



Jubilee Church Derby

Report and Accounts

Year ended 31 March 2021

Stewardship⁺
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

JUBILEE CHURCH DERBY
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021

ADDRESS FOR CORRESPONDENCE	PO Box 7736 Derby Derbyshire DE1 0RY
GOVERNING DOCUMENT	CIO - Association registered July 2015
CHARITY REGISTRATION NUMBER	1162660
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Laura Adcock Sandra Aumonier Adam Civval Sandeep Manaktala Graham Pyman
ELDERS	Graham Pyman (Lead Elder) John Batten Rai Dass Adam Civval Tim Hardman Rupert Hurley
BANKERS	The Co-operative Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Annual Report of the Elders and Trustees of Jubilee Church Derby *for the financial year April 2020 – March 2021*

Objectives

The objectives of the charity are primarily to promote evangelical Christianity, to minister to the poor and needy and to provide teaching and training to the church. The Elders and Trustees are once again pleased with the progress that has been made during this year, which has been quite an unusual year.

Governance

The policy and operating decisions of the charity rest with the Trustees. The day-to-day running of the church is delegated to the Elders who also provide the Spiritual Leadership of the church. The finance team provides regular financial reports to both groups.

This has been the fifth year of operating as a Charitable Incorporated Organisation (CIO). The previous charitable trust, Jubilee Church, Derby (charity no. 1097142) transferred all assets and liabilities to the CIO Jubilee Church Derby (charity no. 1162660) on 1st April 2016.

Review of activities

The Trustees have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

The New Testament shows that the church is not a building, but rather a group of ordinary people whose lives have been changed by a relationship with Jesus Christ. Jubilee is a ChristCentral Church, which is part of the wider Newfrontiers family of churches. The ChristCentral Team (of which Jubilee's Lead Elder is a part), serves over 275 churches in more than 25 nations.

Our vision is to be a vibrant community shaped by the Spirit, equipped by the Word and sent to the nations. We want to build a large vibrant City Church that gathers centrally on a Sunday and has small groups meeting in and impacting local communities all across Derby. We desire to see many people come to faith in Jesus and grow in their relationship with Him.

As well as working in the City of Derby, we are also planting a church in Burton-upon-Trent and praying about other places where we may want to start a small group or church plant in the future.

We aim to fulfil our vision by:

- Loving God
- Loving one another
- Loving those who don't know Jesus yet
- Serving the City
- Reaching nations

Over the last year we have sought to meet these objectives by a range of activities. The majority of these activities are undertaken voluntarily by members of the church. Once again, the Elders and Trustees wish to gratefully acknowledge the time and energy voluntarily given by these members in order for the church to fulfil its objectives.

The financial year began shortly after the UK was placed into lockdown due to the Coronavirus pandemic. This resulted in all face-to-face activities being suspended, staff moved to working from home and many meetings moving online.

Sundays

Due to the hard work and creativity of our team, we were able to move our main worship services online the same week that the lockdown was announced. We started to pre-record the content and use the Church Online Platform (CHOP) and Vimeo to play out the video. The CHOP enabled us to offer live text chat and the opportunity to have responses and to offer prayer. Initially our viewing figures spiked as many people investigated online church, but this settled down over the course of the year. A wide variety of people were involved in pre-recording worship sets, notices, preached and other content. Most of this was edited each week by our Operations Manager, whose main role switched to that of a video producer overnight! We are grateful to both him and others who were involved in supporting this with song words, editing, and filming content. To keep connection for people, we had after-church coffee on Zoom, where people were placed in small break-out rooms to chat and pray together.

By the end of the calendar year, we felt that we needed to refresh the content, so we moved away from pre-recorded material and switched to having a live service on Zoom. Whilst the production quality wasn't as good, it was great to return to some sort of live interaction. Members of the church accessed on Zoom and then the main output was fed to the CHOP and Vimeo & YouTube. We continued using this method for the rest of the financial year in question.

LifeGroups

As meeting other people outside of your immediate household wasn't allowed, we moved our LifeGroups online, using Zoom. As regulations and guidance changed throughout the year, groups met outside on occasions or in smaller groups. Our Lead Elder met regularly with LifeGroup leaders on Zoom in order to keep them connected and to stay in touch with any pastoral needs in their groups. We are grateful to our group leaders for their hard work all throughout the pandemic.

