

SOUTHCREST EVANGELICAL CHURCH
Financial Statements
For the year ending 31 December 2021

Charity registration Number: 1158945

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Trust Information

Status

Southcrest Evangelical Church, Redditch, Worcestershire is registered with the Charity Commissioners as a Charity incorporated organisation CIO (No 1158945) and constituted by the deed of trust dated 23 October 2014.

Trustees

The Charity is administered by the Trustees. These are the current trustees at the time of signing this report.

Mr NP Woodward
Mr TG Moores
Mr DF Beer

Dr IF Kuriger
Mr M Chart
Mr A Nicholas

Elders

Mr NP Woodward
Dr IF Kuriger
Mr TG Moores

Church Office

Plymouth Road
Southcrest
Redditch
Worcestershire
B98 4NU

Registered Office

Plymouth Road
Southcrest
Redditch
Worcestershire
B98 4NU

Bankers

HSBC
Church Green West
Redditch
Worcestershire
B97 4EA

Trustees Report
For the year ending 31 December 2021

The trustees submit their annual report and financial statements for the year ending 31 December 2021. The Trustees have adopted the Charity Reporting and Accounting using the essentials guide January 2013. The financial statements have been prepared in accordance with the accounting policies set out on Page 11 and comply with the charities governing documentation, applicable law (Charities Act 2011).

Object of the Charity

To advance the Christian faith in accordance with the statement of Doctrines and Practices set out in the Schedule appended to the deed mainly but not exclusively in the Redditch area.

Structure, Governance and Management

The Trustees ultimately run the charity. The Trustees have the authority to exercise their powers to further the objects of the charity. The Trustees meet at least twice a year but delegate the day-to-day decision-making on the running of the Church to the Elders of the Church who are also Trustees. The Elders meet formally to consider the management and pastoral needs of the fellowship.

Every future Trustee shall be appointed by a resolution of the Trustees passed at a special meeting.

The Elders take full responsibility for the management of risk and have set up a team to identify and mitigate areas of risk.

Objectives and Activities

The Church meets every week at Plymouth Road, Southcrest, Redditch. Our objective is to bring people to Christ and equip them for serving him. This is undertaken through weekly meetings for teaching and worship, specific evangelism and outreach events. We run Care for the Family sessions, Christians Against Poverty sessions, Toddlers group, children's Sunday club and youth work (Fusion).

The Elders from time to time based on need and the fulfilment of the charity objectives consider gifts to external organisations and individuals. There are no upper or lower limits of support. No commitments have been made for long-term support.

Achievements and performance

Under the leadership of the elders, the Church has now commenced with physical regular meetings in accordance with the guidelines of the governments with regards to restrictions placed on places of worship within the COVID 19 pandemic.

This has meant that for 2021 our special outreach events where as many as 200 people visit the Church only the Harvest Supper has been possible.

The Ladies' meeting has not been able to restart this year but we hope to restart this when we are able to do so.

The Friday evening Women's Missionary group of about 10-12, hearing news and supporting missionaries with prayer and practical gifts has not been able to meet this year but will hopefully be able to being soon.

Our connections with children and young people are making a significant contribution to the local community. Around 20 children attend Sunday Club on Sunday mornings. On average around 45 children and their parents, attend Toddlers Group on a Thursday morning. Our youth work also includes on average 20 young people attending Fusion our youth group on a Friday evening. All of these activities have been affected by COVID and have only run when possible as government guidelines permit; we have not run Friday night Fusion youth work this year but hope this will start soon.

We support the local schools by supporting assemblies using an external presenter this has continued with online video presentations.

In August 2021 a number of children and leaders attended a youth camp (OASIS) which this year was at a local centre and included a wide range of activities and receiving teaching and worshipping God.

In 2021 Southcrest Evangelical Church continued to support Redditch Youth for Christ with other Redditch Churches by supporting the committee involved in this work which will hopefully be in 2022.

In addition, mid-week Prayer and Bible study meetings are held at the Church and in homes. However, these have also now been able to start as physical meetings permitted at the church.

Financial Review

Total incoming resources for the Church were £19,104 for the year. This is made up of £14,126 in the General fund, and £4,978 in the restricted funds. These comprise of the Missionary fund of £3,263 (which is designated by the offering on the first Sunday of the month) except on Building fund month and the Building fund of £1,715 (designated offering on the first Sunday of every quarter).

The net income received is down on last year's income by 16%, which is due to the changes of giving due to COVID and the restarting of physical offerings.

