

# CHELMSFORD PRESBYTERIAN CHURCH

## Trustees' Annual Report

for the Period

From 01/04/2020 To 31/03/2021

### Section A Reference and administration details

Charity name Chelmsford Presbyterian Church

Other names charity is known by CPC

Registered charity number (if any) 1160844

Charity's principal address 124 New London Road

Chelmsford

Essex

Postcode

CM2 0RG

#### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David Ferguson	Chairman		
2	Hugo Heij			
3	Darren Moore			

#### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
None	

#### Names and addresses of advisers (Optional information)

	Type of adviser	Name	Address
1	Bank	CAF Bank Ltd	25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
2	Legal and Financial	Stewardship	1 Lamb's Passage, London, EC1Y 8AB

#### Name of chief executive or names of senior staff members (Optional information)

None
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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (e.g. trust deed, constitution)	Constitution dated 26 February 2015.
How the charity is constituted (e.g. trust, association, company)	As a Charitable Incorporated Organisation (CIO).
Trustee selection methods (e.g. appointed by, elected by)	Trustees are appointed by the existing trustees from among the elected officers of the church (i.e. its elders and deacons).

### Additional governance issues (Optional information)

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> <li>• policies and procedures adopted for the induction and training of trustees;</li> <li>• the charity's organisational structure and any wider network with which the charity works;</li> <li>• relationship with any related parties;</li> <li>• trustees' consideration of major risks and the system and procedures to manage them.</li> </ul>	<p>A Safeguarding and Child Protection Policy is in place. The expertise of the "Thirtyone:eight" organisation is used to liaise with the Disclosure and Barring Service, in order to carry out the necessary checks prior to the commencement of trusteeship or participation of any individual in church youth work.</p> <p>The church is a congregation belonging to the Evangelical Presbyterian Church in England and Wales (EPCEW). As such it shares the same vision as 22 other congregations within the Presbytery, and through the Presbytery, with other like-minded churches throughout the world (EPCEW is a member of the International Conference of Reformed Churches).</p>
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## Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	<ul style="list-style-type: none"> <li>• To advance the Christian faith in accordance with the Creed applicable to the Church Fellowship in Chelmsford and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the CIO.</li> <li>• To relieve persons who are in conditions of need or hardship and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.</li> </ul>
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	<p>Holding public worship services on a Sunday and other meetings throughout the week to promote the spiritual growth of those in attendance. Supporting missionary activities through prayer and financial aid, and giving similar support to individuals who find themselves in need.</p> <p>The trustees have had regard to the Charity Commission's guidance on public benefit. In doing so, we can confirm that the church's activities wholly comply with this guidance. In particular, this is evidenced by the way we have sought to advance the Christian faith through outreach and teaching ministries to as many members of the public, both at home and abroad, as we are able to reach. This year, our donations to the work of Pamoja supporting the needy in Africa, as well as our participation in Blythswood Care's annual Christmas shoebox appeal, exemplify our desire to relieve hardship, to the extent that we as a small congregation are able to do so.</p>

### Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant-making;
- policy programme related investment;
- contribution made by volunteers.

Regarding the church's grant-making policy, the trustees decide on a case-by-case basis whether or not to award a grant, as requests or known situations arise. Grants are only awarded in light of the church's charitable objectives, with an appropriate level of due diligence having taken place with regard to any potential beneficiary.

Regarding volunteer contributions, since the church only employs one full-time person, the work of every member of the church, aided by the power of the Holy Spirit, makes a significant difference in its ability to achieve the above objectives. The financial resources of the church, to a very large extent, are also given by the members, and much work is done privately, without recognition, and the hours and value of that time cannot be quantified.

## Section D

### Achievements and performance

Summary of the main achievements of the charity during the year

During this year the main ways in which the church has sought to fulfil the calling of Christ upon it have been as follows:

- Preaching and teaching the whole counsel of God. This was primarily achieved through the regular teaching of the church on Sunday and midweek.
- Sharing the good news about the love of Christ through running occasional Christianity Explored courses, as well as hosting special evangelistic events where the gospel is clearly proclaimed.
- Seeking to impact the emerging generation through occasional Sunday School meetings, and through our bi-weekly Sunday morning Youth Club.
- Providing financial, practical and prayer support to individuals and organisations seeking to advance the gospel of Christ. The church supported individuals working in Europe and the Middle East. We also helped Christian organisations providing care for the poor and disadvantaged in Eastern Europe (Blythwood Care) and Africa (Pamoja).

Due to the restrictions in place as a result of the COVID-19 pandemic, for much of the past year our regular and evangelistic services have had to be conducted online via Zoom and YouTube.

## Section E

### Financial review

Brief statement of the charity's policy on reserves

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £26,000 (which equates to about 6 months of unrestricted expenditure) so that the charity can continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £70,958 and the charity is therefore complying with its reserves policy.

At the end of the year the church also held £9,673 in restricted funds. Most of the restricted reserves are held in the Deacons' Fund, which allows emergency aid to be provided for those suffering acute hardship.

The budget for the 2021/22 financial year shows a predicted surplus of over £12,000, therefore no issues are envisaged with regard to the charity as a going concern.

Details of any funds materially in deficit	None.
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### Further financial review details (Optional information)

<p>You <b>may choose</b> to include additional information, where relevant about:</p> <ul style="list-style-type: none"> <li>the charity's principal sources of funds (including any fundraising);</li> <li>how expenditure has supported the key objectives of the charity;</li> <li>investment policy and objectives including any ethical investment policy adopted.</li> </ul>	<p>As far as Income is concerned, over 99% of funds were received through the freewill giving of members and adherents to the church.</p> <p>Income to the restricted funds amounted to over 15% of total income. This was made up of gifts for the Deacons' Fund and the repayment of loans previously made from this Fund, as well as giving towards Special Offerings.</p> <p>Over 88% of gifts received from individuals was given in a tax-efficient manner (only the amount of tax reclaimed directly by the church is shown in the figures on page 8, which excludes tax reclaimed at source by third-party organisations such as Stewardship, Charities Aid Foundation and Charities Trust).</p> <p>As far as Expenditure is concerned, around 50% of outgoings during the year were related to the cost of employing and reimbursing the necessary expenses of our Minister.</p> <p>Around 12% of expenditure was associated with Property costs, which included the provision of accommodation for our Minister and the rental of church premises.</p> <p>The above amounts form a significant portion of church expenditure as a whole, however the value of having our own Minister to lead the congregation in its spiritual growth, and thus enabling the church to fulfil its objectives, far outweighs the financial cost of his employment and housing.</p> <p>Of the remaining expenditure, the most significant portion was the 33% donated to individuals and organisations, part of which included those working in the mission field at home and abroad. This expenditure helped with gospel outreach or supported those in need. Where possible, the church aims to donate at least 10% of its income towards missionary support, and this was achieved again last year (over 18% of our income was given to those engaged in mission work).</p>
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## Section F Other optional information

<p>A total of £1,665 was paid to trustees or their close family members, as reimbursement for expenses incurred on behalf of the church.</p> <p>The above amount excludes additional payments made to Darren Moore, a trustee who is also employed as the Minister of the church. His salary, pension, insurance and telephone contributions amounted to £33,512.</p>
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## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature	<i>D R Ferguson</i>
Full name	David Richard Ferguson
Position (e.g Secretary, Chair, etc.)	Chairman
Date	<i>12/12/2021</i>



**Section A Independent Examiner's Report**

**Report to the trustees /  
members of**

Chelmsford Presbyterian Church

**On accounts for the  
year ended**

31/03/2021

**Charity no  
(if any)**

1160844

**Set out on pages**

8 to 10

**Responsibilities and  
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31/03/2021.

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 material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

M Evans

**Date:**

14/12/2021

**Name:**

Mary Evans

**Relevant professional  
qualification(s) or  
body (if any):**

**Address:**

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

# CHELMSFORD PRESBYTERIAN CHURCH

## Receipts and Payments Account

for the year ending 31/03/2021

	Notes	General Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
<b>Incoming Resources</b>					
<i>Charitable income</i>					
Grants and gifts received		72,978	14,553	87,531	79,917
Tax refunds under Gift Aid		14,461	863	15,324	13,415
		87,439	15,416	102,856	93,332
<i>Other income</i>					
Interest receivable		79	4	83	172
Loan repayments		0	800	800	3,500
Other		73	0	73	148
Total Incoming Resources		<b>87,591</b>	<b>16,220</b>	<b>103,811</b>	<b>97,152</b>
<b>Resources Expended</b>					
<i>Charitable expenditure in furtherance of the church's objective</i>					
Direct costs	2	46,057	0	46,057	88,408
Grants and loans payable	3	6,180	16,170	22,350	13,765
Total Resources Expended		<b>52,237</b>	<b>16,170</b>	<b>68,407</b>	<b>102,173</b>
Net Incoming/(Outgoing )					
Resources before transfers		35,354	50	35,405	(5,021)
Transfers between funds		0	0	0	0
<b>Net Movement in Funds</b>		35,354	50	35,405	(5,021)
Starting Balances		35,604	9,623	45,227	50,248
<b>Ending Balances</b>		<b>70,958</b>	<b>9,673</b>	<b>80,632</b>	<b>45,227</b>



