

Thanet Community Churches

(Formerly Community Church
Ramsgate)

Report and Accounts
Year ended 31 August 2020

Stewardship 
Active generosity

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

**THANET COMMUNITY CHURCHES
(FORMERLY COMMUNITY CHURCH RAMSGATE)**

FOR THE YEAR ENDED 31 AUGUST 2020

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	Mr Craig Prentice The Corner 60 Whitehall Road Ramsgate Kent CT12 6DF
GOVERNING DOCUMENT	CIO - registered 04 September 2015
CHARITY REGISTRATION NUMBER	1163414
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Paula Carey - stood down 31 August 2020 Paul Gammans Aaron Wish - appointed 14 September 2020 Heather Prentice
Banker	Lloyds Bank plc
INDEPENDENT EXAMINER	Jacob Farley ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

**THANET COMMUNITY CHURCHES
(FORMERLY COMMUNITY CHURCH RAMSGATE)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2020**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2020.

Objects of the charity

The objects of the church are to advance the Christian Religion, in particular by seeking to be a community that loves God, loves each other and loves Ramsgate, to advance education and relieve poverty and hardship.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

September 2019 – December 2019 (Terms 1 & 2)

In this season we settled back into our activities after the summer break and saw areas of growth and development.

The 'Corner' continued to be busy and effective in our mission to the community. The Coffee Shop was full every day and we had a few new organisations and groups using the building as a base for their work. Relationships with individuals continued to be built each week, and referrals on to our own programmes and projects, or other operating from the building, were received each month.

The 'Connections at the Corner' project continued its work supporting families with children on the autistic spectrum. The weekly friendship groups for older adults are popular with those attending. Sadly, the 2-year funding of the project (from the People's Health Trust) came to an end in November 2019. We had successfully met the targets of the project and learnt a great deal through the project. We continued the friendship group with volunteers and applied for more funding from Kent Community Foundation. (This was received, and the project restarted in April 2020 – see below).

The 'topUP' project (a project funded by Orbit Housing Association to support older adults access the benefits they are already entitled to) continued to be creative its approach to getting the good news of the project to people who need the service. The outcomes of the project continued to be spectacular, evidencing the ongoing need for the work.

The 'CAP' projects (CAP Debt Help and CAP Money management courses) were consistently well received and effective in helping local people in need. We ran another 'CAP Fresh Start' group – a support group for those struggling with life-controlling habits and addictions.

In October we launched our second congregation – Community Church Margate. Roughly 15 adults began meeting together on Sunday afternoons for a service in Cliftonville, Margate. The group also meets midweek in the evening and is seeking to support the mission work into Margate through the CAP programmes. From October to November, they met on Sundays at 'The Kitchen' but then moved to the Community Rooms at the Margate Caves.

As a church we saw a number of new families settle into church life with us during this season – both at Community Church Ramsgate (CCR) and also at Community Church Margate (CCM). In Ramsgate we held our annual carols by candlelight event. We ran this event at the Corner in a marquee because the park bandstand was out of use at this time. In Margate we used the Margate Caves buildings for a CCM ‘Carols in the Caves’ event. Both were very well attended.

January 2020 – April 2020 (Terms 3 & 4)

The year started well with a busy building - The Corner and Coffee House continuing to operate successfully. The projects were achieving their targets and the Church congregations were thriving.

However, in March 2020, things dramatically changed with the arrival of the Covid-19 Pandemic and the government enforced lock-down. Much like other organisations we had to cease or adapt our work.

The Corner and Corner Coffee House was closed to the public. Our Coffee House members of staff and Centre Manager were all furloughed. All our project staff began working from home.

The church gatherings on Sundays were ‘broadcast’ on-line and small groups moved to Zoom. Our projects adapted as best we could, taking the work on the phone and on-line. We worked with a number of local churches to set up a new local food bank and started a meal delivery service from the Coffee House. Volunteers from the church made themselves available to call local vulnerable people who were suffering with isolation.

Though the pandemic greatly affected how projects would be delivered, we had funding agreed in this season for 3 new projects.