Children & Youth

The FROG Club (kids) team began to use Zoom to have kids meeting before the main Sunday celebration. This was accessed by most families and gave the children an opportunity to connect as well as have fun and hear age appropriate Bible teaching. Meanwhile, the RootID (youth) team ran some online sessions after the main Sunday meeting and on Friday evenings. Both teams worked hard to try and keep connected with the children and young people in their care.

Many of our young people found lockdown particularly challenging, being cut off from usual support networks and their friends. Some needed extra support, particularly in the areas of mental health. Our youth team went above and beyond supporting these young people in challenging circumstances.

Outreach

Whilst all in-person activities stopped, we did make use of online advertising to promote our services and online events to a much wider audience. We found people were accessing our online content from locations across the globe and a number of new local families joined us regularly online and now consider Jubilee to be their home church.

Meeting practical needs & giving

LifeGroups did an excellent job of meeting practical needs faced by members of the groups all throughout the pandemic. In addition to this, we supported a local foodbank, gave to other individuals in need and contributed to an offering that ChristCentral took to help support COVID relief in poorer parts of the world where we had churches.

Smile

Sadly we had to stop our Smile project, working with children with additional needs. However, we kept in contact with the families and all families were visited and given a gift shortly before Christmas. The team are considering what happens to this activity in the future

Church planting – Burton

Our church plant in Burton obviously faced similar challenges to the ones we faced in Derby. However, due to their smaller size and available resources, they did not have the capacity to run an online Sunday meeting. Therefore, they joined with Derby throughout the pandemic. They moved their small groups online and started regular online prayer meetings as well as some online socials.

The finance and governance of Burton Family Church is overseen by the Jubilee Trustees and they continue to operate out of our Trust. Discussions are ongoing as to when the right time might be for them to launch as their own legal entity.

Leadership, staff and training

Elders meetings were another meeting that moved online, and elders continued to meet this way all throughout this financial year.

Staff wise, John Batten continued his 1-day/week for Burton and this was a great help throughout lockdown. David Ash was promoted to Operations Manager in May and as already indicated earlier, spent most of the year largely focused on video production for our online Sundays. His skills and experience in this area continued to improve as he became more familiar with software packages and the way we were working.

Due to the fact we separated out Burton finances from April 2020, we decided to let that settle before committing to any major new staff appointments. We also felt it would be unwise to make any such commitments during the uncertainty of the COVID pandemic.

ChristCentral/Newfrontiers

Jubilee is a ChristCentral Church, which is part of the wider Newfrontiers family of churches. Our Lead Elder continues to serve on the ChristCentral Apostolic Team and as a Director of ChristCentral Churches Worldwide Ltd. Our Operations Manager also continues to support ChristCentral by managing communications and marketing, taking responsibility for the website, social media and email communications.

Obviously all ChristCentral meetings moved online too, and our team was able to play a significant role in helping to facilitate and lead these meetings. Perhaps the most surprising success was a monthly, online leaders gathering we started. This connected leaders from ChristCentral churches right around the world via Zoom for a time of worship, teaching, prayer and fellowship. The joy of praying with people from the other side of the world who you might rarely see was tangible, and of great encouragement to many.

We have gratefully received a grant from ChristCentral Churches towards the time given to ChristCentral by our staff team for administrative and communications support.

Finances

Last year we took the decision to split out the finances of Burton Family Church from the beginning of this financial year. This means that although they are still part of our Trust, their expenditure has been financed by their giving. This has

been run through a separate Designated Fund in order to enable easy tracking for all concerned. Looking at financial projections, we expected this to put the Derby congregation under some financial pressure. However, lockdowns changed that.

Whilst our income did drop during the pandemic, our expenditure was also vastly reduced, due to not being able to physically meet together. Therefore, overall, we were able to save money. At the end of the financial year, our General fund was in a far healthier position and we were also able to transfer some money into our Future savings fund.

As always, careful financial monitoring continued throughout the year and the Elders and Trustees received regular reports on cash flow as well as income & expenditure. Our finance software automatically sends out these reports on a monthly basis.

We continued to save money on a monthly basis towards future expenditure in the areas of IT equipment, production (PA) equipment and website development.

Total income for both Derby and Burton for the year was £161,000 against a combined expenditure of £130,800.

The Elders and Trustees are very grateful for the regular, generous and committed financial support shown to the church by members. The Gift Aid scheme has been well used once again this year, and the charity has recovered £25,100 in Gift Aid payments in the year.

