

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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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 22nd 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

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

Summarised in just three words:-

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

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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

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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. Age specific teaching and activities are provided in our Junior Church groups.

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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)

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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.

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.

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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)

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Capel Community Church

Period ended

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2023

To

Period end date
31/03/2024

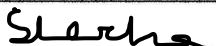
Section A Receipts and payments

	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 exps	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 exps	-	-	-	-	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

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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	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	

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.

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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
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Capel St. Mary
Ipswich
IP9 2UU

