

**JOY CHRISTIAN CENTRE**  
**UNAUDITED**  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**HEDLEY DUNK LIMITED**  
Chartered Accountants & Statutory Auditor  
Trinity House  
3 Bullace Lane  
Dartford  
Kent  
DA1 1BB

# **JOY CHRISTIAN CENTRE**

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## JOY CHRISTIAN CENTRE

### REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021

**Trustees** Rev W E Sunu, Senior Minister & Trustee  
S Sewornoo (deceased 14 April 2020)  
M E G Doherty, Chair of Trustees  
B Kamara, Trustee

**Charity registered  
number** 1159442

**Principal office** 11 Manor House  
Heron Court  
Cranes Close  
Basildon  
Essex  
SS14 3DF

**Accountants** Hedley Dunk Limited  
Chartered Accountants  
Trinity House  
3 Bullace Lane  
Dartford  
Kent  
DA1 1BB

## **JOY CHRISTIAN CENTRE**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees present their annual report together with the financial statements of the Joy Christian Centre for the 1 April 2020 to 31 March 2021.

The Trustees confirm that the annual report and financial statements of the Charitable Incorporated Organisation (CIO) comply with the current statutory requirements of the CIO's governing document and the provision of the 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. (FRS 102) (effective 1 January 2019).

#### **Objectives and activities**

##### **● Policies and objectives**

The Trustees of Joy Christian Centre has the responsibility of co-operation with the Residential Pastor in promoting Joy Christian Centre, Basildon, covering the whole dimension of the Centre, pastoral, evangelistic and ecumenical as stated in the organisation's Constitution. It has specific responsibilities for the management of the funds and assets of the charity and for the employments of its staff.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

#### **Achievements and performance**

##### **● Review of activities**

Soon after the relaxation of the covid-19 restrictions in England and Wales, in the 2020/21 accounting period Joy Christian Centre cautiously resumed its normal, in-person, weekly activities and also continued streaming church services on social media (Hybrid-church)

to meet the spiritual and social needs of members who could not physically present due to old age or health related issues.

Giving the financial, social and mental health challenges brought on by the global pandemic the spiritual leadership, after making appropriate enquiries, adopted new ways to help our community and church members navigate the uncertainties. Listed below are the key activities:

- Calling tree - a call lists of church members and friends in the community to check on them and their families' wellbeing.
- Daily morning and evening prayers on WhatsApp to reassure the community of God's presence, love and our support.
- Daily word - Rev Sunu's daily recorded messages of encouragement distributed through WhatsApp, Youtube and our church website.
- Distribution of food hampers to families who have lost their jobs and or income.

#### **Financial review**

##### **● Going concern**

The Trustees recently reviewed the organisation's income and expenditure in light of the impact of covid-19 and inflation resulting in the rising cost of living and it was realised that the overall income has dropped by more than 20%. However, looking at the rate at which members are returning to in-person service the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

## **JOY CHRISTIAN CENTRE**

### **TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021**

- **Financial risk management objectives and policies**

The Trustees have identified the major risks to which Joy Christian Centre are exposed and these are reviewed regularly. The systems and procedures to mitigate those risks are also the subject of regular review and where appropriate professional advice is sought to provide the Centre with the information it requires to manage the risks on behalf of the charity.

#### **Structure, governance and management**

- **Constitution**

Joy Christian Centre is a registered Charitable Incorporated Organisation (CIO), number 1159442, and is governed by constitution

- **Methods of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected or co-opted under terms of the constitution.

- **Organisational structure and decision-making policies**

#### **Finance Committee**

This committee oversees the detailed financial management information provided by the Treasurers; prepares financial advice for the Joy Christian Centre including the budget; and considers requests for expenditure outside the agreed budget.

#### **Ministry Team**

An advisory group to the Resident Pastor (in whom lies all the responsibility for the spiritual and worship life of the parish) on matters relating to ministry to the local church, such as aspects of worship, midweek groups and work with young people and children. This group consults and received advice from the Trustees as appropriate

- **Financial risk management**

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

#### **Plans for future periods**

The Trustees are actively developing the building fund with the aim of buying a permanent home for the church to carry out its pastoral, evangelical and other community activities.

