

CAPEL COMMUNITY CHURCH

England & Wales · Charity number 1162194

Details

Status Registered

Legal form CIO

Registered 2015-06-15

Register [View on the Charity Commission register](#)

Contact

Address Capel Community Church
Days Road
Capel St. Mary
Ipswich
IP9 2JW

Phone 01473310454

Email admin@capelcommunitychurch.org.uk

Website www.capelcommunitychurch.org.uk

Activities

Objects: THE OBJECT OF THE CIO IS, FOR THE PUBLIC BENEFIT, THE ADVANCEMENT OF THE CHRISTIAN FAITH, IN ACCORDANCE WITH THE STATEMENT OF FAITH, IN IPSWICH, SUFFOLK AND SUCH OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE.

Activities: A Christian Church based in Capel St. Mary, Ipswich, Suffolk. Regular services are held at 10:30 am each Sunday, with other activities and events during each month. Lively worship and relevant teaching using the wisdom and truth of the Bible are at the heart of this community focussed church.

Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£74,341	£77,831	-	-
2024-03-31	£44,559	£53,742	-	-
2023-03-31	£50,609	£53,905	-	-
2022-03-31	£45,958	£46,804	-	-
2021-03-31	£47,558	£39,831	-	-

Trustees

Name	Role	Appointed
STEPHEN LOCKE	Chair	2015-05-22
DAVID STUART OWEN		2015-05-22
Keith Robert Smith		2024-11-21
PETER GERALD MATTHEWS		2015-05-22

CAPEL COMMUNITY CHURCH

England & Wales - Charity number 1162194

Accounts

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

Capel Community Church

Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

Registered Charity Number: 1162194

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

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Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Capel Community Church CIO
Registered Charity Number:	1162194
Registered Office:	Capel Community Church Days Road Capel St Mary Ipswich Suffolk IP9 2JW
Constitution:	Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees Dated 22 nd May 2015
Board of Trustees:	Stephen Locke (Chair of Trustees) Peter Matthews Gordon Mower David Owen (Senior Leader) Keith Smith
Treasurer:	Stephen Locke
Bankers:	Co-operative Bank, P.O.Box 250, Delf House Southway, Skelmersdale WN8 6WT
Independent Examiner	Mrs. Carole Cowgill ACA Associate of the Institute of Chartered Accountants in England and Wales

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

TRUSTEES' ANNUAL REPORT

The accounts and financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with:

the charity's governing document;

Accounting and Reporting by Charities: Statement of Recommended Practice;

the Financial Reporting Standard for Smaller Entities (FRSSE);

the Charities Act 2011;

UK generally accepted practice

Insofar as they apply to the charity and its Trustees' Annual Report & Financial Statements.

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The objects of the charity are for the public benefit, the advancement of the Christian faith, in accordance with the Statement of Faith, in Ipswich, Suffolk and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

Our vision statement summarises the practical outworking of the Objects of the Charity:

To create Christian community that is welcoming and everyone loves to be part of

Our mission: **To help people find and follow Jesus**

We have been able to demonstrate the practical application of our vision statement this year through events, such as:

Curry Night – October 2024 – event for local community in aid of East Anglian Children's Hospice

The Tearfund Big Quiz Night – November 2024 – fundraising event in aid of Tearfund

Barn Dance – January 2025 – activity for local community

Art Evening – March 2025 – activity for local community

Easter Egg Hunt – April 2025 – activity for local community

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

Background

Capel Community Church CIO was incorporated on 22 May 2015 and became a registered charity on 15 June 2015. Following approval by the Charity Commission, all assets and liabilities of the founding unincorporated association Capel Community Church, were transferred to Capel Community Church CIO (this charity) on the 1st August 2016.

Capel Community Church CIO has continued with the mission and ministry of the unincorporated association Capel Community Church and the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Capel Community Church CIO is a member of the Ground Level Network of churches, Ground Level provide leadership, church management and ministry resources.

Capel Community Church CIO is also a member of the Further Faster Network of churches.

The Further Faster Network offers coaching, community and content for the leaders of churches who want to grow their churches by creating churches that unchurched people love to attend.

Activities of the Charity during the Year

Our main activities include:

- Sunday morning worship services – weekly

- Monday morning prayer meetings – weekly via Zoom

- Mid-week small groups including prayer and Bible study – weekly

- Funeral services – as required

- Wedding services – as required

- Pastoral work, including visiting the sick and bereaved

- Informal social events for fellowship and outreach

- Alpha Course – an introduction to the Christian faith

- Hosting other charities and local groups at subsidised rates at our premise

- Stay & Play for carers and toddlers – weekly, including some school holiday sessions

- Renew Wellbeing Lounge – a weekly gathering of mostly senior citizens for connection and support – a place where it is 'OK to not be OK'

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

Our Premises

The church premises are the base for the majority of the activities arranged by Capel Community Church CIO. Phase 1 of the building was completed in 1987 comprising the foyer, lounge area, meeting rooms, basement, kitchen and toilets. Phase 2 of the building was completed in 1993 providing the main hall.

To help improve the security of the church and facilities, a new fence and gates to the rear of the property and grounds have been installed.

Serving the Local and Wider Community

An important aspect of the church ethos is to be part of the local community regardless of personal faith or none. These activities range from pre-school children through to senior citizens. Suffolk County Council Children's Team are based at the church twice a month, coinciding with our Stay & Play morning, when they provide Health Visitor services and related early years activities and services. We also offer an initiative called Renew Wellbeing Lounge. This is a Friday afternoon café styled event, where it's 'OK not to be OK' – an opportunity to meet, chat over a hot drink and bring a craft activity if you so wish.

The church also works in conjunction with the other Christian churches in the village to enable joint acts of prayer and worship, in addition to the Easter March of Witness on Good Friday and the Christmas Eve carol service in the shopping precinct.

We actively support the annual Act of Remembrance at the new village war memorial to remember those who served and died in the armed forces.

Teaching & Building-up Christian faith

During our main worship service each Sunday, we have modern worship songs and structured Bible teaching using both the Old & New Testaments. Teaching is usually based on themes or specific aspects of the Christian life, helping to bring the timeless truths of the Bible into a practical and relevant message for today. During the year a number of media presentational styles are used to help keep our services contemporary and accessible to all ages. Age specific teaching and activities are provided in our Junior Church groups.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

In the last year we have covered the following subjects:

The Fundamental List

Address the Mess

Reactions Speak Louder Than Words

What Our World Needs Now

Under the Circumstances

The Day After Christmas – Christmas series

Fatal Distractions

The Responsibles

3 Questions...everyone has about God

Welcome to Wonderland

STRUCTURE, GOVERNANCE AND MANAGEMENT

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the CIO.

