

**TRUSTEES' ANNUAL  
REPORT AND ACCOUNTS**

**2020**

Albert Street, Warwick, CV34 4JX  
Tel. 01926 496779  
email: [office@saltisfordchurch.org.uk](mailto:office@saltisfordchurch.org.uk)

worshipping God - explaining our faith - serving the community

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**1. GENERAL INFORMATION**

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Charity Registration Number	1159404
Trustees	M Wells (Chairman) S E Foster (Secretary) R P Osborn J E Rose S B Sulston
Treasurer	J M M Haygreen
Address	Albert Street Warwick CV34 4JX
Independent Auditors	Burgis & Bullock Chartered Accountants 23 –25 Waterloo Place Warwick Street Leamington Spa CV32 5LA
Principal Bankers	CAF BANK Limited Kings Hill West Malling Kent ME19 4TA

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## **2. TRUSTEES' REPORT**

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### **2.1. Introduction**

The Trustees of Saltisford Church present their report and accounts for the period ended 31 December 2020. The accounts have been prepared on a Receipts and Payments basis.

Saltisford Church is an independent fellowship of Christians from Warwick, Leamington Spa and surrounding areas. Saltisford Church was established as a Charitable Incorporated Organisation (Charity No 1159404) on 2 November 2014.

### **2.2. Structure, Governance and Management**

Saltisford Church was established as a Charitable Incorporated Organisation (CIO) under a Constitution dated 2 November 2014. It is governed administratively, under the terms of Clause 11 of the Constitution, by a board of Trustees who are appointed by a resolution passed at a properly convened meeting of the Trustees.

The CIO is managed by five trustees:

- Mike Wells – Chair
- Steve Foster – Secretary
- James Rose
- Russell Osborn
- Steve Sulston (resigned 10 March 2021)

The spiritual leadership of Saltisford Church is the responsibility of the Elders of the Church. Up until December 2020, when Steve Sulston resigned, these were Ian Furlong, Mike Wells and Steve Sulston. As of January 2021, the Eldership will continue as Ian Furlong and Mike Wells, but please refer to Section 2.6 Future Plans (below).

There were three salaried staff. Ian Furlong, Senior Elder; Celia Hilgenberg, Community Worker, who led the Church's work in the local community and Jamie Moir, Youth and Children's Worker, who led and coordinated the work amongst children and young people.

The Charity's centre of activity is the Church property in Albert Street, Warwick. Ownership of this property is vested in the CIO.

### **2.3. Objectives and Activities**

Saltisford Church seeks to care for the current members of the fellowship and reaches out to others. It has three core objectives as summarized in the CIO Constitution:



1. The advancement of the Christian religion both in the United Kingdom and overseas.
2. The advancement of religious or other education.
3. The relief of the poor, sick or disabled.

Public benefit is specifically referred to in the CIO Constitution and the Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in their decisions concerning the objectives of the charity. The 'public' has included men, women and children from the local community around Saltisford Church, other parts of Warwick and from the surrounding towns of Leamington Spa, Kenilworth and Stratford-upon-Avon; the 'benefit' has been in accordance with the aims and objectives of the charity as summarised above.

The COVID-19 pandemic that struck the UK in March 2020 brought dramatic changes to the operations of Saltisford Church. The year could be divided into the part from the beginning of January up until 15 March 2020, which was the last Sunday that the church met together in the building in Albert Street, and the part from then on when all normal activities in the building ceased and moved online. The following summarises the principal activities of the Charity in 2020:

- The Church met for an all-age, informal worship service each Sunday morning, in line with Objectives 1 and 2 above. From Sunday 22 March 2020, these 'meetings' took place online using ZOOM software:
  - Programme included worship, prayer and Bible teaching.
  - Young persons' activities involving children's Sunday morning 'Bible Discovery' groups and Teenage groups.
  - From the March lockdown, a weekly Youth Group for 11 to 16-year-olds on Sunday evenings for church children providing discipleship, discussion on bible topics and bible study.
  - Communion was shared monthly.
  - 'Junior Church' was held monthly involving young person's prayer and worship.
- A prayer ministry team offers personal prayer each Sunday morning after the morning service. As with the main service this prayer support continued online after the Sunday morning service.
- As an additional support during the months of physical separation, online chatrooms following the Sunday morning service provided an opportunity for conversation and fellowship.
- Week-day activities that are in line with all Objectives above:

- Cell groups were held each Tuesday evening and Wednesday morning, providing help, support and encouragement to individual members. These included a cell group for young people in the 20-30 age group and one for new Christians. Up until March, these were held in the homes of Church members and, following the introduction of the COVID regulations, these were held online using ZOOM.
- A day-time midweek meeting was held each Wednesday at the Church up until 11 March, which included worship, prayer and Bible teaching. From March this was dropped due to operational limitations with the mostly elderly attendees and, instead, a series of contact events took place in support of these, often isolated, people, including regular telephone calls, a card with Bible notes at Easter, a personal delivery in May of a letter, a copy of Hope magazine and a fridge magnet with Bible verse. At Christmas we delivered a Christmas card, a potted plant and Bible notes and held a Carol Service over ZOOM that was attended by approximately 20 attendees.
- Meetings for prayer were held each Wednesday lunchtime, switching to Tuesday lunchtime from September. There was a further weekly prayer meeting each Thursday morning. These continued online from March from the beginning of the first lockdown. In addition, up until the March lockdown a monthly prayer meeting was held on Sunday evenings.
- From September through until Christmas a Prayer Space was opened each Tuesday morning and each Thursday evening in the Church Building to provide a quiet place for individual prayer. This facility was taken advantage of by quite a number of people, both members of the Church fellowship and people from the community.
- A women's social gathering called *Knit & Natter* was held weekly on Friday mornings attended by approximately six people from the congregation and the local community. Following the initial lockdown in March, the group met in a member's garden and then continued on ZOOM.
- A Women's Breakfast event was held monthly on a Saturday morning for teaching, fellowship and mutual encouragement in the Christian Faith. From March 2020 onwards, this continued on ZOOM.
- Youth group activities were held each Friday evening in the Church premises up until March. From that date some online Friday evening work was trialed, but this was unsuccessful in terms of engagement by young people from the community, so it was dropped.
- 'Mums & Toddlers' Groups were held in the Church premises each Monday morning up until March, after which this was closed for the remainder of the year.
- The Job Club that was established in 2019 was suspended due to the pandemic restrictions. The four computers from the Club were loaned to local families for home schooling.



- A Community Café and 'Foodbank' (under the auspices of the Trussell Trust) was held each Friday afternoon in the Church premises up until the first lockdown in March. For the remainder of the year, although the Community Café was unable to operate, the Foodbank continued with distribution from the front door of the Church premises. This is part of the fulfilment of Objective 3.
- The Church continued the partnership with other Community Centres in Warwick as part of the 'Warwick Community Network', although this was limited to an online event in October to look at post covid recovery for the town and community. This was attended by 25 people from local organisations and local government. From that five smaller working groups were established, which all met specifically looking at Housing, Mental Health, a new Community Centre for the area, Employment, and Youth. This is part of the fulfilment of Objective 3.
- Also in line with Objective 3 was relief to families both within the Church fellowship, the community and overseas as a result of the pandemic.
  - Support was provided to several local families with printing out school materials for home learning and helping the Packmores Centre provide food for local families via 'FareShare' scheme.
  - Food hampers were delivered to 12 families on an ongoing basis supplied by New Life Church and also provided special Christmas food hamper.
  - The four Job Club computers were lent to local families for home schooling.
  - A 'Blessing Fund' was set up with donations from the church congregation that totaled just under £9,000 during the year of which approximately £6,500 has been distributed by the end of the financial year.
  - £8,000 was provided to Naya Gaun Church, Pokhara, Nepal to fund food distribution to their local community where daily-wage work is common.
  - £8,000 was provided to various Church situations in Moldova via the Moldova Mission for food relief programmes related to the Covid pandemic.
- Other activities consistent with Objectives 1 & 2:
  - A Saturday morning children's activity event was held called '*Splat-a-Zoom*', a pandemic alternative to the '*Splat-a-day*' events from previous years.
  - In February the Youth and Children's Worker took a group of 12 teenagers to a teenager's weekend away – 'Basecamp' – run by Thrive Youth Ministries and held at The Pioneer Centre in Shropshire.
  - In August the Youth and Children's Worker joined six teenagers in attending the Limitless Festival 2020 Online. Normally a Christian youth festival that takes place at the Three Counties Showground in Malvern, in 2020 it took place online on August 7 & 8. A follow up session on the Sunday evening.
  - Work in local schools supporting Crossteach, a local charity focusing on teaching the Christian faith in schools, was impacted by the Covid pandemic. Up until March

the Youth and Children's Worker was involved in running Wednesday lunchtime groups at Aylesford School, a secondary school in Warwick. A course on mental health, called Strong, was run each half term at the school over a six-week period and a mentoring scheme to support young people struggling with school.