The Trustees have agreed a reserves policy of keeping 2 months operational costs in unrestricted general funds, with a goal of having 3 months operational costs in reserve. We are pleased to report that we are compliant with our policy.

We are able to report a balance of all funds going into the new financial year of £106,105. This is a mix of general (unrestricted) money, designated and restricted funds.

Trustees' Responsibilities

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.

Conclusion

The Elders and Trustees are of the opinion that the charity is in good financial shape and in a position to anticipate continued growth during the coming year.

Signed on behalf of the Trustees:

ADAM CIVVAL
Chair of Trustees

Date: 15 December 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
JUBILEE CHURCH DERBY

I report to the trustees on my examination of the accounts of Jubilee Church Derby ('the charity') for the year ended 31 March 2021 on pages 7 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 16 December 2021

JUBILEE CHURCH DERBY
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		91,277	25,332	3,349	119,959	131,372
Gift aid receipts		24,781	132	174	25,087	25,653
Other grants		-	-	11,250	11,250	11,500
Income from charitable activities		-	-	-	-	160
Other		26	-	-	26	5
		<u>116,084</u>	<u>25,464</u>	<u>14,774</u>	<u>156,322</u>	<u>168,690</u>
Capital and similar receipts						
Loan repayments		-	1,917	2,750	4,667	3,000
		<u>-</u>	<u>1,917</u>	<u>2,750</u>	<u>4,667</u>	<u>3,000</u>
Total receipts		<u>116,084</u>	<u>27,381</u>	<u>17,524</u>	<u>160,988</u>	<u>171,690</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	81,074	14,256	12,300	107,629	162,682
Grants paid in relation to charitable activities undertaken by others	3	9,386	333	3,436	13,155	13,726
		<u>90,459</u>	<u>14,589</u>	<u>15,736</u>	<u>120,784</u>	<u>176,408</u>
Loans made		-	10,000	-	10,000	-
		<u>-</u>	<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>-</u>
Total payments		<u>90,459</u>	<u>24,589</u>	<u>15,736</u>	<u>130,784</u>	<u>176,408</u>
Net of receipts / (payments) before transfers		25,625	2,792	1,788	30,204	(4,717)
Transfers between funds	5	(23,510)	14,047	9,464	-	-
Net movement in funds		<u>2,114</u>	<u>16,839</u>	<u>11,251</u>	<u>30,204</u>	<u>(4,717)</u>
Cash funds as at last year end		12,028	39,847	24,026	75,901	80,618
Cash funds at this year end	A	<u>14,142</u>	<u>56,686</u>	<u>35,277</u>	<u>106,105</u>	<u>75,901</u>

The notes on pages 9 - 10 form part of these accounts.

JUBILEE CHURCH DERBY
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2021

	<u>Unrestricted Funds</u>		Restricted funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	14,043	56,686	35,276	106,005	75,801
Petty cash	100	-	-	100	100
	<u>14,143</u>	<u>56,686</u>	<u>35,276</u>	<u>106,105</u>	<u>75,901</u>
B Other monetary assets					
Gift aid due to charity	4,656	-	-	4,656	5,973
Balance in PayPal account	-	-	-	-	324
Loan 1	8,750	-	-	8,750	11,750
Loan 2	8,333	-	-	8,333	-
Other debtors	-	-	-	-	1,068
	<u>21,740</u>	<u>-</u>	<u>-</u>	<u>21,740</u>	<u>19,116</u>

The above interest free loan 1 is repayable in 60 monthly instalments, loan 2 is repayable in 24 monthly instalments.

C Liabilities

Falling due within one year:

PAYE and NIC creditor	1,134	-	-	1,134	983
Fee for Independent Examination	1,440	-	-	1,440	1,440
Accrued expenses and other payments due	1,073	-	-	1,073	2,160
	<u>3,648</u>	<u>-</u>	<u>-</u>	<u>3,648</u>	<u>4,583</u>

D Assets retained for charity's own use

	Value 2021	Value 2020
	£	£
Equipment	27,692	27,368
	<u>27,692</u>	<u>27,368</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Adam Civval date 15 December 2021

The notes on pages 9 - 10 form part of these accounts.