New trustees are appointed by the Trustees in accordance with the Constitution.

Founding Church

Capel Community Church CIO was formed by the unincorporated association Capel Community Church.

Following approval from the Charity Commission on 1st June 2016, all assets and liabilities of the founding church were transferred to this CIO on 1st August 2016.

Church Officers

Capel Community Church CIO is led by a spiritual leadership team appointed by the Trustees and with the support of the committed congregation. The CIO delegate the day-to-day functions of the church to this leadership team, comprising of:

David Owen (Pastor & Senior Leader)

Rachel Owen

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

PUBLIC BENEFIT

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

Providing regular public worship open to all and talks etc. posted on the church website

Promoting the whole mission of the Church through activities for individuals, parents and carers

Conducting pastoral work including visiting the sick in their homes and in hospital and the bereaved

Teaching Christianity through sermons, courses and small groups

Supporting other charities in the UK, some of which work overseas

Supporting local families and individuals in distress or bereavement

Supporting inter-church activities within the village to promote Christian witness and service

FINANCIAL REVIEW

Principle Funding Sources and Plans for Future Periods

Funding of the CIO is ordinarily and primarily from those committed to, and supportive of, the objectives of the charity; members of the congregation. The hiring of the charity building and facilities generates a small income to help towards building overheads. The Trustees are investigating the feasibility of increasing the availability of the building and facilities to other groups and individuals to provide additional income streams, while maintaining the ethos and values of the church.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

Although the majority of our income is from regular monthly gifts, the Trustees have taken a cautious approach and have put aside additional reserves and have setup a special fund to help with financial hardship in the community due to the cost of living crisis.

Investment Policy

The Trustees have considered whether there is a need to designate any of the unrestricted funds for the purposes of holding investments.

In July 2024 a 95-day savings account was opened with our bank, the Co-Operative Bank, to run alongside our existing current account as agreed by the trustees as it was felt that the higher rate of interest rate available via this account would be of benefit to the CIO and sufficient available reserves were available to allocate to this account.

As a result, the CIO now operates one charity current account and one savings account, both of which are fully covered by the Financial Services Compensation Scheme. In the event that reserves would not be fully covered by the compensation scheme, additional, non-connected accounts would be established.

Reserves Policy

The Trustees acknowledge that the charity must have sufficient reserves to meet all known current liabilities in addition to being able to meet unplanned emergency costs. The Trustees maintain a 'ring-fenced' fund within the general unrestricted funds to provide reserves to cover any unexpected reduction in voluntary giving. Reserves are maintained to comply with the charity's Reserves Policy, which includes actions to be taken if the reserves are likely to be required to cover day to day operational costs.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

RESPONSIBILITY OF THE BOARD OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

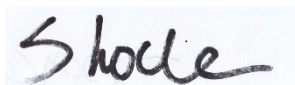
We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Independent Examiner's Report

The accounts of the CIO have been independently examined to comply with the Charity Commission requirements for CIOs with an income over £25,000. This is included as part of this report.

Approval


This report was approved by the Trustees on January 2026 and is signed on their behalf by:

A handwritten signature in black ink, appearing to read 'S Locke', is written on a light blue rectangular background.

S. Locke (Chair)

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025


 CHARITY COMMISSION FOR ENGLAND AND WALES	Charity Name Capel Community Church		No (if any)	CC16a
	Receipts and payments accounts			
	For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations received	67,160	-	-	67,160	38,086
Income from Charitable Activities	6,988	-	-	6,988	6,473
Savings income	193	-	-	193	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	74,341	-	-	74,341	44,559
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
	-	-	-	-	-
Total receipts	74,341	-	-	74,341	44,559
A3 Payments					
Staff related expenditure	16,584	-	-	16,584	17,269
Buildings maintenance, renewals, utility exps	29,727	-	-	29,727	11,463
Grounds renewal and maintenance	2,188	-	-	2,188	2,309
Administration expenditure	10,558	-	-	10,558	8,376
Gifts/Payments	15,453	-	-	15,453	11,392
Special and outreach events	3,321	-	-	3,321	2,933
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	77,831	-	-	77,831	53,742
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
	-	-	-	-	-
Total payments	77,831	-	-	77,831	53,742
Net of receipts/(payments)	- 3,490	-	-	- 3,490	- 9,183
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	37,107	-	-	37,107	46,290
Cash funds this year end	33,617	-	-	33,617	37,107

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

Section B Statement of assets and liabilities at the end of the period				
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current account	18,424	-	-
	95-day notice account	15,193	-	-
		-	-	-
	Total cash funds	33,617	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Tithe special allocation to CYM	Unrestricted	-	
	Payment received in error	Unrestricted	242	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		STEPHEN LOCKE		29-Jan-26

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

No guarantee has been made by the CIO, where any potential liability under the guarantee is outstanding at the date of the statement of assets and liabilities.

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

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2024 to 31 March 2025

**Independent Examiner's Report to the Trustees of
Capel Community Church CIO**

(Charity Number 1162194)

For the year ended 31st March 2025

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31st March 2025.

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 Charities Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Charities 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 Charities 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 give me cause to believe that, in any material respect, accounting records were not kept in accordance with section 130 of the Charities Act, or that 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.

CM Cowgill

Signed:

12/12/2025

Date:

Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU



CAPEL COMMUNITY CHURCH

England & Wales - Charity number 1162194

Accounts

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

Capel Community Church

Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

Registered Charity Number: 1162194

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

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Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Capel Community Church CIO
Registered Charity Number:	1162194
Registered Office:	Capel Community Church Days Road Capel St Mary Ipswich Suffolk IP9 2JW
Constitution:	Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees Dated 22 nd May 2015
Board of Trustees:	Stephen Locke (Chair of Trustees) Peter Matthews Gordon Mower David Owen (Senior Leader)
Treasurer:	Stephen Locke
Bankers:	Co-operative Bank, P.O.Box 250, Delf House Southway, Skelmersdale WN8 6WT
Independent Examiner	Mrs. Carole Cowgill ACA Associate of the Institute of Chartered Accountants in England and Wales

Capel Community Church CIO Trustees Annual Report and Financial Statements
For the period 01 April 2023 to 31 March 2024

TRUSTEES' ANNUAL REPORT

The accounts and financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with:

- the charity's governing document;
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Insofar as they apply to the charity and it's Trustees' Annual Report & Financial Statements.

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The objects of the charity are for the public benefit, the advancement of the Christian faith, in accordance with the Statement of Faith, in Ipswich, Suffolk and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

Our vision statement summarises the practical outworking of the Objects of the Charity:

To make Jesus known through being real, building relational community, keeping faith relevant.