- A Giant Christmas Advent Calendar competition was organised in the church windows each day, for the community. There was a treasure hunt in the pictures for families to take part in, winning chocolate treats for entries. Each advent day picture was painted by a member of the congregation and opened each morning. The windows were very well received in the community and featured in the local newspaper 'Warwick Courier'. The first windows were opened by the Mayor of Warwick. 15 competition entries were received.
- Monthly craft evenings were held at the Church premises up until March and then, from June onwards, on ZOOM. Each evening included a Christian talk and, on average, about 12 people attended with up to 20 craft packs being delivered to individuals each month.
- In previous years the Church partnered with other churches in Warwick in an open-air Good Friday service in the Market Square. However, this was not possible due to the COVID Regulations in place at Easter and, instead, there was a joint ZOOM Prayer Service with Myton Church, Emmanuel Church, Leamington and Kenilworth Community Church to mark Good Friday 2020.
- UK and Overseas Christian mission work, consistent particularly with Objectives 2 & 3, involving both financial and prayer support included:
  - Support to churches in Nepal and Moldova.
  - Support to medical mission in Madagascar and Nepal.
  - Support to Christian relief work in Malawi and Mozambique.
  - Support for theological training in India and Palestine.
  - Support for Church plants in Manchester and in Belgium.
  - Support to UK-based mission work such as Gideons, Counties, Crossteach and Thrive Ministries.
  - Saltisford Church is a Junior Partner with Christians Against Poverty (CAP). CAP is a debt counselling working to alleviate debt and poverty. Saltisford is part of a network in the Leamington Spa and Warwick area.
- UK work consistent with Objective 3 involving both prayer and financial support includes:
  - New Hope Counselling, a local Christian charity that provides an affordable counselling service available for all in Warwick, Leamington Spa and surrounding areas and operates from the Saltisford Church property.
  - Home for Good, a charity focused on the needs of vulnerable children.



## 2.4. Achievements and Performance

In line with our core objectives, we are pleased to report our achievements and performance during 2020 as follows: -

- The normal routine of Sunday services was disrupted by the pandemic and was replaced by a weekly service held on ZOOM. Attendance was maintained at between 60 and 80 'logins' by families and individuals throughout the year.
- We ran an '*Alpha Course*' course online from May to August for people interested in exploring the Christian faith. Three attendees attended the course. A follow-on discipleship course for new Christians, '*Freedom in Christ*', was held online for 13 sessions starting in September with six attendees.
- During 2020 the Saltisford Foodbank provided food for 1,135 adults and 697 children, totaling 1,828. Sadly, this is approximately a 34% increase on the 2019 figure which, in turn, was itself 35% up on 2018.
- Through our Community Worker we supported Citizens Advice Bureau (CAB) which, up until the March lockdown, held weekly advice sessions at the Packmores Community Centre and during the Foodbank sessions at Church, with a trained advisor is on hand to help with advice. Following the introduction of the COVID regulations, our Community Worker continued with CAB each week, working online or by telephone. Being remote, most calls were from outside the local community and from across South Warwickshire. Approximately 3 clients per week came for advice, some 140 during the year.
- Some 30 clients were given help during 2019 providing assistance with benefit claims, appeals to restore benefits and claiming new ones. Clients were mainly single mothers and people with illness, disabilities and mental health issues.
- The monthly craft evenings held at the Church and on ZOOM attracted attendances of around 12 people.
- We ran six Saturday-morning "*Splat-a-zoom*" sessions for children and families. Six online sessions were provided with an average of 4 families online and 2 families off-line. For each event 25 packs of recipes and craft kits were arranged for collection, which were always taken even though not all actually logged on.
- We gave £34,444 in support of Christian and aid work in other countries and a further £10,215 in support of local and national Christian work in the UK.

## 2.5. Financial Review

The net receipts in the year, as shown in Section 4.1 amounted to £2,437, made up of payments of £925 from funds for use at the Church's discretion and receipts of £3,362 from funds restricted for purposes specified by the donors.



Funds for the work of Saltisford come principally from voluntary donations from the congregation of the Church. In addition, some receipts come from charitable activities such as hire of the buildings, youth and toddler groups, occasional meals and receipts for a planned church weekend away which was subsequently cancelled, and fees returned.

The reserves policy of the Trustees is to maintain sufficient funds for the ongoing activities of the Church for a period of three months. The normal fluctuations in income and expenditure indicate reserves for this purpose of approximately £36,000. Funds in excess of this level will, in the absence of any special need, be regarded as available for current use, with any major projects being funded by special appeals.

## **2.6. Future Plans**

Steve Sulston resigned as a Trustee on 10 March 2021.

The Trustees consider that the present strategies are working satisfactorily with activities that are enabling the Church to achieve its aims and objectives within the restrictions imposed by COVID. For the next year, as the restrictions due to the COVID pandemic are relaxed, they intend to pursue the same overall strategies while actively looking for new or improved ways to bring benefit to others and reacting to opportunities as they arise.