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The overall expenditure was £17,357, which was down 48 % on last year. This decrease in expenditure is mainly due to the lack of building work and the completion of new audio visual equipment being undertaken in 2020.

The fixed assets are included based on the insurance valuation of £722,483. This includes the building contents, visual aid equipment and heating system this has not decreased from last year and was now increased now that the new audio visual equipment is installed.

Other restrictive fund activities that have their own accounting are the Ladies' Meeting, Fusion youth group, Toddlers and the Women's Missionary Group. These are not included in the accounts' submission as neither the Charity nor the Trustees are involved in the use of these funds.

Public Benefit statement

Through regular worship and prayer meetings, bible studies children's clubs, outreach meetings, social care programmes and personal visitation the Christian faith is shared and people in the community helped. Individuals have become Christians, had their faith developed and lifestyles impacted. As part of the community life families have been supported. In addition, the members donate food, clothes and toys to the Birmingham City Mission to support those homeless and in need in Birmingham. We have also in the past run a Christians Against Poverty classes aimed at helping people to manage their finances and plan to do this again.

The Church building is also used as the local polling station for the local and general elections.

Beneficiaries

In addition to Church members, families, other regular attendees and friends, anyone is welcome to attend appropriate events. We seek to be available to all in the community.

The trustees consider that they have complied with their duties under the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission.

Risk Management policy

The risk management policy is reviewed each year by the trustees and any enhancements are incorporated. The church ensures that members involved in youth work receive appropriate safeguarding training and all members are DBS checked before being appointed into a role with youth work. Workers involved with food preparation and handling receive appropriate training.

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Statement of Trustees responsibilities

Charity law requires trustees to prepare accounts for each financial year, which give a true and fair view of the state of the charity and the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make adjustments and estimates that are reasonable and prudent
- Prepare the accounts on a going concerns basis.

The trustees are responsible for keeping proper accounting records.

Signed for and on behalf of the
Trustees of Southcrest Evangelical Church



Trustee

6-10-2022

Date

Independent Examiners report to the Trustees of Southcrest Evangelical Church

I report on the accounts of the charity for the year ended 31 December 2021, which are set out on pages 9 to 16

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention


Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustee's concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Independent Examiner

Mr Steve Rice FCA

Registered Office – 28 Compton Road, Kinver, Stourbridge, DY7 6DN
Company Number: 3913850

6-10-2022.

Date

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Balance sheet as at 31 December 2021

Categories	Notes	Details	2021 to nearest £	2020 to nearest £
Current Assets	10	<div>HSBC current account</div> <div>Nationwide Building Society Account</div> <div>Paypal Account</div> <div>Total cash funds</div>	<div>53,859</div> <div>-</div> <div>-</div> <div>53,859</div>	<div>18,199</div> <div>33,578</div> <div>-</div> <div>51,777</div>
Fixed Assets	11	<div>Building</div> <div>Contents</div> <div>Projector</div> <div>Boilers & plant</div> <div>Total Fixed Assets</div>	<div>657,829</div> <div>43,389</div> <div>1,265</div> <div>20,000</div> <div>722,483</div>	<div>657,829</div> <div>43,389</div> <div>1,265</div> <div>20,000</div> <div>722,483</div>
Current Liabilities	12		to nearest £	to nearest £
Net Current Liabilities				-
Net Assets			776,342	774,260
Funds	13	<div>General Fund</div> <div>Missionary Fund</div> <div>Building Fund</div> <div>Building asset</div>	<div>41,658</div> <div>1</div> <div>12,201</div> <div>722,483</div>	<div>37,613</div> <div>380</div> <div>13,784</div> <div>722,483</div>
Total funds			776,342	774,260

Signed for and on behalf of the trustees of Southcrest Evangelical Church


 Trustee

6-10-2022
 Date

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Notes to the accounts

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Accounting Policies

The financial statements are prepared in accordance with the Charity Reporting and Accounting the essentials guide 2013.

Accounting convention

The financial statements are prepared under the historical cost convention.

Fund Accounting

1 The church maintains various types of funds

Restricted funds

Restricted funds represent gifts received for specific purposes. There are currently two such funds.

The Building fund represents monies given for the refurbishment of the building in which Southcrest Evangelical Church can run its activities.

The Missionary Fund represents monies given to support missionary works, which are reviewed on an annual basis.

Unrestricted Funds

The General Fund represents unrestricted income that is expendable at the discretion of the trustee's in the furtherance of the objects of the charity; although if requested by the beneficiary, funds donated for specific purposes (such as for youth work) the trustees will ensure these funds are correctly appropriated to these.