Summarised in just three word:-

Real – Relational – Relevant

We have been able to demonstrate the practical application of our vision statement demonstrated this year through events, such as:

The Tearfund Big Quiz Night – October 2023 – fundraising event in aid of Tearfund

Easter Egg Hunt – April 2023 & March 2024 – activity for local community

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

Background

Capel Community Church CIO was incorporated on 22 May 2015 and became a registered charity on 15 June 2015. Following approval by the Charity Commission, all assets and liabilities of the founding unincorporated association Capel Community Church, were transferred to Capel Community Church CIO (this charity) on the 1st August 2016.

Capel Community Church CIO has continued with the mission and ministry of the unincorporated association Capel Community Church and the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Activities of the Charity during the Year

Our main activities include:

- Sunday morning worship services – weekly

- Monday morning prayer meetings – weekly via Zoom

- Mid-week small groups including prayer and Bible study – weekly

- Funeral services – as required

- Wedding services – as required

- Pastoral work, including visiting the sick and bereaved

- Informal social events for fellowship and outreach

- Alpha Course – an introduction to the Christian faith

- Hosting other charities and local groups at subsidised rates at our premises

- Stay & Play for carers and toddlers – weekly, including some school holiday sessions

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

Our Premises

The church premises are the base for the majority of the activities arranged by Capel Community Church CIO. Phase 1 of the building was completed in 1987 comprising the foyer, lounge area, meeting rooms, basement, kitchen and toilets. Phase 2 of the building was completed in 1993 providing the main hall.

To help improve the security of the church and facilities, a new fence and gates to the rear of the property and grounds have been installed.

Serving the Local and Wider Community

An important aspect of the church ethos is to be part of the local community regardless of personal faith or none. These activities range from pre-school children through to senior citizens. Suffolk County Council Children's Team are based at the church for one day a week when they provide Health Visitor services and related early years activities and services. We also offer an initiative called Renew Wellbeing Lounge. This is a Friday afternoon café styled event, where it's 'OK not to be OK' – an opportunity to meet, chat over a hot drink and bring a craft activity if you so wish.

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We actively support the annual Act of Remembrance at the new village war memorial to remember those who served and died in the armed forces.

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Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

In the last year we have covered the following subjects:

Investigating Jesus

Me and My Big Mouth

Bend Don't Break

Navigating a Turnaround

Reasons for the Season – Christmas series

You'll Be Glad You Did – timeless truths for troubled times

Friendology

Easter series

In addition to the above series, we have also had a number of speakers from other churches and ministries along with external video presentations

STRUCTURE, GOVERNANCE AND MANAGEMENT

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the CIO.

New trustees are appointed by the Trustees in accordance with the Constitution.

Founding Church

Capel Community Church CIO was formed by the unincorporated association Capel Community Church.

Following approval from the Charity Commission on 1st June 2016, all assets and liabilities of the founding church were transferred to this CIO on 1st August 2016.

Church Officers

Capel Community Church CIO is led by a spiritual leadership team appointed by the Trustees and with the support of the committed congregation. The CIO delegate the day-to-day functions of the church to this leadership team, comprising of:

David Owen (Pastor & Senior Leader)

Rachel Owen

Mark Firmin (retired September 2023)

Amanda Firmin (retired September 2023)

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

PUBLIC BENEFIT

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

Providing regular public worship open to all and talks etc. posted on the church website

Promoting the whole mission of the Church through activities for individuals, parents and carers

Conducting pastoral work including visiting the sick in their homes and in hospital and the bereaved

Teaching Christianity through sermons, courses and small groups

Supporting other charities in the UK

Supporting local families and individuals in distress or bereavement

Supporting inter-church activities within the village to promote Christian witness and service

FINANCIAL REVIEW

Principle Funding Sources and Plans for Future Periods

Funding of the CIO is ordinarily and primarily from those committed to, and supportive of, the objectives of the charity; members of the congregation. The hiring of the charity building and facilities generates a small income to help towards building overheads. The Trustees are investigating the feasibility of increasing the availability of the building and facilities to other groups and individuals to provide additional income streams, while maintaining the ethos and values of the church.

Although the majority of our income is from regular on-line monthly gifts, the Trustees have taken a cautious approach and have put aside additional reserves and have setup a special fund to help with financial hardship in the community due to the cost of living crisis.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

Investment Policy

The Trustees have considered whether there is a need to designate any of the unrestricted funds for the purposes of holding investments. Currently due to low interest rates, and ongoing refurbishment plans, no investments have been made. However, where this is deemed to be both financially viable and of benefit to the charity in terms of furthering its objects, investment options will be considered with reference to the charity's Investment Policy.

The CIO operates only one charity current account which is fully covered by the Financial Services Compensation Scheme. In the event that reserves would not be fully covered by the compensation scheme, additional, non-connected accounts would be established.

Reserves Policy

The Trustees acknowledge that the charity must have sufficient reserves to meet all known current liabilities in addition to being able to meet unplanned emergency costs. The Trustees maintain a 'ring-fenced' fund within the general unrestricted funds to provide reserves to cover any unexpected reduction in voluntary giving. Reserves are maintained to comply with the charity's Reserves Policy, which includes actions to be taken if the reserves are likely to be required to cover day to day operational costs.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

RESPONSIBILITY OF THE BOARD OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Independent Examiner's Report

The accounts of the CIO have been independently examined to comply with the Charity Commission requirements for CIOs with an income over £25,000. This is included as part of this report.

Approval

This report was approved by the Trustees on 31st January 2025 and is signed on their behalf by:



S. Locke (Chair)

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name:
Capel Community Church

Account number:

Receipts and payments accounts

CC16a

For the period
from

Period start date:
01/04/2023

To

Period end date:
31/03/2024


Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations received	38,086	-	-	38,086	42,649
Income from Charitable Activities	6,473	-	-	6,473	7,960
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	44,559	-	-	44,559	50,609
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	44,559	-	-	44,559	50,609
A3 Payments					
Staff Related Expenditure	17,269	-	-	17,269	14,565
Building maintenance, renewals, utility expts	11,463	-	-	11,463	12,984
Grounds renewal and maintenance	2,309	-	-	2,309	9,231
Administration Expenditure	8,376	-	-	8,376	6,045
Gifts/payments	11,392	-	-	11,392	9,188
Special and Outreach events	2,933	-	-	2,933	1,729
Miscellaneous expts	-	-	-	-	163
	-	-	-	-	-
	-	-	-	-	-
Sub total	53,742	-	-	53,742	53,905
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	53,742	-	-	53,742	53,905
Net of receipts/(payments)	- 9,183	-	-	- 9,183	- 3,296
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	46,290	-	-	46,290	49,586
Cash funds this year end	37,107	-	-	37,107	46,290

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current account	37,107	-	-
	Cash in hand	-	-	-
		-	-	-
	Total cash funds	37,107	-	-
	(agree balances with receipts and payments account(s))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
	Accounts receivable	325	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	HMRC PAYE due	Unrestricted	-	
	Tithe special allocation to CYM	Unrestricted	510	
	Payment received in error	Unrestricted	242	
			-	
		-		
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		S Locke	31 January 2025	

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

No guarantee has been made by the CIO, where any potential liability under the guarantee is outstanding at the date of the statement of assets and liabilities.