The current Elders of the Church, Ian Furlong and Mike Wells are both planning to retire in 2022 and a Transition Team was established by the Elders at the end of 2020 to pray through and develop a strategy for the future form and leadership of the Church from 2022. The Team is led by Andy Fulcher, formerly an Elder of the Church for many years and also, formerly, Chairman of Trustees of Saltisford Church Charitable Trust. He leads a team of respected members of the congregation, both men and women and across the age range from early twenties upwards.

The Team is developing options covering the future leadership strategy for the Church and, potentially, the recruitment of a new full-time leader in the current Eldership role. It is anticipated that, subject to the outcome of the work of the Transition Team, some amendments may be required under Section 28 of the CIO Constitution dated 2 November 2014.

On behalf of the Trustees



M Wells  
Chairman

4 August 2021

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### **3. INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SALTISFORD CHURCH**

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I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 9 to 14.

#### **3.1. Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **3.2. Independent examiner's statement**

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

I have no concerns and have come across no other matter 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.

WA Hubbard

Burgis and Bullock  
Chartered Accountants  
23 -25 Waterloo Place  
Warwick Street  
Leamington Spa  
CV32 5LA

6<sup>th</sup> September  
~~August~~ 2021

## 4. ACCOUNTS AND FINANCIAL STATEMENTS

### 4.1. Financial Activities

#### STATEMENT OF FINANCIAL ACTIVITIES Receipts and Payments Account For the year ended 31 December 2020

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2020</u>	<u>Total</u> <u>2019</u>
		£	£	£	£
<b>Receipts</b>					
Incoming resources					
Voluntary receipts	4,5	132,232	72,939	205,171	167,677
Interest received		424		424	490
Receipts from charitable activities	4	8,190		8,190	12,046
<b>Total receipts</b>		<b>140,846</b>	<b>72,939</b>	<b>213,785</b>	<b>180,213</b>
<b>Payments</b>					
Expenditure in furtherance of the charity's objectives					
Charitable activities	2,5	138,748		138,748	139,564
Gifts made	5		69,497	69,497	48,476
Governance costs	2	1,059	80	1,139	1,001
Asset and investment purchases	2	1,964		1,964	1,673
<b>Total payments</b>		<b>141,771</b>	<b>69,577</b>	<b>211,348</b>	<b>190,714</b>
<b>Net Receipts/Payments for the year</b>		<b>(925)</b>	<b>3,362</b>	<b>2,437</b>	<b>(10,501)</b>
Cash funds brought forward at 1 January 2020		63,137	13,035	76,172	86,673
<b>Cash funds carried forward at 31 December 2020</b>		<b>62,212</b>	<b>16,397</b>	<b>78,609</b>	<b>76,172</b>

The Notes in Section 4.3 form part of these financial statements.



## 4.2. Assets and Liabilities

### STATEMENT OF ASSETS AND LIABILITIES At 31 December 2020

	<u>Note</u>	<u>Unrestricted</u> £	<u>Restricted</u> £	<u>Total</u> <u>2020</u> £	<u>Total</u> <u>2019</u> £
<b>Cash balances</b>	1				
Cash in hand		0		0	0
Cash float		100		100	123
CAF Current account		100		100	485
CAF Gold account		15,291	16,397	31,688	29,233
CAF Card account		409		409	413
Kingdom Bank		46,312		46,312	45,918
		<u>62,212</u>	<u>16,397</u>	<u>78,609</u>	<u>76,172</u>
<b>Other monetary assets</b>	1				
CAF Donor cheques				0	300
Gift Aid tax reclaim due		1,287	606	1,893	5,202
		<u>1,287</u>	<u>606</u>	<u>1,893</u>	<u>5,502</u>
<b>Assets retained for the charity's own use</b>	1				
Land and buildings		1,286,634		1,286,634	1,225,367
Furniture and equipment		69,735		69,735	69,526
		<u>1,356,369</u>		<u>1,356,369</u>	<u>1,294,893</u>
<b>Liabilities</b>	1				
HMRC - PAYE and NI		2,363		2,363	2,334
Suppliers accounts		222		222	486
		<u>2,585</u>		<u>2,585</u>	<u>2,820</u>

The financial statements in Section 4 were approved by the Trustees on 21 June 2021.



M Wells  
**Chairman**

Date 4 August 2021

## 4.3. Notes to the Financial Statements

### 1. Accounting Policies

#### **Basis of Accounting**

The Statement of Financial Activities has been drawn up on a receipts and payments basis.