## JOY CHRISTIAN CENTRE

### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

#### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

  
**M E G Doherty**  
Chair of Trustees

Date: 20 January 2022

**JOY CHRISTIAN CENTRE**

**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

**Independent examiner's report to the Trustees of Joy Christian Centre ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2021.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable 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 that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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:



Dated: 20 January 2022

Jack Fryer

ACA

Hedley Dunk Limited  
Dartford

JOY CHRISTIAN CENTRE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>				
Donations and legacies	3	55,788	55,788	72,447
Investment Income	4	9	9	30
Other income	5	110	110	11,296
<b>Total income</b>		<b>55,907</b>	<b>55,907</b>	<b>83,773</b>
<b>Expenditure on:</b>				
Charitable activities	6	54,616	54,616	78,630
<b>Total expenditure</b>		<b>54,616</b>	<b>54,616</b>	<b>78,630</b>
<b>Net movement in funds</b>		<b>1,291</b>	<b>1,291</b>	<b>5,143</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		24,094	24,094	18,951
Net movement in funds		1,291	1,291	5,143
<b>Total funds carried forward</b>		<b>25,385</b>	<b>25,385</b>	<b>24,094</b>

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 8 to 17 form part of these financial statements.




# JOY CHRISTIAN CENTRE

## BALANCE SHEET AS AT 31 MARCH 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	11	2,487	3,215
		<u>2,487</u>	<u>3,215</u>
<b>Current assets</b>			
Cash at bank and in hand		24,658	23,678
		<u>24,658</u>	<u>23,678</u>
Creditors: amounts falling due within one year	12	(1,760)	(2,799)
		<u></u>	<u></u>
<b>Net current assets</b>		<b>22,898</b>	<b>20,879</b>
<b>Total assets less current liabilities</b>		<b>25,385</b>	<b>24,094</b>
<b>Net assets excluding pension asset</b>		<b>25,385</b>	<b>24,094</b>
<b>Total net assets</b>		<b>25,385</b>	<b>24,094</b>
		<u><u>25,385</u></u>	<u><u>24,094</u></u>
<b>Charity funds</b>			
Restricted funds	13	-	-
Unrestricted funds	13	25,385	24,094
		<u>25,385</u>	<u>24,094</u>
<b>Total funds</b>		<b>25,385</b>	<b>24,094</b>
		<u><u>25,385</u></u>	<u><u>24,094</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



**M E G Doherty**  
Chair of Trustees

Date: 20 January 2022

The notes on pages 8 to 17 form part of these financial statements.

## JOY CHRISTIAN CENTRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

#### 1. General information

Joy Christian Centre is a charity registered in the UK under number 1159442, it operates from Unit 11, Manor House, Cranes Farm Road, Basilton, Essex, SS14 3DF.

#### 2. Accounting policies

##### 2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Joy Christian Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

##### 2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

##### 2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

## JOY CHRISTIAN CENTRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

#### 2. Accounting policies (continued)

##### 2.4 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of financial activities as the related expenditure is incurred.

##### 2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on a reducing balance basis.

Depreciation is provided on the following basis:

Motor vehicles	-	20% reducing balance basis
Fixtures and fittings	-	20% reducing balance basis
Office equipment	-	25% reducing balance basis
Other fixed assets	-	20% reducing balance basis

##### 2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

##### 2.8 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 2.9 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

# JOY CHRISTIAN CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 2. Accounting policies (continued)

#### 2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Investment income, gains and losses are allocated to the appropriate fund.

### 3. Income from donations and legacies

	Unrestricted funds 2021 £	Total funds 2021 £
Donations	52,819	52,819
Government grants	2,969	2,969
	<u>55,788</u>	<u>55,788</u>

	Unrestricted funds 2020 £	Total funds 2020 £
Donations	72,447	72,447
	<u>72,447</u>	<u>72,447</u>

### 4. Investment Income

	Unrestricted funds 2021 £	Total funds 2021 £
Bank interest received	9	9
	<u>9</u>	<u>9</u>

	Unrestricted funds 2020 £	Total funds 2020 £
Bank interest received	30	30
	<u>30</u>	<u>30</u>

# JOY CHRISTIAN CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 5. Other incoming resources

	Unrestricted funds 2021 £	Total funds 2021 £
Other income	110	110

	Unrestricted funds 2020 £	Total funds 2020 £
Other incoming	11,296	11,296

£11,296 of prior year other income relates to a refund of service charge fees from a property previously occupied by Joy Christian Centre.