Incoming Resources

All income is recognised in the statement of financial activities when the conditions for receipt have been met and there is reasonable assurance of receipt. Note this does not include the funds and payments of the following activities where neither the Church nor trustees have assurance of receipt: Ladies' Meeting, Toddlers group, Fusion youth group and the Women's Missionary Meeting.

Voluntary Income

2 Voluntary income is the principal source of income for the fellowship. Donated income without conditions attached, including that given under Gift Aid and including the Small Donations Scheme gift aid, is taken into account by the charity. Income received in circumstances where a claim for repayment of Tax has been or will be

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made to HM Revenue and Customs is grossed up for Tax recoverable, which is completed each financial year.

Interest and other income

3 The interest income is from the funds held in the charities building society account calculated at the end of the financial year.

4 The sundry income is voluntary income given to the charity other than that of regular donation collections. Including the use of the Church building for local and general elections, as a polling station.

Payments

Payments include all expenditure directly related to the objects of the charity and comprise of the following:

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5 Gifts Missionary

These are gifts given to missionaries to support the work of the advance of the Christian faith and where needed to support practical needs of those working as missionaries. The payments are given to missionary organisations or directly to the missionaries themselves. Below is a description of the gifts, which are reviewed annually by the Trustees.

Missionary Gifts	Description of use of gifts	Gift Amount	Gift Amount 2020
Echoes of Service	Support the work of the Echoes of service organisation reporting on missionary activities	£200.00	£200.00
Brass Tacks	Support the work of Brass Tacks organisation providing practical building support to missionaries	£200.00	£200.00
Zambia	Support the schooling of a Zambia Child	£100.00	£100.00
Barnabus Fund	Support for the work of the Barnabus fund where there are Christians in a minority and suffering persecution as a consequence of their faith	£200.00	£200.00
Barnabas Fund appeals	Support for the work of the Barnabus fund where there are natural or humanitarian disasters	£450.00	£0.00
Moldovia	Missionary aid workers providing practical and spiritual help to those in need in Moldovia	£200.00	£200.00
CMCT	CMCT based in India providing an orphanage , Schools , Hospital and handicraft workshops to all that need help.	£200.00	£200.00
Emmaus Bible School	Supports the development of children to learn about the Bible via post and study books in Globally	£200.00	£200.00
Sat 7	A Christian satellite TV organisation producing and transmitting programmes into countries where mission workers are not welcome in the Middle East	£200.00	£200.00
The Haven	The Haven provides practical workshops and Bible based rehabilitation programmes for men with drug and alcohol addition problems in the Bahamas	£200.00	£200.00
Albania	Missionary aid workers providing practical and spiritual help to those in need in Albainia	£200.00	£200.00
Tear Fund	Christian organisation supporting people in need and helping them to start businesses to support themselves	£200.00	£250.00
Ukraine	Missionary aid workers providing practical and spiritual help to those in need in the Ukraine.	£200.00	£200.00
Medical Missionary News	Organisation supporting hospitals and orphanages	£200.00	£200.00
Nyangombe Bible School	The Zambian Bible school to help with the education of Bible teaching	£300.00	£300.00
Trans World Radio	Organisation broadcasting Christian radio programmes to the World	£200.00	£200.00
Total		£3,450.00	£3,400.00

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6 Gifts Other

These are gifts given to Christian organisations or full-time workers to support the work of the advance of the Christian faith to support practical needs. These payments are given either to the organisations, or directly to the Christian workers themselves. Below is a description of the gifts, which are reviewed annually by the trustees.

Other Gifts	Description of use of Gift	Amount 2021	Amount 2020
Counties	Full time evangelists for the Counties organisation that come to Teach and Preach	£1,120.00	£1,410.00
Counties (Local School Visits)	Full time evangelist for the Counties organisation comes to Take local school assemblies	£1,200.00	£1,060.00
Birmingham City Mission	Supports the homeless and unfortunate practically in Birmingham City centre	£115.00	£100.00
Retired Missionaries	Retired full time missionaries who are members of the church fellowship still working part time in Zambia	£600.00	£600.00
Gideons	Organisation giving Bibles where possible to students in schools and placing them in Hotels and in Hospitals	£0.00	£150.00
The Message Trust	A worldwide trust to share the love of Jesus Christ in words and actions with the hardest-to-reach young people	£0.00	£0.00
Good soil trust	Organisation that supports the rehabilitation of people using agricultural projects to support them	£200.00	£0.00
Three Counties Show	Support the cost of having a Tea café and discussion tent at the Three Counties show to allow people to discuss more about their faith	£0.00	£0.00
Show Jesus	Support the cost of having a Tea café venue for discussions to allow people to discuss more about their faith	£0.00	£170.00
Sure Reality radio	Sure Reality is a Christian radio ministry that exists to present the reality of the Christian Faith	£0.00	£100.00
Total		£3,235.00	£3,590.00

