

**TRUSTEES' ANNUAL  
REPORT AND ACCOUNTS**

**2021**

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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 (resigned 10 March 2021)
Treasurer	J M M Haygreen (resigned 31 December 2021) S E Foster
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

## **2. TRUSTEES' REPORT**

### **2.1. Introduction**

The Trustees of Saltisford Church present their report and accounts for the period ended 31 December 2021. 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 Leaders of the Church. At the beginning of the year the Eldership was Ian Furlong and Mike Wells working together with the Transition Team that was established at the end of 2020 and reported on in the 2020 Trustees Annual Report. In October 2021, Andy Fulcher, James Rose and John Morris were added to the Eldership Team. Further information on the work of the Transition Team is provided in Section 2.6 Future Plans (below).

There were three salaried staff at the commencement of 2021. 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. Celia Hilgenberg resigned as Community Worker in April. The future of the community work is part of the consideration of the Transition Team. No replacement for Celia has been considered as of December 2021.

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, which continued into 2021. During 2021 the church reopened in stages during the year at Government restrictions and regulations were eased. This allowed meeting in person again at the Albert Street premises on Sunday mornings, for example, whilst maintaining online streaming using ZOOM and YouTube. Youth activities were restarted in September after the school summer break.

The following summarizes the principal activities of the Charity in 2021 in fulfillment of the Objectives set out above:

- The Church met for an all-age, informal worship service each Sunday morning, in line with Objectives 1 and 2 above.
  - Programme included worship, prayer and Bible teaching.
  - Young persons' activities involving children's Sunday morning 'Bible Discovery' groups and Teenage groups.
  - Communion was shared approximately 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.
- 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.
  - A day-time midweek meeting was held each Wednesday at the Church up until 11 March, which included worship, prayer and Bible teaching.
  - Meetings for prayer were held each Tuesday lunchtime. There was a further weekly prayer meeting each Thursday morning.
  - A women's social gathering called *Knit & Natter* was held weekly on Friday mornings attended people from the congregation and the local community.
  - A Women's Breakfast event was held monthly on a Saturday morning for teaching, fellowship and mutual encouragement in the Christian Faith.

- Youth group activities were held each Friday evening in the Church premises from the beginning of the autumn school term.
- The Toddler group for parents and carers, called "Little Fishes" was held in the Church premises each Monday morning.
- Warwick District Foodbank, seeded by Trussell Trust, operated a foodbank from Saltisford Church and continued with distribution from the front door of the Church premises. The foodbank shifted its operation into the church building as Government COVID restrictions were eased during the year. This is in line with Objective 3 above.
- 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.
  - 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 and £2,500 was distributed during the financial year.
  - £1,500 was provided to Speranta Church in Cahul, Moldova towards COVID winter relief.
- Other activities consistent with Objectives 1 & 2:
  - A Saturday morning children's activity event was held called '*Splat-a-day*' on a monthly basis.
  - Work in local schools supporting Crossteach, a local charity focusing on teaching the Christian faith in schools with our Youth and Children's Worker.
  - Monthly craft evenings were held at the Church premises, including a Christian talk.
- 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 Malawi, 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 Good News for Everyone, 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.

## 2.4. Achievements and Performance

In line with our core objectives, we are pleased to report our achievements and performance during 2021 as follows: -

- The Sunday morning in-person services were phased in again during 2021 whilst maintaining a live ZOOM link for those unable to attend in person.
- During 2021 the Saltisford Foodbank continued to operate to serve local people in need. Refer to Warwick District Foodbank Annual Report for further information.
- The monthly craft evenings held at the Church attracted attendances of around 12 people.
- The *Little Fishes* toddlers group restarted during the Spring Term and regularly attracted around 40 children.
- We reintroduced monthly Saturday-morning "*Splataday*" sessions for children and families. Based on this, we held a messy-church puppet show and Christmas event on the last Sunday morning before Christmas and over 150 attended from all ages, from families who had come from *Splaterday* and *Little Fishes* as well as regular church members.
- We gave £30,904 in support of Christian and aid work in other countries and a further £17,829 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 £25,260, made up of payments of £16,422 from funds for use at the Church's discretion and receipts of £8,838 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, and occasional meals.

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 £30,000. 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. Sadly, Saltisford Church's long-serving Treasurer, Mrs J M M Haygreen, resigned due to ill health on 31 December 2021 and passed away in the early days of January 2022. Stephen E Foster has taken the role of Treasurer from 1 January 2022.

The Trustees consider that the present strategies are working satisfactorily with activities that are enabling the Church to achieve its aims and objectives. 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 April 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 are required under Section 28 of the CIO Constitution dated 2 November 2014.

On behalf of the Trustees

A handwritten signature in black ink, appearing to read 'M Wells', written in a cursive style.

M Wells  
Chairman

29<sup>th</sup> September 2022



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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 2021 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.



