

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

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 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 22nd 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.

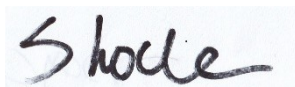
We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

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 shown 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	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	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
		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	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

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.



Signed:

Date:

12/12/2025

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