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

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2023 to 31 March 2024

Independent Examiner's Report to the Trustees of Capel Community Church CIO (Charity Number 1162194)

For the year ended 31st March 2024

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31st March 2024.

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 Charities Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Charities 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 Charities 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 give me cause to believe that, in any material respect, accounting records were not kept in accordance with section 130 of the Charities Act, or that 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: *CA Cowgill* Date: 30/1/2025

Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU



CAPEL COMMUNITY CHURCH

England & Wales - Charity number 1162194

Accounts

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

Capel Community Church

Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

Registered Charity Number: 1162194

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

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Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Capel Community Church CIO
Registered Charity Number:	1162194
Registered Office:	Capel Community Church Days Road Capel St Mary Ipswich Suffolk IP9 2JW
Constitution:	Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees Dated 22 nd May 2015
Board of Trustees:	Stephen Locke (Appointed Chair of Trustees 18 Aug 2022) Peter Matthews Gordon Mower David Owen (Chair of Trustees until 18 Aug 2022 & Church Senior Leader)
Treasurer:	Stephen Locke
Bankers:	Co-operative Bank, P.O.Box 250, Delf House Southway, Skelmersdale WN8 6WT
Independent Examiner	Mrs. Carole Cowgill ACA Associate of the Institute of Chartered Accountants in England and Wales

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

TRUSTEES' ANNUAL REPORT

The accounts and financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with:

the charity's governing document;

Accounting and Reporting by Charities: Statement of Recommended Practice;

the Financial Reporting Standard for Smaller Entities (FRSSE);

the Charities Act 2011;

UK generally accepted practice

Insofar as they apply to the charity and it's Trustees' Annual Report & Financial Statements.

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The objects of the charity are for the public benefit, the advancement of the Christian faith, in accordance with the Statement of Faith, in Ipswich, Suffolk and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

Our vision statement summarises the practical outworking of the Objects of the Charity:

To make Jesus known through being real, building relational community, keeping faith relevant.

Summarised in just three word:-

Real – Relational – Relevant

Whilst the impact of coronavirus, Covid-19, had lessened, along with the associated Government restrictions, allowing all in-person meetings to be resumed, we continued to be cautious in our approach to COVID risks. The wearing of masks at our Sunday service became a matter of choice except, initially, for those in frequent one-to-one contact e.g. the Welcome Team and those on refreshment duty.

The cessation of COVID restrictions allowed for the practical application of our vision statement to be demonstrated this year through two fundraising events:

The Tearfund Big Quiz Night – November 2022

Charity curry evening supporting East Anglia's Children's Hospices – March 2023

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

Background

Capel Community Church CIO was incorporated on 22 May 2015 and became a registered charity on 15 June 2015. Following approval by the Charity Commission, all assets and liabilities of the founding unincorporated association Capel Community Church, were transferred to Capel Community Church CIO (this charity) on the 1st August 2016.

Capel Community Church CIO has continued with the mission and ministry of the unincorporated association Capel Community Church and the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Activities of the Charity during the Year

Our main activities include:

- Sunday morning worship services – weekly

- Monday morning prayer meetings – weekly via Zoom

- Mid-week small groups including prayer and Bible study – weekly

- Funeral services – as required

- Wedding services – as required

- Pastoral work, including visiting the sick and bereaved

- Informal social events for fellowship and outreach

- Alpha Course – an introduction to the Christian faith

- Hosting other charities and local groups at subsidised rates at our premises

- Stay & Play for carers and toddlers – initially during school holidays – weekly from Jan 2023

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

Our Premises

The church premises are the base for the majority of the activities arranged by Capel Community Church CIO. Phase 1 of the building was completed in 1987 comprising the foyer, lounge area, meeting rooms, basement, kitchen and toilets. Phase 2 of the building was completed in 1993 providing the main hall.

To help improve the security of the church and facilities, a new fence and gates to the rear of the property and grounds have been installed.

Serving the Local and Wider Community

An important aspect of the church ethos is to be part of the local community regardless of personal faith or none. These activities range from pre-school children through to senior citizens. Suffolk County Council Children's Team are based at the church for one day a week when they provide Health Visitor services and related early years activities and services. We also offer an initiative called Renew Wellbeing Lounge. This is a Friday afternoon café styled event, where it's 'OK not to be OK' – an opportunity to meet, chat over a hot drink and bring a craft activity if you so wish.

The church also works in conjunction with the other Christian churches in the village to enable joint acts of prayer and worship, in addition to the Easter March of Witness on Good Friday and the Christmas Eve carol service in the shopping precinct.

We actively support the annual Act of Remembrance at the new village war memorial to remember those who served and died in the armed forces.

Teaching & Building-up Christian faith

During our main worship service each Sunday, we have modern worship songs and structured Bible teaching using both the Old & New Testaments. Teaching is usually based on themes or specific aspects of the Christian life, helping to bring the timeless truths of the Bible into a practical and relevant message for today. During the year a number of media presentational styles are used to help keep our services contemporary and accessible to all ages. When practicable, we provide age specific teaching and activities in our Junior Church groups during the adult teaching:-

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

In the last year we have covered the following subjects:

This is Your God - based on Psalm 103

David Cornes video presentations on book of Haggai - I will build my church

Wisdom from book of Proverbs

Love Languages

Christmas series

Paper Walls

Safety Barriers

In addition to the above series, we have also had a number of speakers from other churches and ministries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the CIO.

New trustees are appointed by the Trustees in accordance with the Constitution.

Founding Church

Capel Community Church CIO was formed by the unincorporated association Capel Community Church.

Following approval from the Charity Commission on 1st June 2016, all assets and liabilities of the founding church were transferred to this CIO on 1st August 2016.