JUBILEE CHURCH DERBY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

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

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff Costs	56,113	-	11,375	67,488	81,218
Travel and Other Expenses	2,532	-	-	2,532	5,879
Events	43	-	-	43	2,892
Evangelism and Social Action	259	-	-	259	2,322
Apostolic & Regional Ministry	678	-	-	678	5,895
Training	217	-	-	217	1,368
Church Planting	59	11,050	925	12,033	15,348
Youth and Children's Work	466	-	-	466	2,611
Sundry Church Costs	692	1,144	-	1,835	1,364
	<u>61,059</u>	<u>12,193</u>	<u>12,300</u>	<u>85,552</u>	<u>118,897</u>

2 (a) Support and Administration

Property Costs	-	-	-	-	25,471
Equipment	410	1,942	-	2,352	779
Church Office Costs	11,387	120	-	11,507	9,321
Insurance	1,112	-	-	1,112	1,199
Administration	3,654	-	-	3,654	4,259
Accounts Preparation and Examination	1,440	-	-	1,440	1,196
Accounts Assistance and Online Support	2,012	-	-	2,012	1,559
	<u>20,014</u>	<u>2,062</u>	<u>-</u>	<u>22,077</u>	<u>43,785</u>
Combined charitable activity cost	<u>81,074</u>	<u>14,256</u>	<u>12,300</u>	<u>107,629</u>	<u>162,682</u>

3 Grants and gifts paid to others

Organisations:					
Giving to ChristCentral	6,489	333	1,911	8,733	12,678
Mission support	100	-	1,025	1,125	185
Relief of poverty and church planting	2,797	-	500	3,297	863
	<u>9,386</u>	<u>333</u>	<u>3,436</u>	<u>13,155</u>	<u>13,726</u>

4 Transactions with related parties

G Pyman served as a Lead Elder and was paid for serving in that capacity, not for serving as a trustee. His wife, S Pyman, was paid in her capacity as Pastoral Assistant. These payments are permitted by the charity's governing document.

JUBILEE CHURCH DERBY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

5 Movement of funds

	Balance at 31Mar2020	Receipts	Payments	Transfers	Balance at 31Mar2021
	£	£	£	£	£
General funds	12,028	116,084	(90,459)	(23,510)	14,142
Designated funds					
Apostolic Travel	2,005	-	-	2,000	4,005
Future	30,000	1,917	(10,000)	10,083	32,000
Capital	7,736	-	(3,086)	2,700	7,350
Church Plant - Burton	-	25,464	(11,503)	(736)	13,224
PHP	105	-	-	-	105
	<u>51,875</u>	<u>143,465</u>	<u>(115,048)</u>	<u>(9,464)</u>	<u>70,828</u>
Restricted funds					
Christmas Offerings	-	752	(1,000)	248	-
Employee Salary Support	1,000	11,250	(11,375)	-	875
Smile Project	79	-	-	-	79
Building fund	18,879	2,750	-	9,415	31,044
Hardship fund	800	600	(525)	-	875
Church Plant - Burton	2,266	260	(925)	(199)	1,403
CCC special fund	-	1,911	(1,911)	-	-
The 20% Fund	1,001	-	-	-	1,001
	<u>24,025</u>	<u>17,524</u>	<u>(15,736)</u>	<u>9,464</u>	<u>35,276</u>
Total funds	<u>75,899</u>	<u>160,988</u>	<u>(130,784)</u>	<u>-</u>	<u>106,104</u>

Nature of Restricted Funds:

Christmas Offerings: Money given at a special Christmas offering to be given away as announced each year.

Employee Salary Support: Grant from ChristCentral Churches towards staff costs for work carried out on behalf of ChristCentral.

Church Social Activities: For the central funding of church social events.

Smile Project: Money given towards the Smile Project for children with additional needs.

Building fund: To fund future building requirements.

Church Plant - Burton: Money given towards the Burton Church Plant (the transfer relates to expenditure paid from general funds).

The 20% Fund: Money to be given away to non-Jubilee Derby projects.

Nature of Designated Funds:

Apostolic Travel: Grant money received from ChristCentral Churches, designated by Jubilee trustees towards costs of apostolic travel (largely international).

Future: Money designated by the Trustees for future use. Used effectively as a savings fund.

Capital: Money saved towards future high capital expenditure (broken down into IT, music & PA, and website).

Church Plant - Burton: Money given towards the Burton Church Plant.

PHP fund: A fund used to manage the costs of the Pursuing His Presence conference and academy.