#### **Statement of Financial Activities**

Donations and other income are credited in the period in which they are received. These are analysed between unrestricted and restricted funds.

Expenditure paid out in the year is also assigned to unrestricted or restricted funds.

#### **Statement of Assets and Liabilities**

**Cash funds** are listed in detail with amounts at 31st December 2020 which are in agreement with the balance carried forward on the Statement of Financial Activities.

**Other monetary assets** - CAF donor cheques still to be paid into church bank account and income tax recoverable under the gift aid scheme which had not been received by the end of the year.

**Assets retained for charity's own use** are stated at their current insured value.

**Liabilities** include PAYE and National Insurance due on December salaries but not yet paid to HMRC and suppliers accounts outstanding.



## 2. Unrestricted Fund Payments Detail

	<u>Charity</u> <u>Costs</u> £	<u>Governance</u> <u>Costs</u> £	<u>Asset</u> <u>Purchases</u> £	<u>2020</u> <u>Total</u> £	<u>2019</u> <u>Total</u> £
Staff costs	108,678			108,678	108,544
Speakers expenses	1,066			1,066	1,111
Local outreach	6,341			6,341	10,712
Pastoral support	5,904			5,904	2,227
Training and resources	522			522	159
Youth & Sunday school	3,712			3,712	4,263
Building maintenance	681			681	1,594
Equipment maintenance and purchase	1,792		1964	3,756	2,444
Utilities	3,836			3,836	3,959
Insurance	1,465			1,465	1,442
Catering and cleaning supplies	1,250			1,250	2,345
Music licence	1,233			1,233	892
Photocopying, stationery & IT supplies	1,433			1,433	755
Telephone & internet	621			621	592
Other running costs	214			214	99
Legal, bank & accounts examiner fees		1,059		1,059	1,001
<b>Total unrestricted fund payments</b>	<b>138,748</b>	<b>1,059</b>	<b>1,964</b>	<b>141,771</b>	<b>142,139</b>

## 3. Staff Costs

	<b>2020</b> £	<b>2019</b> £
Salaries	95,697	94,075
Social Security costs	5,184	6,111
Pension costs	6,969	6,848
Expenses	828	1,510
	<b>108,678</b>	<b>108,544</b>
Average number of full-time equivalent employees	<b>3</b>	<b>3</b>

No employee received emoluments of more than £60,000.

Pension costs are amounts paid to independent pension providers.

In common with many churches, a very significant part of the activities of the Church is staffed on a voluntary basis. The fellowship operates a lay ministry in all of its functions. The Trustees are all actively involved in Church activities.

#### 4. Voluntary Receipts and Receipts from Charitable Activities

Voluntary receipts are donations to the work of the church.

Receipts from charitable activities arise from individuals and organisations paying for some church activities such as youth weekends, toddler groups and for hire of the buildings.

#### 5. Restricted funds

The income funds of the Church include restricted funds comprising the following unexpended balances of donations held on trust to be applied for specific purposes (figures include tax recoverable under gift aid which has been received from HMRC):

	<u>Mission Support</u>	<u>Specific Gifts</u>	<u>Total</u>
	£	£	£
At 1 January 2020	12,299	736	13,035
Incoming Resources:			
Donations	43,563	29,376	72,939
Payments in furtherance of the charity's objectives:			
Gifts made	(44,659)	(24,838)	(69,497)
Costs	(80)		(80)
At 31 December 2020	11,123	5,274	16,397

**Mission Support** is administered in a separate budget funded by gifts for that purpose. Expenditure comprises gifts made to organisations and individuals engaged in Christian work and is analysed below by the area served and type of recipient:

	<u>Organisations</u>	<u>Individuals</u>	<u>2020 Total</u>	<u>2019 Total</u>
	£	£	£	£
Local	3,644	2,496	6,140	7,344
National	1,880	2,195	4,075	4,062
International	22,114	12,330	34,444	32,381
Total	27,638	17,021	44,659	43,787

**Specific Gifts** are those where the donor has requested that the gift be passed on to a specific individual or organisation or project. Such gifts are only accepted if the resulting payment is within the scope of the objectives of the Church.

During 2020 appeals were made by the leadership of the church for help to people suffering as a result of the Covid-19 pandemic. Those who benefitted included church

members, people living in the community and some whom we regularly support through our Mission Support fund.

**6. Related Party Transactions**

The Trustees received no remuneration or reimbursement of expenses during the year.

**7. Contingent Liabilities**

The Church had no contingent liabilities or leasing commitments at 31 December 2020.

**8. Ultimate Controlling Party**

The Church's ultimate controlling party is the Board of Trustees.