Church Officers

Capel Community Church CIO is led by a spiritual leadership team appointed by the Trustees and with the support of the committed congregation. The CIO delegate the day-to-day functions of the church to this leadership team, comprising of:

David Owen (Pastor & Senior Leader)

Rachel Owen

Mark Firmin

Amanda Firmin

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

PUBLIC BENEFIT

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

Providing regular public worship open to all and talks etc. posted on the church website

Promoting the whole mission of the Church through activities for individuals, parents and carers

Conducting pastoral work including visiting the sick in their homes and in hospital and the bereaved

Teaching Christianity through sermons, courses and small groups

Supporting other charities in the UK

Supporting local families and individuals in distress or bereavement

Supporting inter-church activities within the village to promote Christian witness and service

Providing marriage preparation courses, to support young couples

A number of our usual activities that had to be suspended during Covid-19, have been resumed during the year allowing us to maintain regular contact with individuals and families who attended these activities

FINANCIAL REVIEW

Principle Funding Sources and Plans for Future Periods

Funding of the CIO is ordinarily and primarily from those committed to, and supportive of, the objectives of the charity; members of the congregation. The hiring of the charity building and facilities generates a small income to help towards building overheads. The Trustees are investigating the feasibility of increasing the availability of the building and facilities to other groups and individuals to provide additional income streams, while maintaining the ethos and values of the church.

Although the majority of our income is from regular on-line monthly gifts, the Trustees have taken a cautious approach and have put aside additional reserves and have setup a special fund to help with financial hardship in the community due to the cost of living crisis

Investment Policy

The Trustees have considered whether there is a need to designate any of the unrestricted funds for the purposes of holding investments. Currently due to low interest rates, and on-

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

going refurbishment plans, no investments have been made. However, where this is deemed to be both financially viable and of benefit to the charity in terms of furthering its objects, investment options will be considered with reference to the charity's Investment Policy.

The CIO operates only one charity current account which is fully covered by the Financial Services Compensation Scheme. In the event that reserves would not be fully covered by the compensation scheme, additional, non-connected accounts would be established.

Reserves Policy

The Trustees acknowledge that the charity must have sufficient reserves to meet all known current liabilities in addition to being able to meet unplanned emergency costs. The Trustees maintain a 'ring-fenced' fund within the general unrestricted funds to provide reserves to cover any unexpected reduction in voluntary giving. Reserves are maintained to comply with the charity's Reserves Policy, which includes actions to be taken if the reserves are likely to be required to cover day to day operational costs.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

RESPONSIBILITY OF THE BOARD OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Independent Examiner's Report

The accounts of the CIO have been independently examined to comply with the Charity Commission requirements for CIOs with an income over £25,000. This is included as part of this report.

Approval


This report was approved by the Trustees on 31st January 2024 and is signed on their behalf by:

S. Locke (Chair)

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

RECEIPTS AND PAYMENT ACCOUNTS

	CHARITY COMMISSION FOR ENGLAND AND WALES	Charity Name	No (if any)		CC16a
		Capel Community Church	1162194		
Receipts and payments accounts					
	For the period from	Period start date	To	Period end date	
		01/04/2022		31/03/2023	
Section A Receipts and payments					
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations received	42,649	-	-	42,649	40,067
Income from Charitable Activities	7,960	-	-	7,960	5,891
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	50,609	-	-	50,609	45,958
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	50,609	-	-	50,609	45,958
A3 Payments					
Staff related expenditure	14,565	-	-	14,565	13,509
Building maint, renewals, utility exps	12,984	-	-	12,984	7,937
Grounds renewal and maintenance	9,231	-	-	9,231	5,770
Admin exps	6,045	-	-	6,045	5,409
Gifts /Payments	9,188	-	-	9,188	13,534
Special and outreach events	1,729	-	-	1,729	581
Misc exps	163	-	-	163	64
	-	-	-	-	-
	-	-	-	-	-
Sub total	53,905	-	-	53,905	46,804
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	53,905	-	-	53,905	46,804
Net of receipts/(payments)	- 3,296	-	-	- 3,296	- 846
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	49,586	-	-	49,586	50,432
Cash funds this year end	46,290	-	-	46,290	49,586

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

Section B Statement of assets and liabilities at the end of the period				
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current account	46,290	-	-
	Cash in Hand	-	-	-
		-	-	-
	Total cash funds	46,290	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Accounts receivable	1,071	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	HMRC PAYE due	Unrestricted	57	
	Payment received in error	Unrestricted	242	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		S Locke		

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

No guarantee has been made by the CIO, where any potential liability under the guarantee is outstanding at the date of the statement of assets and liabilities.

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

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2022 to 31 March 2023

Independent Examiner's Report to the Trustees of
Capel Community Church CIO
(Charity Number 1162194)

For the year ended 31st March 2023

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31st March 2023.

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 Charities Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Charities 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 Charities 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 give me cause to believe that, in any material respect, accounting records were not kept in accordance with section 130 of the Charities Act, or that 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.

Car Cowgill

29/1/2024

Signed:

Date:

Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU



CAPEL COMMUNITY CHURCH

England & Wales - Charity number 1162194

Accounts

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

Capel Community Church

Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

Registered Charity Number: 1162194

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

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Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Capel Community Church CIO
Registered Charity Number:	1162194
Registered Office:	Capel Community Church Days Road Capel St Mary Ipswich Suffolk IP9 2JW
Constitution:	Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees Dated 22 nd May 2015
Board of Trustees:	Stephen Locke Peter Matthews Gordon Mower David Owen (Chair of Trustees & Church Senior Leader)
Treasurer:	Stephen Locke
Bankers:	Co-operative Bank, P.O.Box 250, Delf House Southway, Skelmersdale WN8 6WT
Independent Examiner	Mrs. Carole Cowgill ACA Associate of the Institute of Chartered Accountants in England and Wales

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

TRUSTEES' ANNUAL REPORT

The accounts and financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with:

the charity's governing document;

Accounting and Reporting by Charities: Statement of Recommended Practice;

the Financial Reporting Standard for Smaller Entities (FRSSE);

the Charities Act 2011;

UK generally accepted practice

Insofar as they apply to the charity and it's Trustees' Annual Report & Financial Statements.

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The objects of the charity are for the public benefit, the advancement of the Christian faith, in accordance with the Statement of Faith, in Ipswich, Suffolk and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

Our vision statement summarises the practical outworking of the Objects of the Charity:

To make Jesus known through being real, building relational community, keeping faith relevant.

Summarised in just three word:-

Real – Relational – Relevant

The ongoing impact of coronavirus, Covid-19 and the necessary Government restrictions have continued to have a huge impact on our activities and how we have been able to operate this year. We have followed Government advice and we have been cautious in our approach to in-person meetings when they have been permitted. Prayer meetings and mid-week groups etc. were mostly held via Zoom video conferencing. Pastoral care has been kept under review to ensure adequate coverage, especially for those clinically vulnerable or self-isolating. Other activities, eg. Parent or carer baby & toddler group, Senior citizens luncheon club and Senior citizens Sunday afternoon tea & activity group have remained suspended for the time being.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

Background

Capel Community Church CIO was incorporated on 22 May 2015 and became a registered charity on 15 June 2015. Following approval by the Charity Commission, all assets and liabilities of the founding unincorporated association Capel Community Church, were transferred to Capel Community Church CIO (this charity) on the 1st August 2016.