Wende Ann Hubbard FCCA

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

29<sup>th</sup> September 2022

## 4. ACCOUNTS AND FINANCIAL STATEMENTS

### 4.1. Financial Activities

#### STATEMENT OF FINANCIAL ACTIVITIES Receipts and Payments Account For the year ended 31 December 2021

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2021</u>	<u>Total</u> <u>2020</u>
		£	£	£	£
<b>Receipts</b>					
Incoming resources					
Voluntary receipts	4,5	127,974	64,682	192,657	205,171
Interest received		156		156	424
Receipts from charitable activities	4	0	0	0	8,190
<b>Total receipts</b>		<b>128,130</b>	<b>64,682</b>	<b>192,812</b>	<b>213,785</b>
<b>Payments</b>					
Expenditure in furtherance of the charity's objectives					
Charitable activities	2,5	109,666		109,666	138,748
Gifts made	5		55,693	55,693	69,497
Governance costs	2	2,042	152	2,194	1,139
Asset and investment purchases	2	0		0	1,964
<b>Total payments</b>		<b>111,708</b>	<b>55,845</b>	<b>167,553</b>	<b>211,348</b>
<b>Net Receipts/Payments for the year</b>		<b>16,422</b>	<b>8,838</b>	<b>25,260</b>	<b>2,437</b>
Cash funds brought forward at 1 January 2021		62,212	16,397	78,609	76,172
<b>Cash funds carried forward at 31 December 2021</b>		<b>78,634</b>	<b>25,235</b>	<b>103,869</b>	<b>78,609</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 2021

	<u>Note</u>	<u>Unrestricted</u> £	<u>Restricted</u> £	<u>Total</u> <u>2021</u> £	<u>Total</u> <u>2020</u> £
<b>Cash balances</b>	1				
Cash in hand		0		0	0
Cash float		100		100	100
CAF Current account		100		100	100
CAF Gold account		31,704	25,235	56,938	31,688
CAF Card account		267		267	409
Kingdom Bank		46,463		46,463	46,312
		<u>78,634</u>	<u>25,235</u>	<u>103,869</u>	<u>78,609</u>
<b>Other monetary assets</b>	1				
CAF Donor cheques				0	0
Gift Aid tax reclaim due		3,976	0	3,976	1,893
		<u>3,976</u>	<u>0</u>	<u>3,976</u>	<u>1,893</u>
<b>Assets retained for the charity's own use</b>	1				
Land and buildings		1,286,634		1,286,634	1,286,634
Furniture and equipment		69,735		69,735	69,735
		<u>1,356,369</u>		<u>1,356,369</u>	<u>1,356,369</u>
<b>Liabilities</b>	1				
HMRC - PAYE and NI		1,681		1,681	2,363
Suppliers accounts		0		0	222
		<u>1,681</u>		<u>1,681</u>	<u>2,585</u>

The financial statements in Section 4 were approved by the Trustees on 29<sup>th</sup> September 2022.



M Wells  
Chairman

## 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 2021 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>Governance</u>	<u>Asset</u>	<u>2021</u>	<u>2020</u>
	<u>Costs</u>	<u>Costs</u>	<u>Purchases</u>	<u>Total</u>	<u>Total</u>
	£	£	£	£	£
Staff costs	86,179			86,179	108,678
Speakers expenses	754			754	1,066
Local outreach	4914			4,914	6,342
Pastoral support	0			0	5,904
Training and resources	0			0	522
Youth & Sunday school	1,325			1,325	3,712
Building maintenance	1,610			1,610	681
Equipment maintenance and purchase	6,097			6,097	3,756
Utilities	2,760			2,760	3,836
Insurance	1,475			1,475	1,465
Catering and cleaning supplies	1,244			1,244	1,250
Music licence	1,220			1,220	1,233
Photocopying, stationery & IT supplies	1,591			1,591	1,433
Telephone & internet	497			497	621
Other running costs	0			0	214
Legal, bank & accounts examiner fees		2,042		2,042	1,059
<b>Total unrestricted fund payments</b>	<b>109,666</b>	<b>2,042</b>	<b>0</b>	<b>111,708</b>	<b>141,771</b>

**3. Staff Costs**

	<b>2021</b>	<b>2020</b>
	£	£
Salaries	75,166	95,697
Social Security costs	3,920	5,184
Pension costs	5,425	6,969
Expenses	1,667	828
	<b>86,179</b>	<b>108,678</b>
Average number of full-time equivalent employees	<b>2</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 2021	11,123	5,274	16,397
Incoming Resources:			
Donations	51,638	13,044	64,682
Payments in furtherance of the charity's objectives:			
Gifts made	(48,733)	(6,960)	(55,693)
Costs	(152)		(152)
At 31 December 2021	<u>13,876</u>	<u>11,358</u>	<u>25,235</u>

**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>2021 Total</u>	<u>2020 Total</u>
	£	£	£	£
Local	9,425	4,380	13,805	6,140
National	4,024	0	4,024	4,075
International	24,038	6,866	30,904	34,444
Total	<u>37,487</u>	<u>11,246</u>	<u>48,733</u>	<u>44,659</u>

**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 and 2021 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 2021.

**8. Ultimate Controlling Party**

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