7 Establishment repairs and Maintenance

These include the utility costs Gas, Electricity paid by cheque quarterly on receipt of invoices and water paid every 6 months on receipt of invoices. In 2021 the Gas and Electricity is slightly lower than 2020 due to not using the building for so many meetings as before COVID. The water costs are also lower as the building was not used for so many meetings as before COVID.

The repairs and maintenance costs are shared between the unrestricted fund of the General fund and the restricted Building fund. Regular maintenance is always expensed from the General fund whereas any repairs or additional enhancements to the building are expensed from the Building fund. This was considerably lower than 2020 due no major repairs being needed to the building.

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Establishment Costs	Unrestricted General Fund 2021	Restricted Building Fund 2021	2020
Gas & Electricity	£1,657		£2,042
Water	£61		£93
Repairs & Maintenance	£1,475	£2,600	£20,581
Insurance	£1,158		£1,095
Total Costs	£4,351	£2,600	£23,812

8 Other Costs

These are expenses that are for the running and supporting the church in its day-to-day activities they include: Speakers expenses, which are given to cover travel costs of visiting speakers that are not part of an organisation or a full-time worker. This decreased in 2021 by 100% due to a decrease in the number of speakers due to COVID restrictions and the use of online videos. Literature and publicity include the Copyright licence, Posters, leaflets, Magazines and Study books have been in line with 2020 as we have not been able to distribute literature or need study books.

Catering and cleaning include the cost of resources required keeping the building clean and providing refreshments at meetings or special events. There was an increase in 2021 over 2020 as we were able to hold a harvest event. There is currently no Ladies' Meeting so there is no need for any additional funding to them to support the costs of visiting speakers.

Sundry items include any other expense that cannot be categorised in 2021 this increased slightly compared to 2021 although where needed assistance support was given to our members that the church feels are necessary to support individuals and families in need.

Other Costs	2021	2020
Speakers' Expenses	£0	£130
Literature and Publicity	£926	£896
Catering/Cleaning	£542	£166
Ladies Meeting	£0	£0
Sundries	£1,768	£1,184
Total Costs	£3,236	£2,375

9 Youth Work

These expenses cover any youth work that the church is involved in except that which have their own accounting control, such as Toddlers and Fusion youth club. The costs for the youth work are mainly for the Sunday Club for youngsters on a Sunday morning and cover transport in the form of a free bus service to pick up any children needing transport this has now stopped and there is now no costs for this. There were some costs in 2021 for Oasis camp to support children of families that are unable to completely fund the cost of sending their children to the as this was a

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day camp that the children attended. The Sundries includes items such as the cost of books for prize giving.

Sunday Club and Youth Work	Unrestricted General Fund 2021	2020
Transport	£0	£0
Oasis Camp	£366	£0
Sundries	£119	£0
Total	£485	£0

10 Current Assets

The current assets are now only held in the HSBC current account which is a community account with four signatories registered as the Building Society informed us that they are closing all society and charity accounts the value of this was transferred to the HSBC account with interest. With the HSBC account Payment by cheque requires two registered signatories. There are currently no accounts set up specifically for restricted or unrestricted funds.

Current Assets	2021	2020
HSBC BANK CURRENT ACCOUNT	£53,859.35	£18,199.15
CASH IN HAND	£0.00	£0.00
PAYPAL ACCOUNT	£0.00	£334.44
BUILDING SOCIETY A/C	£0.00	£33,578.23
Total Funds held	£53,859.35	£52,111.82

11 Fixed Assets

The fixed asset values are taken from the insurance valuation of the buildings and contents and no depreciation of the assets has been applied as equipment is replaced on end of life.

12 Current liabilities

The Charity pays all its liabilities on receipt of invoice and has no outstanding liabilities.

13 Funds

The charity has four main funds three of which are cash funds and one that is an asset fund for the building. These funds give the total worth of the Charity. Of the three cash funds, the General fund is an unrestricted fund at £41,658 and then there are the restricted funds of the missionary fund £0 and the building fund £12,201.