Capel Community Church CIO has continued with the mission and ministry of the unincorporated association Capel Community Church and the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Activities of the Charity during the Year

Our main activities include:

- Sunday morning worship services – weekly (in-person & on-line)

- Monday morning prayer meetings – weekly via Zoom

- Mid-week small groups including prayer and Bible study – weekly (in-person & on-line)

- Parent or carer baby & toddler group – suspended following Covid-19

- Hosting the Health Visitor baby clinic – suspended following Covid-19

- Hosting a twins & multiples group (for babies and toddlers) - weekly during term time – suspended following Covid-19

- Senior citizens luncheon club – suspended following Covid-19

- Senior citizens Sunday afternoon tea & activity group – suspended following Covid-19

- Funeral services – as required

- Wedding services – as required

- Pastoral work, including visiting the sick and bereaved

- Informal social events for fellowship and outreach

- Marriage Course

- Alpha Course – an introduction to the Christian faith, held on-line via Zoom, in conjunction with the other churches in the village

- Hosting other charities and local groups at subsidised rates at our premises

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

Our Premises

The church premises are the base for the majority of the activities arranged by Capel Community Church CIO. Phase 1 of the building was completed in 1987 comprising the foyer, lounge area, meeting rooms, basement, kitchen and toilets. Phase 2 of the building was completed in 1993 providing the main hall.

To help improve the security of the church and facilities, a new fence and gates to the rear of the property and grounds have been installed.

Serving the Local and Wider Community

An important aspect of the church ethos is to be part of the local community regardless of personal faith or none. These activities range from pre-school children through to senior citizens. Suffolk County Council Children's Team are now based at the church for one day a week when they provide Health Visitor services and related early years activities and services. We have also launched a new initiative called Renew Wellbeing Lounge. This is a Friday afternoon café styled event, where it's 'OK not to be OK' – an opportunity to meet, chat over a hot drink and bring a craft activity if you so wish.

The church also works in conjunction with the other Christian churches in the village to enable joint acts of prayer and worship, in addition to the Easter March of Witness on Good Friday and the Christmas Eve carol service in the shopping precinct.

We actively support the annual Act of Remembrance at the new village war memorial to remember those who served and died in the armed forces.

Teaching & Building-up Christian faith

During our main worship service each Sunday, we have modern worship songs and structured Bible teaching using both the Old & New Testaments. Teaching is usually based on themes or specific aspects of the Christian life, helping to bring the timeless truths of the Bible into a practical and relevant message for today. During the year a number of media presentational styles are used to help keep our services contemporary and accessible to all ages. When practicable, we provide age specific teaching and activities in our Junior Church groups during the adult teaching:-

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

In the last year we have covered the following subjects:

The Rewards of Sacrifice – Prayer, Fasting, Praise, Jesus – Leading up to Easter

The Prayer Course 2

Better Decisions, Fewer Regrets

We Matter, Boundaries, Emotions

Reset Now

Christmas series – Cheer, Joy & Generosity

You Can Make a Difference – God’s idea for a better life

This is Our God – Based on Psalm 103

In addition to the above series, we have also had a number of speakers from other churches and ministries. We were also able to hold a Baptismal Service.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the CIO.

New trustees are appointed by the Trustees in accordance with the Constitution.

Founding Church

Capel Community Church CIO was formed by the unincorporated association Capel Community Church.

Following approval from the Charity Commission on 1st June 2016, all assets and liabilities of the founding church were transferred to this CIO on 1st August 2016.

Church Officers

Capel Community Church CIO is led by a spiritual leadership team appointed by the Trustees and with the support of the committed congregation. The CIO delegate the day-to-day functions of the church to this leadership team, comprising of:

David Owen (Pastor & Senior Leader)

Rachel Owen

Mark Firmin

Amanda Firmin

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

PUBLIC BENEFIT

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

Providing regular public worship open to all and talks etc. posted on the church website

Promoting the whole mission of the Church through activities for individuals, parents and carers

Conducting pastoral work including visiting the sick in their homes and in hospital and the bereaved

Teaching Christianity through sermons, courses and small groups

Supporting other charities in the UK

Supporting local families and individuals in distress or bereavement

Supporting inter-church activities within the village to promote Christian witness and service

Providing marriage preparation courses, to support young couples

Supporting the Covid-19 support response within our village

A number of our usual activities have had to be suspended during Covid-19, however regular contact with individuals and families who attended these activities has been maintained

FINANCIAL REVIEW

Principle Funding Sources and Plans for Future Periods

Funding of the CIO is ordinarily and primarily from those committed to, and supportive of, the objectives of the charity; members of the congregation. The hiring of the charity building and facilities generates a small income to help towards building overheads. The Trustees are investigating the feasibility of increasing the availability of the building and facilities to other groups and individuals to provide additional income streams, while maintaining the ethos and values of the church.

The impact of Covid-19 has resulted in the majority of external hiring being cancelled and therefore loss of this income.

Although the majority of our income is from regular on-line monthly gifts, the Trustees have taken a cautious approach and have put aside additional reserves and have setup a special fund to help with financial hardship in the community due to Covid-19.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

Investment Policy

The Trustees have considered whether there is a need to designate any of the unrestricted funds for the purposes of holding investments. Currently due to low interest rates, and on-going refurbishment plans, no investments have been made. However, where this is deemed to be both financially viable and of benefit to the charity in terms of furthering its objects, investment options will be considered with reference to the charity's Investment Policy.

The CIO operates only one charity current account which is fully covered by the Financial Services Compensation Scheme. In the event that reserves would not be fully covered by the compensation scheme, additional, non-connected accounts would be established.

Reserves Policy

The Trustees acknowledge that the charity must have sufficient reserves to meet all known current liabilities in addition to being able to meet unplanned emergency costs. The Trustees maintain a 'ring-fenced' fund within the general unrestricted funds to provide reserves to cover any unexpected reduction in voluntary giving. Reserves are maintained to comply with the charity's Reserves Policy, which includes actions to be taken if the reserves are likely to be required to cover day to day operational costs.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

RESPONSIBILITY OF THE BOARD OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Independent Examiner's Report

The accounts of the CIO have been independently examined to comply with the Charity Commission requirements for CIOs with an income over £25,000. This is included as part of this report.