### 6. Analysis of expenditure on charitable activities

#### Summary by fund type

	Unrestricted funds 2021 £	Total funds 2021 £
Direct costs	54,616	54,616

	Unrestricted funds 2020 £	Total funds 2020 £
Direct costs	78,630	78,630

# JOY CHRISTIAN CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 7. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Total funds 2021 £
Church Activities	54,616	54,616

	Activities undertaken directly 2020 £	Total funds 2020 £
Church Activities	78,630	78,630

### Analysis of direct costs

	Activities 2021 £	Total funds 2021 £
Staff costs	27,290	27,290
Worship materials	334	334
Rent and rates	14,575	14,575
Conferences and training	624	624
Insurance	516	516
Utilities and other premise costs	608	608
Sundry expenses	880	880
Telephone	1,805	1,805
Guest Speakers	658	658
Gifts and donations	500	500
Welfare	918	918
Accountancy	735	735
Repairs and renewals	2,513	2,513
Office costs	894	894
Card charges	5	5
Subscriptions	1,033	1,033
Depreciation	728	728
	54,616	54,616

# JOY CHRISTIAN CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 7. Analysis of expenditure by activities (continued)

#### Analysis of direct costs (continued)

	Activities 2020 £	Total funds 2020 £
Staff costs	31,607	31,607
Worship materials	4,256	4,256
Rent and rates	20,638	20,638
Conferences and training	5,541	5,541
Insurance	647	647
Utilities and other premise costs	1,341	1,341
Sundry expenses	685	685
Telephone	1,322	1,322
Guest Speakers	520	520
Gifts and donations	812	812
Welfare	975	975
Motor expenses	14	14
Accountancy	800	800
Repairs and renewals	1,075	1,075
Marketing	55	55
Office costs	1,402	1,402
Legal and professional	3,052	3,052
Card charges	524	524
Subscriptions	470	470
Depreciation	944	944
Travel for camp	1,950	1,950
	<u>78,630</u>	<u>78,630</u>

### 8. Independent examiner's remuneration

	2021 £	2020 £
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts (including VAT)	360	480
Fees payable to the Charity's independent examiner in respect of:		
All other services not included above (including VAT)	300	300
	<u>300</u>	<u>300</u>

# JOY CHRISTIAN CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 9. Staff costs

	2021 £	2020 £
Wages and salaries	26,722	30,862
Contribution to defined contribution pension schemes	568	745
	<u>27,290</u>	<u>31,607</u>

The average number of persons employed by the Charity during the year was as follows:

	2021 No.	2020 No.
Employees	<u>1</u>	<u>2</u>

No employee received remuneration amounting to more than £60,000 in either year.

### 10. Trustees' remuneration and expenses

During the year, one or more Trustees has been paid remuneration or has received other benefits from an employment with the Charity. Rev W E Sunu received a salary for his employment as the Senior Pastor of the Charity. No remuneration was received for his role as a Trustee. The value of Trustees' remuneration and other benefits was as follows:

	2021 £	2020 £
Rev W E Sunu                                      Remuneration	21,926	21,926

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).



**JOY CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

**11. Tangible fixed assets**

	Fixtures and fittings £	Office equipment £	Other fixed assets £	Total £
<b>Cost or valuation</b>				
At 1 April 2020	2,690	4,998	1,379	9,067
At 31 March 2021	<u>2,690</u>	<u>4,998</u>	<u>1,379</u>	<u>9,067</u>
<b>Depreciation</b>				
At 1 April 2020	2,127	2,911	814	5,852
Charge for the year	220	395	113	728
At 31 March 2021	<u>2,347</u>	<u>3,306</u>	<u>927</u>	<u>6,580</u>
<b>Net book value</b>				
At 31 March 2021	<u>343</u>	<u>1,692</u>	<u>452</u>	<u>2,487</u>
At 31 March 2020	<u>563</u>	<u>2,087</u>	<u>565</u>	<u>3,215</u>

**12. Creditors: Amounts falling due within one year**

	2021 £	2020 £
Bank overdrafts	-	1,595
Other taxation and social security	224	295
Pension fund loan payable	96	204
Accruals and deferred income	1,440	705
	<u>1,760</u>	<u>2,799</u>

JOY CHRISTIAN CENTRE

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
<b>Unrestricted funds</b>				
General Funds - all funds	<b>24,094</b>	<b>55,907</b>	<b>(54,616)</b>	<b>25,385</b>

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
<b>Unrestricted funds</b>				
General Funds - all funds	18,951	83,773	(78,630)	24,094

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
General funds	<b>24,094</b>	<b>55,907</b>	<b>(54,616)</b>	<b>25,385</b>

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
General funds	18,951	83,773	(78,630)	24,094

# JOY CHRISTIAN CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 15. Analysis of net assets between funds

#### Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	2,487	2,487
Current assets	24,658	24,658
Creditors due within one year	(1,760)	(1,760)
<b>Total</b>	<b>25,385</b>	<b>25,385</b>

#### Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	3,215	3,215
Current assets	23,678	23,678
Creditors due within one year	(2,799)	(2,799)
<b>Total</b>	<b>24,094</b>	<b>24,094</b>

### 16. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge amounted to £568 (2020- £745).