Remuneration | Pension contribution | TOTAL |
| | | £ | £ | £ | | | £ |
| Christopher Jenkins (Jan-Dec) | Articles & Rules | 35,342 | 5,762 | 41,104 | 33,061 | 5,614 | 38,674 |
| Sam Williams (Jan-Dec) | Articles & Rules | 20,431 | 2,968 | 23,398 | 18,513 | 2,694 | 21,207 |
| | | 55,772 | 8,730 | 64,502 | 51,574 | 8,307 | 59,881 |

17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2023, four (2022 – six) of the Trustees/related parties received reimbursement of expenses in their role as Minister, Associate Minister, Treasurer and Property Maintenance Team, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

| | | 2023 | 2022 |
|---|---|--------------|--------------|
| Number of Trustees who were paid expenses | | 4 | 6 |
| Nature of Expenses | Expenses in connection with their roles in the church | 6,215 | 7,742 |
| Total amount paid | | 6,215 | 7,742 |

17.3 Transactions with trustees & related parties

One staff member is related to a Trustee (2022 – one). The total salary and benefits provided to this related staff member are shown below.

| Name of the related party | Relationship to charity | Description of the transaction(s) | Total 2023 | Total 2022 |
|---------------------------|-------------------------|-----------------------------------|---------------|---------------|
| Rebecca Jenkins | Trustee spouse | Salary & Pension | 11,568 | 10,883 |
| | | | 11,568 | 10,883 |

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 six trustees or connected parties were paid.

A total of £13,641 was donated to the charity by trustees and related parties in the year 2023 (£28,327 in 2022).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2023, grants totalling of £4,021 were made to IGT (2022- £3,723) from unrestricted funds, which is part of our budgeted support to missionary organisations. (See Note 10.4). Further grants were made to IGT in 2023, totalling £4,934. These are donations made by members to support the work of IGT.

One of the trustees is also a trustee of a charity, the Christian Initiative to Schools in Letchworth and District (CIS) to which grants have been made. In 2023 a grant of £407 was made to CIS (2022 - £899) from unrestricted funds.

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.