Approval

This report was approved by the Trustees on 31st January 2023 and is signed on their behalf by:

S. Locke (Chair)

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

RECEIPTS AND PAYMENT ACCOUNTS



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Capel Community Church

No (if any)
1162194

CC16a

Receipts and payments accounts

For the period from	Period start date 01/04/2021	To	Period end date 31/03/2022
---------------------	---------------------------------	----	-------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations received	40,067	-	-	40,067	47,137
Income from Charitable Activities	5,891	-	-	5,891	421
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	45,958	-	-	45,958	47,558
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	45,958	-	-	45,958	47,558
A3 Payments					
Staff related expenditure	13,509	-	-	13,509	13,094
Building maint, renewals, utility exps	7,937	-	-	7,937	7,709
Grounds renewal and maintenance	5,770	-	-	5,770	3,216
Admin exps	5,409	-	-	5,409	5,116
Gifts /Payments	13,534	-	-	13,534	10,159
Special and outreach events	581	-	-	581	522
Misc exps	64	-	-	64	15
	-	-	-	-	-
	-	-	-	-	-
Sub total	46,804	-	-	46,804	39,831
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	46,804	-	-	46,804	39,831
Net of receipts/(payments)	- 846	-	-	- 846	7,727
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,432	-	-	50,432	42,705
Cash funds this year end	49,586	-	-	49,586	50,432

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current account	49,586	-	-
	Cash in Hand	-	-	-
		-	-	-
	Total cash funds	49,586	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Accounts receivable	448	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
	Pension payment due	Unrestricted	103	
	Payment received in error	Unrestricted	242	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	S. Locke	S. Locke	31/01/2023	

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2021 to 31 March 2022

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

No guarantee has been made by the CIO, where any potential liability under the guarantee is outstanding at the date of the statement of assets and liabilities.

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

Independent Examiner's Report to the Trustees of
Capel Community Church CIO
(Charity Number 1162194)

For the year ended 31st March 2022

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31st March 2022.

Responsibilities and basis of report

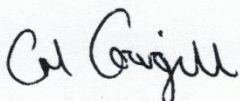
As the Charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Charities Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Charities 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 Charities Act).

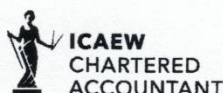
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect, accounting records were not kept in accordance with section 130 of the Charities Act, or that 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:  Date: 31/1/23

Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU



CAPEL COMMUNITY CHURCH

England & Wales - Charity number 1162194

Accounts

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

Capel Community Church

Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

Registered Charity Number: 1162194

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

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Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Capel Community Church CIO
Registered Charity Number:	1162194
Registered Office:	Capel Community Church Days Road Capel St Mary Ipswich Suffolk IP9 2JW
Constitution:	Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees Dated 22 nd May 2015
Board of Trustees:	Stephen Locke Peter Matthews Gordon Mower David Owen (Chair of Trustees & Church Senior Leader)
Treasurer:	Kerry Storey (Retired 25 th March 2021) Stephen Locke (Appointed 25 th March 2021)
Bankers:	Co-operative Bank, P.O.Box 250, Delf House Southway, Skelmersdale WN8 6WT
Independent Examiner	Mrs. Carole Cowgill ACA Associate of the Institute of Chartered Accountants in England and Wales

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

TRUSTEES' ANNUAL REPORT

The accounts and financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with:

the charity's governing document;

Accounting and Reporting by Charities: Statement of Recommended Practice;

the Financial Reporting Standard for Smaller Entities (FRSSE);

the Charities Act 2011;

UK generally accepted practice

Insofar as they apply to the charity and it's Trustees' Annual Report & Financial Statements.

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The objects of the charity are for the public benefit, the advancement of the Christian faith, in accordance with the Statement of Faith, in Ipswich, Suffolk and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

Our vision statement summarises the practical outworking of the Objects of the Charity:

To make Jesus known through being real, building relational community, keeping faith relevant.

Summarised in just three word:-

Real – Relational – Relevant

The impact of coronavirus, Covid-19 and the necessary Government restrictions including national lockdowns have had a huge impact on our activities and how we have been able to operate this year. We have followed Government advice and the church premises remained closed during lockdowns and we have been cautious in our approach to in-person meetings when they have been permitted. During lockdowns, Sunday services have been replaced by on-line video messages, while prayer meetings and mid-week groups etc. were held via Zoom video conferencing. Pastoral care has been kept under review to ensure adequate coverage, especially for those shielding or clinically vulnerable. Other activities, eg. Parent

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

or carer baby & toddler group, Senior citizens luncheon club and Senior citizens Sunday afternoon tea & activity group have all been suspended for the time being.

We were however, still able to hold our fundraising event for Tearfund - The Tearfund Big Quiz Night in November 2020 this time via Zoom video conferencing.

Background

Capel Community Church CIO was incorporated on 22 May 2015 and became a registered charity on 15 June 2015. Following approval by the Charity Commission, all assets and liabilities of the founding unincorporated association Capel Community Church, were transferred to Capel Community Church CIO (this charity) on the 1st August 2016.

Capel Community Church CIO has continued with the mission and ministry of the unincorporated association Capel Community Church and the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Activities of the Charity during the Year

Our main activities include:

Sunday morning worship services – weekly (in-person & on-line)

Monday morning prayer meetings – weekly via Zoom

Mid-week small groups including prayer and Bible study – weekly (in-person & on-line)

Parent or carer baby & toddler group – suspended during Covid-19

Hosting the Health Visitor baby clinic – suspended during Covid-19

Hosting a twins & multiples group (for babies and toddlers) - weekly during term time – suspended during Covid-19

Senior citizens luncheon club – suspended during Covid-19

Senior citizens Sunday afternoon tea & activity group – suspended during Covid-19

Funeral services – as required

Wedding services – as required

Pastoral work, including visiting the sick and bereaved

Informal social events for fellowship and outreach

Marriage Course

Alpha Course – an introduction to the Christian faith, held on-line via Zoom, in conjunction with the other churches in the village

Hosting other charities and local groups at subsidised rates at our premises

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

Our Premises

The church premises are the base for the majority of the activities arranged by Capel Community Church CIO. Phase 1 of the building was completed in 1987 comprising the foyer, lounge area, meeting rooms, basement, kitchen and toilets. Phase 2 of the building was completed in 1993 providing the main hall.

Work has recently commenced on the erection of a new fence and gates to the rear of the property and grounds. This will help to improve security to the church and facilities, especially as these areas are concealed from the road and footpaths.

Serving the Local and Wider Community

An important aspect of the church ethos is to be part of the local community regardless of personal faith or none. These activities range from pre-school children through to senior citizens. During the weekly parent or carer baby & toddler group, the local Health Visitor attends once a month to hold the baby clinic.

The church also works in conjunction with the other Christian churches in the village to enable joint acts of prayer and worship, in addition to the Easter March of Witness on Good Friday and the Christmas Eve carol service in the shopping precinct.