Kent Community Foundation awarded us 1 year funding to continue and develop the ‘Connections at The Corner’ project. This began in April 2020, attempting to engage as many older, isolated and vulnerable adults as we could but needed to keep within Covid-19 restrictions.

We had funding agreed from Kent County Council to for a project called ‘Their first 1000 days in Ramsgate’ seeking to provide Advice, Information, Support and Inspiration to local families – especially with those with children under 3. It was agreed that because of the pandemic we would postpone the start of the project until September 2020.

We also received funding from Orbit Housing Association to deliver a ‘financial resilience’ project for their residents (This project was later named JAM – Just About Managing – in September 2020). From April to August 2020 the small team involved in this project supported residents in need of financial coaching, both locally and nationally.

As a Church family we had to take our Easter celebration service on -line. Even so, we baptised 1 new Christian (Covid-safe measures were taken) and celebrated with the whole community.

May 2020– Aug 2020 (Terms 5 & 6)

This season continued to be marked by the limitations caused by the pandemic. We adapted our work to meet local needs – see above.

During this season we had a member of staff and a volunteer train to run the ‘CAP Job Club’. This was delivered on-line which made it more accessible.

We also received good news from a number of funders in this season (Mr. Willats Trust, The Laing Family Trusts). We will be able to employ a Church Community Worker for the Margate Church plant from September 2020. They will develop CAP programmes to serve the Cliftonville area of Margate, and also support people who connect with the church and its wider work.

The Joseph Rank Trust generously gifted us a grant of £30,000 over 3 years. We received the first installment of £15,000 this year. This was given to support us in our core costs to enable us to continue to operate and develop our work during the financially testing and uncertain COVID season.

Though the pandemic limited many areas of our work members of the church who lived in and around the Westover area of Broadstairs met on-line to pray and plan for the launching of a third small congregation at some point in the future. Over this season, as church members served the Westover community as best they could, a number of people joined the small group. By August 2020 plans were being developed to formally launch a small congregation at some point in 2021 after the pandemic – Community Church Broadstairs.

In summary, this year was marked by the Covid-19 pandemic. Though we sadly had to close the Corner and the Coffee Shop, our existing work adapted to meet the needs of the community. We also started new programmes to meet presenting need. The result of this has been the continued growth and impact of our work across Thanet.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year overall income increased by £26,607 to £232,923 and expenditure decreased by £8,027 to £192,524. As a result the cash held by the charity increased by £5,765, to £90,178, of which £49,780 is unrestricted and can be used for any charitable purpose. The trustees have designated £6,386 of the unrestricted funds for use by Mission Partners.

Reserves policy

The trustees aim to maintain reserves equivalent to at least three months' operating expenses which equates to approximately £40,000. At the year end, the charity held unrestricted, undesignated, cash of £53,853 and were complying with the Policy.

Covid-19

As outlined above, in March 2020 the charity took steps (in line with government advice) to help contain the outbreak of Covid-19. This included the temporary suspension of all physical gatherings and the charity has had to curtail, or change, how it operates; the charity has been able to continue some of its activities using on-line media. The trustees are monitoring income and expenditure and, if it becomes necessary, will take measures to mitigate the impact of Covid-19 on the charity's unrestricted cash.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Trust. New trustees are appointed by the existing trustees and are provided with appropriate training to undertake the role they occupy within the church.

Responsibilities 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.

Approval

This report was approved by the trustees and signed on their behalf by:

Heather Prentice - Trustees

Date: 21 June 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
THANET COMMUNITY CHURCHES
(FORMERLY COMMUNITY CHURCH RAMSGATE)

I report to the trustees on my examination of the accounts of Thanet Community Churches (formerly Community Church Ramsgate) ('the charity') for the year ended 31 August 2020 on pages 6 to 9 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.

Jacob Farley ACA

For and on behalf of:
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 29 June 2021

THANET COMMUNITY CHURCHES (FORMERLY COMMUNITY CHURCH RAMSGATE)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2020

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2020	2019
		General Funds	Designated Funds			
		£	£	£	£	£
Receipts						
Donations		48,452	-	550	49,002	46,633
Grants		19,800	-	56,988	76,788	46,534
Gift aid receipts		18,856	-	-	18,856	8,944
Income from coffee shop		44,752	-	-	44,752	70,708
Building hire		28,042	-	-	28,042	32,953
Government Furlough Grants		13,372	-	-	13,372	-
Other		2,111	-	-	2,111	544
Total receipts		<u>175,385</u>	<u>-</u>	<u>57,538</u>	<u>232,923</u>	<u>206,316</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	145,548	-	41,926	187,474	194,927
Grants paid in relation to charitable activities undertaken by others	3	4,009	-	1,042	5,051	5,624
Total payments		<u>149,556</u>	<u>-</u>	<u>42,968</u>	<u>192,524</u>	<u>200,551</u>
Net of receipts / (payments) before transfers		25,828	-	14,570	40,398	5,765
Transfers between funds		14,921	-	(14,921)	-	-
Net movement in funds		<u>40,750</u>	<u>-</u>	<u>(351)</u>	<u>40,398</u>	<u>5,765</u>
Cash funds as at last year end		13,103	6,386	30,291	49,780	44,015
Cash funds at this year end	A	<u>53,853</u>	<u>6,386</u>	<u>29,940</u>	<u>90,178</u>	<u>49,780</u>

The notes on pages 8-9 form part of these accounts.

THANET COMMUNITY CHURCHES (FORMERLY COMMUNITY CHURCH RAMSGATE)

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 AUGUST 2020

	<u>Unrestricted Funds</u>				
	General funds	Designated funds	Restricted funds	2020	2019
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	53,697	6,386	29,940	90,022	49,624
Petty cash	26	-	-	26	26
Coffee shop float	110	-	-	110	110
Kiddies Corner Float	20	-	-	20	20
	<u>53,853</u>	<u>6,386</u>	<u>29,940</u>	<u>90,178</u>	<u>49,780</u>
B Other monetary assets					
Gift aid due to charity	10,199	-	-	10,199	18,776
Other monetary assets	32,279	-	-	32,279	315
Stock	500	-	-	500	500
	<u>42,978</u>	<u>-</u>	<u>-</u>	<u>42,978</u>	<u>19,591</u>
C Liabilities					
Fee for Independent Examination	1,440	-	-	1,440	960
PAYE/NIC/Pension Payments due	493	-	-	493	3,917
	<u>1,933</u>	<u>-</u>	<u>-</u>	<u>1,933</u>	<u>4,877</u>
D Assets retained for charity's own use					
				Insurance value	
				£	
Building - 60 Whitehall Road				1,321,422	
Soft Play Equipment				40,000	
Equipment				34,024	
				<u>1,395,446</u>	

The building is leased to the charity at a peppercorn rate of £1 per annum. The lease is for 5 years and expires in 2021.

The 'Soft Play' equipment came with the building and does not belong to the Charity.

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 Heather Prentice - Trustee date 21 June 2021

The notes on pages 8-9 form part of these accounts.

THANET COMMUNITY CHURCHES (FORMERLY COMMUNITY CHURCH RAMSGATE)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2020

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. Accounting standards are not (and cannot) be used in the preparation of receipts and payments accounts and so they do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020 £	Total 2019 £
	General funds £	Designated funds £			
2 Payments in relation to charitable activities undertaken directly					
Employment costs (see note 4)	86,161	-	31,848	118,009	114,008
Training	3,014	-	880	3,894	1,814
Property costs (see note 2(a))	24,563	-	5,710	30,273	27,761
Equipment and resources	4,067	-	1,458	5,524	7,154
Coffee shop expenditure	16,532	-		16,532	26,936
Ministry activities	852	-	113	965	3,047
Insurance	3,505	-		3,505	3,551
Admin and support costs	2,254	-	130	2,384	3,410
Accounts preparation and examination	1,200	-		1,200	960
Other costs	3,400	-	1,788	5,188	6,285
	<u>145,548</u>	<u>-</u>	<u>41,926</u>	<u>187,474</u>	<u>194,927</u>

2 (a) Property costs comprise:

Rent	-	-	1,015	1,015	180
Maintenance	11,887	-	4,695	16,582	12,113
Utilities	12,676	-	-	12,676	15,467
	<u>24,563</u>	<u>-</u>	<u>5,710</u>	<u>30,273</u>	<u>27,761</u>

3 Grants paid in relation to charitable activities undertaken by others

Christians Against Poverty [CAP]	3,000	-	-	3,000	2,750
Other organisations under £1,000	718	-	1,042	1,760	1,798
Individuals	291	-	-	291	1,076
	<u>4,009</u>	<u>-</u>	<u>1,042</u>	<u>5,051</u>	<u>5,624</u>

4 Transactions with related parties

The charity had 14 employees [2019: 15].

Craig Prentice and Emma Prentice, related parties to Heather Prentice, a trustee, were paid £26,514 (2019: £26,144) plus a pension contribution of £610 (2019: £602) and £20,922 (2019: £18,758) plus a pension contribution of £442 (2019: £380), respectively in their roles as Team Leader and Top-up Project Manager.

Aaron Prentice who is a relative of Heather Prentice runs 'Beardy Baker' who were paid £3,643 (2019: £5,722) for the supplying the charity with cakes for the coffee house.

Joy Jars were paid £1,332 (2019: £796) for supplies of food items for the coffee house. Joy Jars is run by Pamela Fane who has moved out of the country and has passed the day-to-day running of the business to Adam Prentice who is a relative of Heather Prentice.

THANET COMMUNITY CHURCHES (FORMERLY COMMUNITY CHURCH RAMSGATE)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2020

5 Movement of funds

	Balance at 31 Aug 2019 £	Receipts £	Payments £	Transfers £	Balance at 31 Aug 2020 £
Designated funds					
Mission Partners	6,386	-	-	-	6,386
	<u>6,386</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,386</u>
Restricted funds					
Church Planting	24,843	200	(2,146)	4,550	27,447
Top-UP project	(7,140)	44,427	(28,921)	(14,427)	(6,060)
Connections at the Corner	8,244	1,508	(2,725)	(4,315)	2,712
The Corner (St Ben's)	4,194	1,779	(4,864)	-	1,108
Biblical Counselling	150	-	-	-	150
FCSS (JAM)	-	4,625	(4,297)	(730)	(402)
Town & Country	-	5,000	(15)	-	4,985
	<u>30,291</u>	<u>57,538</u>	<u>(42,968)</u>	<u>(14,921)</u>	<u>29,940</u>
General funds	13,103	175,385	(149,556)	14,921	53,853
TOTAL FUNDS	<u>49,780</u>	<u>232,923</u>	<u>(192,524)</u>	<u>-</u>	<u>90,178</u>

The Church planting fund is a fund that the church members tithe specifically to see and resource churches to be planted.

The Top-UP project is funded by Orbit Housing and seeks to relieve poverty for older adults. The project focuses on Orbit customers who are over 55, informing them of the benefits they are entitled to and empowering them to apply. The transfer out of this fund is to reimburse the general funds for the cost of room hire, the use of the office and postage costs incurred in 2018 but accounted for in the General Fund. The fund is in deficit at the year end due to a timing delay on funding received after the year end.

Connections at the Corner is a project that is funded by People's Health Trust and has two main aims: one to gather, support and empower the socially isolated in our community; two to gather, support and empower families who have children on the autistic spectrum. The transfer out of this fund is to reimburse the general funds for the cost of room hire and for professional fees incurred in 2019 but accounted for in the General Fund.

The Corner Fund relates to giving specifically for The Corner and its development.

The Biblical counselling fund has been set up for the benefit of those seeking counselling.

The FCSS Fund is funded by Orbit to deliver the Financial Capability Support Service. They later renamed this JAM (Just About Managing). This is a project to help Orbit residents understand and manage their money more effectively.

The Town & Country Fund is funded by the housing association for the delivery of 'CAP Money' and 'TopUp' programmes.