

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

Table of Contents	Page
Legal and Administrative Information	3
Trustees' Annual Report	4
Objectives and Activities	4
Objects of the Charity	4
Background	5
Activities of the Charity during the Year	5
Our Premises	6
Serving the Local and Wider Community	6
Teaching & Building up the Christian Faith	6
Structure, Governance and Management	7
Founding Church	7
Church Officers	7
Public Benefit	8
Financial Review	8
Principle Funding Sources & Plans for Future Periods	8
Investment Policy	9
Reserves Policy	9
Responsibility of the Board of Trustees	10
Statement of Financial activities Balance Sheet	11
Notes forming part of the financial statements	13
Independent Examiner's Report	14

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
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Receipts and payments accounts

CC16a

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

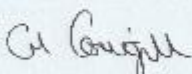
Responsibilities and basis of report

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