We actively support the annual Act of Remembrance at the new village war memorial to remember those who served and died in the armed forces.

Teaching & Building-up Christian faith

During our main worship service each Sunday, we have modern worship songs and structured Bible teaching using both the Old & New Testaments. Teaching is usually based on themes or specific aspects of the Christian life, helping to bring the timeless truths of the Bible into a practical and relevant message for today. During the year a number of media presentational styles are used to help keep our services contemporary and accessible to all ages. When practicable, we provide age specific teaching and activities in our Junior Church groups during the adult teaching:-

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

In the last year we have covered the following subjects:

Missional focus

Easter series – Passover Plan, The Palm Procession, Easter Day

Lockdown Video Bible Studies – recorded at home by contributors

Everyone Talking Jesus series

Wellbeing series – God’s idea for a better life

Christmas series – Gift of Hope, Gift of Peace, Gift of Joy, Gift of Life

Hope for series – Now, Tomorrow, Future, Everyone

The Rewards of Sacrifice – Prayer, Fasting, Praise, Jesus

In addition to the above series, we have also had a number of speakers from other churches and ministries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the CIO.

New trustees are appointed by the Trustees in accordance with the Constitution.

Founding Church

Capel Community Church CIO was formed by the unincorporated association Capel Community Church.

Following approval from the Charity Commission on 1st June 2016, all assets and liabilities of the founding church were transferred to this CIO on 1st August 2016.

Church Officers

Capel Community Church CIO is led by a spiritual leadership team appointed by the Trustees and with the support of the committed congregation. The CIO delegate the day-to-day functions of the church to this leadership team, comprising of:

David Owen (Pastor & Senior Leader)

Rachel Owen

Mark Firmin

Amanda Firmin

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

PUBLIC BENEFIT

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

Providing regular public worship open to all and talks etc. posted on the church website

Promoting the whole mission of the Church through activities for individuals, parents and carers

Conducting pastoral work including visiting the sick in their homes and in hospital and the bereaved

Teaching Christianity through sermons, courses and small groups

Supporting other charities in the UK

Supporting local families and individuals in distress or bereavement

Supporting inter-church activities within the village to promote Christian witness and service

Providing marriage preparation courses, to support young couples

Supporting the Covid-19 support response within our village

A number of our usual activities have had to be suspended during Covid-19, however regular contact with individuals and families who attended these activities has been maintained

FINANCIAL REVIEW

Principle Funding Sources and Plans for Future Periods

Funding of the CIO is ordinarily and primarily from those committed to, and supportive of, the objectives of the charity; members of the congregation. The hiring of the charity building and facilities generates a small income to help towards building overheads. The Trustees are investigating the feasibility of increasing the availability of the building and facilities to other groups and individuals to provide additional income streams, while maintaining the ethos and values of the church.

The impact of Covid-19 has resulted in the majority of external hiring being cancelled and therefore loss of this income. During lockdowns the building has been 'mothballed' and savings have been made on running costs and reduced maintenance expenditure.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

Although the majority of our income is from regular on-line monthly gifts, the Trustees have taken a cautious approach and have put aside additional reserves and have setup a special fund to help with financial hardship in the community due to Covid-19.

Investment Policy

The Trustees have considered whether there is a need to designate any of the unrestricted funds for the purposes of holding investments. Currently due to low interest rates, and on-going refurbishment plans, no investments have been made. However, where this is deemed to be both financially viable and of benefit to the charity in terms of furthering its objects, investment options will be considered with reference to the charity's Investment Policy.

The CIO operates only one charity current account which is fully covered by the Financial Services Compensation Scheme. In the event that reserves would not be fully covered by the compensation scheme, additional, non-connected accounts would be established.

Reserves Policy

The Trustees acknowledge that the charity must have sufficient reserves to meet all known current liabilities in addition to being able to meet unplanned emergency costs. The Trustees maintain a 'ring-fenced' fund within the general unrestricted funds to provide reserves to cover any unexpected reduction in voluntary giving. Reserves are maintained to comply with the charity's Reserves Policy, which includes actions to be taken if the reserves are likely to be required to cover day to day operational costs.

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

RESPONSIBILITY OF THE BOARD OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Independent Examiner's Report

The accounts of the CIO have been independently examined to comply with the Charity Commission requirements for CIOs with an income over £25,000. This is included as part of this report.

Approval

This report was approved by the Trustees on 29th January 2022 and is signed on their behalf by:

D. S. Owen (Chair)

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

RECEIPTS AND PAYMENT ACCOUNTS



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Capel Community Church

No (if any)
1162194

CC16a

Receipts and payments accounts

For the period from	Period start date 01/04/2020	To	Period end date 31/03/2021
---------------------	---------------------------------	----	-------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations received	47,137	-	-	47,137	58,589
Income from Charitable Activities	421	-	-	421	4,823
Payment received in error	-	-	-	-	242
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	47,558	-	-	47,558	63,654
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,558	-	-	47,558	63,654
A3 Payments					
Staff related expenditure	13,094	-	-	13,094	13,365
Building maint, renewals, utility exps	7,709	-	-	7,709	14,776
Grounds renewal and maintenance	3,216	-	-	3,216	4,740
Admin exps	5,116	-	-	5,116	5,555
Gifts /Payments	10,159	-	-	10,159	17,513
Special and outreach events	522	-	-	522	2,853
Misc exps	15	-	-	15	186
	-	-	-	-	-
	-	-	-	-	-
Sub total	39,831	-	-	39,831	58,988
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	39,831	-	-	39,831	58,988
Net of receipts/(payments)	7,727	-	-	7,727	4,666
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	42,705	-	-	42,705	38,039
Cash funds this year end	50,432	-	-	50,432	42,705

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current account	50,432	-	-
	Cash in Hand	-	-	-
		-	-	-
	Total cash funds	50,432	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Hardship loan	200	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
	Pension payment due	Unrestricted	99	
	Payment received in error	Unrestricted	242	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		D S Owen	D S Owen	29/01/2022

Capel Community Church CIO Trustees Annual Report and Financial Statements

For the period 01 April 2020 to 31 March 2021

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

No guarantee has been made by the CIO, where any potential liability under the guarantee is outstanding at the date of the statement of assets and liabilities.

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

Independent Examiner's Report to the Trustees of
Capel Community Church CIO
(Charity Number 1162194)

For the year ended 31st March 2021

I report to the trustees on my examination of the accounts of the above Charity for the year ended 31st March 2021.

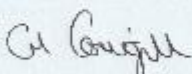
Responsibilities and basis of report

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 Charities Act).

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Charities 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 Charities 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 give me cause to believe that, in any material respect, accounting records were not kept in accordance with section 130 of the Charities 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:  Date: 24/1/2022

Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU

