

CHELMSFORD PRESBYTERIAN CHURCH

Trustees' Annual Report

for the Period

From 01/04/2022 To 31/03/2023

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		Until 11/04/22	
3	Darren Moore			
4	David Thomas		Since 11/04/22	

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

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 may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<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 23 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"> • 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. • 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.
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, EMF and Innovista supporting displaced people in war-torn Ukraine, 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, through midweek prayer and Bible study meetings, and through men's and ladies' fellowship meetings.
- 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.
- Showing practical care in the community through running a weekly coffee morning.
- Seeking to impact the emerging generation through weekly Sunday School meetings, and through monthly young adult teaching and fellowship meetings.
- 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, as well as organisations conducting gospel outreach in UK prisons (Daylight Christian Prison Trust and London City Mission). We also helped Christian organisations providing care for the poor and disadvantaged in Eastern Europe (Blythwood Care, European Missionary Fellowship and Innovista) and Africa (Pamoja).

Brief statement of the charity’s policy on reserves	<p>The trustees have determined that the charity should aim to hold unrestricted reserves of no less than £33,000 (which equates to about 6 months of unrestricted expenditure) so that the charity can continue to operate should income and/or expenditure vary adversely.</p> <p>At the year end, the charity held unrestricted reserves of £96,414 and the charity is therefore complying with its reserves policy. Of this amount, £60,000 has been designated as part of the church’s Building Fund.</p> <p>At the end of the year the church also held £9,002 in restricted reserves. Most of the restricted reserves are held in the Deacons’ Fund, which allows emergency aid to be provided for those suffering acute hardship.</p> <p>The budget for the 2023/24 financial year shows a predicted surplus of around £16,000, therefore no issues are envisaged with regard to the charity as a going concern.</p>
Details of any funds materially in deficit	<p>The Special Offerings fund shows a deficit of £488. This small negative balance will be covered by Gift Aid received after the year end.</p>

Further financial review details (Optional information)

<p>You may choose to include additional information, where relevant about:</p> <ul style="list-style-type: none"> • the charity’s principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted. 	<p>As far as Income is concerned, over 97% of funds were received through the freewill giving of members and adherents to the church.</p> <p>Income to the restricted funds amounted to around 10% of total income. This was made up of gifts for the Deacons’ Fund, Copper Coin Collection and Special Offerings.</p> <p>Around 90% 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 47% of outgoings during the year were related to the cost of employing and reimbursing the necessary expenses of our Minister.</p> <p>Around 18% 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 18% 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 <i>income</i> towards missionary support, and this was achieved again last year (almost 16% of our income was given to those engaged in mission work).</p> <p>One exceptional item of expenditure during the year was the £4,009 cost of obtaining Visa sponsorship (6% of outgoings), which led to the increase in Management & administration costs shown on page 10.</p>
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Section F	Other optional information
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A total of £6,017 was paid to trustees or their close family members, as reimbursement for expenses incurred on behalf of the church.

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 £35,384.

Section G	Declaration
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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>10 December 2023</i>



Section A Independent Examiner's Report

**Report to the trustees /
members of**

Chelmsford Presbyterian Church

**On accounts for the
year ended**

31/03/2023

**Charity no
(if any)**

1160844

Set out on pages

8 to 11

**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 31/03/2023.

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:

C D Sigston

Date:

10 . 12 . 23

Name:

Colin Sigston

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

GCE 'A' LEVEL MATHEMATICS
H.N.D. MECHANICAL & PRODUCTION ENGINEERING

Address:

15 Roslings Close
Chelmsford
CM1 2HA

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 31/03/2023

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022/23	Total 2021/22
		General Funds	Designated Funds			
		£	£	£	£	£
Incoming Resources						
<i>Charitable income</i>						
Grants and gifts received		68,377	-	7,504	75,881	69,333
Tax refunds under Gift Aid		9,889	-	1,128	11,017	11,140
		<u>78,266</u>	<u>-</u>	<u>8,632</u>	<u>86,898</u>	<u>80,473</u>
<i>Other income</i>						
Interest receivable		209	-	239	448	116
Loan repayments		-	-	55	55	-
Other		2,002	-	-	2,002	456
Total Incoming Resources		<u>80,476</u>	<u>-</u>	<u>8,926</u>	<u>89,402</u>	<u>81,045</u>
Resources Expended						
<i>Charitable expenditure in furtherance of the church's objective</i>						
Direct costs	2	65,041	-	-	65,041	53,297
Grants and loans payable	3	5,502	-	8,723	14,225	13,100
Total Resources Expended		<u>70,543</u>	<u>-</u>	<u>8,723</u>	<u>79,265</u>	<u>66,397</u>
Net Incoming/(Outgoing)						
Resources before transfers		9,933	-	204	10,137	14,647
Transfers between funds	6	(10,000)	10,000	-	-	-
Net Movement in Funds		<u>(67)</u>	<u>10,000</u>	<u>204</u>	<u>10,137</u>	<u>14,647</u>
Starting Balances		36,481	50,000	8,798	95,279	80,632
Ending Balances		<u>36,414</u>	<u>60,000</u>	<u>9,002</u>	<u>105,416</u>	<u>95,279</u>

CHELMSFORD PRESBYTERIAN CHURCH

Statement of Assets and Liabilities

for the year ending 31/03/2023

	Notes	Unrestricted Funds			Total 2022/23 £	Total 2021/22 £
		General Funds £	Designated Funds £	Restricted Funds £		
A Cash funds						
Cash at bank with immediate access		36,414	-	7,152	43,566	95,279
Notice deposits		-	60,000	1,850	61,850	-
Total		36,414	60,000	9,002	105,416	95,279
B Other monetary assets						
Gift aid due to charity		3,265	-	620	3,884	2,629
Other debtors		-	-	795	795	850
Total		3,265	-	1,415	4,679	3,479
C Liabilities						
Total		-	-	-	-	-
D Assets retained for charity's own use					Current Value £	
Land and buildings (church manse)					500,817	
Equipment					3,452	
Total					504,269	

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	<i>D R Ferguson</i>
Full name	David Richard Ferguson
Date	<i>10 December 2023</i>

The notes on pages 10 and 11 form part of these accounts.

CHELMSFORD PRESBYTERIAN CHURCH

Notes to the Accounts

for the year ending 31/03/2023

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2. Direct costs

		<u>Unrestricted Funds</u>			Total	Total
		General Funds	Designated Funds	Restricted Funds	2022/23	2021/22
		£	£	£	£	£
Employment costs	(Note 4)	35,707	-	-	35,707	34,743
Property costs	(Note 5)	13,793	-	-	13,793	11,028
Insurance		1,192	-	-	1,192	900
Support services		2,618	-	-	2,618	2,129
Outreach activities		1,317	-	-	1,317	594
Work among the young		2,187	-	-	2,187	47
Equipment maintenance		-	-	-	-	85
Equipment purchase		-	-	-	-	130
Management & administration		8,156	-	-	8,156	3,454
Other costs		72	-	-	72	187
		65,041	-	-	65,041	53,297

3. Grants and Discretionary Payments

Grants - Individuals	1,952	-	3,600	5,552	5,200
Grants - Institutions	3,550	-	5,123	8,673	7,900
	5,502	-	8,723	14,225	13,100

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

PAMOJA (supporting schools & orphanages in Kenya)	3,785
Operation Mobilisation (supporting worldwide missions)	1,688
EMF (supporting missionaries across Europe)	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 £31,338 during this financial year.

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5. Property costs

	Total 2022/23 £	Total 2021/22 £
Rent	3,640	3,640
Council tax & water rates	2,975	3,173
Maintenance	7,178	4,215
	13,793	11,028

6. Movement of Funds

	Balance at 31/03/22	Incoming Resources	Resources Expended	Transfers	Balance at 31/03/23
General Funds	36,481	80,476	(70,543)	(10,000)	36,414
Designated Funds					
Building Fund	50,000	-	-	10,000	60,000
	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>10,000</u>	<u>60,000</u>
Restricted Funds					
Deacons' Funds	7,304	2,860	(2,524)	-	7,640
Building Fund	1,667	184	-	-	1,850
*Special Offerings	(173)	5,801	(6,116)	-	(488)
Copper Coin Collection	-	82	(82)	-	-
	<u>8,798</u>	<u>8,926</u>	<u>(8,723)</u>	<u>-</u>	<u>9,002</u>
Total Funds	95,279	89,402	(79,265)	-	105,416

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

Designated/Restricted Fund Purposes:

Copper Coin Collection	- Given to PAMOJA, supporting schools & orphanages in Kenya
Building Fund	- Purchase/maintenance of church property
Deacons' Funds	- Providing relief of hardship or suffering
Special Offerings	- One-off restricted collections, e.g. for mission partners