# CHELMSFORD PRESBYTERIAN CHURCH

## Statement of Assets and Liabilities

for the year ending 31/03/2021

	Notes	<u>Unrestricted Funds</u>			Total 2020/21 £	Total 2019/20 £
		General Funds £	Designated Funds £	Restricted Funds £		
<b>A Cash funds</b>						
Cash at bank with immediate access		70,958	-	9,673	80,632	45,227
		<b>70,958</b>	<b>-</b>	<b>9,673</b>	<b>80,632</b>	<b>45,227</b>
<b>B Other monetary assets</b>						
Gift aid due to charity		2,687	-	-	2,687	2,941
Other debtors		-	-	850	850	-
		<b>2,687</b>	<b>-</b>	<b>850</b>	<b>3,537</b>	<b>2,941</b>
<b>C Liabilities</b>						
<b>Falling due within one year</b>						
Fee for Independent Examination		900	-	-	900	-
		<b>900</b>	<b>-</b>	<b>-</b>	<b>900</b>	<b>-</b>
<b>Total</b>		<b>900</b>	<b>-</b>	<b>-</b>	<b>900</b>	<b>-</b>

### D Assets retained for charity's own use

	Current Value £
Land and buildings (church manse)	455,079
Equipment	4,320
	<b>459,399</b>

Current values have been estimated by the trustees.

The Estimated Market Value of the manse is based on the purchase price and building society projections.

### E Guarantees and secured debts

No guarantees have been made, which result in an outstanding potential liability as at the year-end date.

There are no outstanding debts at the date of the statement of assets and liabilities, which are owed and which are secured by an express charge on any of the assets of the CIO.

The accounts were approved by the trustees and signed on their behalf by:

Signature	D R Ferguson
Full name	David Richard Ferguson
Date	12/12/2021

The notes on page 10 form part of these accounts.

# CHELMSFORD PRESBYTERIAN CHURCH

## Notes to the Accounts

for the year ending 31/03/2021

### 1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

### 2. Direct costs

		General Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
Employment costs	(Note 4)	33,596	0	33,596	32,582
Property costs	(Note 5)	7,969	0	7,969	49,775
Insurance		811	0	811	790
Support services		413	0	413	213
Outreach activities		939	0	939	2,035
Work among the young		129	0	129	106
Equipment purchase		657	0	657	603
Management & administration		1,214	0	1,214	2,244
Other costs		328	0	328	60
		<b>46,057</b>	<b>0</b>	<b>46,057</b>	<b>88,408</b>

### 3. Grants and Discretionary Payments

Loans - Individuals	0	1,650	1,650	0
Grants - Individuals	2,000	1,000	3,000	6,415
Grants - Institutions	4,180	13,520	17,700	7,350
	<b>6,180</b>	<b>16,170</b>	<b>22,350</b>	<b>13,765</b>

The grants to institutions amounting to £1,000 or more during the year were:

EMF (supporting missionaries across Europe)	6,300
LCM (supporting outreach work in London)	4,025
PAMOJA (supporting schools & orphanages in Kenya)	3,375
EPCEW Presbytery (supporting other churches in the presbytery)	1,500
Daylight Christian Prison Trust (outreach to prisoners in the UK)	1,250
Innovista (training young Christian leaders across Europe and Asia)	1,000

### 4. Employees

The church has one employee, Rev Darren Moore, to whom the employment costs above refer, a trustee who, as authorised in the church's constitution, and in his capacity as minister of the church, received a salary of £29,802 during this financial year.

### 5. Property costs

Rent	3,640	3,640
Council tax & water rates	3,046	2,970
Maintenance	1,284	857
Mortgage repayments	0	42,308
	<b>7,969</b>	<b>49,775</b>

### 6. Movement of Restricted Funds

	Balance at 31/03/20	Incoming Resources	Resources Expended	Balance at 31/03/21
Deacons' Funds (for the relief of hardship or suffering)	7,857	1,823	(1,650)	8,029
Building Fund (for purchase/maintenance of church property)	1,666	0	0	1,667
*Special Offerings (one-off restricted collections)	100	14,385	(14,520)	(35)
Copper Coin Collection (for Kenyan orphanages)	0	12	0	12
	<b>9,623</b>	<b>16,220</b>	<b>(16,170)</b>	<b>9,673</b>

\*The small negative balance will be covered by Gift Aid received after the year end.