

JOEL COMMUNITY SERVICES

England & Wales · Charity number 1163741

Details

Status	Registered
Legal form	Charitable company
Company number	09140549
Registered	2015-09-28
Register	View on the Charity Commission register

Contact

Address	St. Peters Church London Road Kingston Upon Thames Surrey KT2 6QL
Phone	02085463212
Email	info@joelcommunityservices.org
Website	www.joelcommunityservices.org

Activities

Objects: 1) THE RELIEF OF POVERTY BY THE PROVISION OF ACCOMMODATION AND OTHER CONNECTED SERVICES FOR PERSONS WHO ARE DEEMED REFUGEES, HOMELESS, OR IN NEED OF SUCH ASSISTANCE; AND 2) TO PROVIDE, MAINTAIN AND, IF NECESSARY, IMPROVE A MISSION ROOM OR PARISH ROOM AND CONNECTED SERVICES IN CONNEXION WITH THE ECCLESIASTICAL PARISH OF ST PETER, NORBITON FOR THE PURPOSES OF DIVINE SERVICE AND THE PROMOTION OF RELIGION ACCORDING TO THE CHRISTIAN FAITH AND ALSO FOR OTHER RELIGIOUS, SOCIAL, SCIENTIFIC, LITERARY OR CHARITABLE PURPOSES INCLUDING MEETINGS ALL CALCULATED TO BE FOR THE BENEFIT OF THE INHABITANTS OF THE SAID PARISH.

Activities: We seek to provide community space and other services for those who don't have homes, who may be refugees, or who are otherwise in need. In doing this, we work closely with St Peter's Norbiton, an Anglican Church in Kingston. We also provide office space for an organisation that serves the homeless.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Kingston Upon Thames

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£73,845	£77,704	-	-
2024-12-31	£75,139	£76,314	-	-
2023-12-31	£117,716	£80,673	-	-
2022-12-31	£56,580	£53,738	-	-
2021-12-31	£45,197	£66,695	-	-
2020-12-31	£107,360	£85,406	-	-

Trustees

Name	Role	Appointed
Rev Hugo Foxwood	Chair	2021-09-01
David Parish		2022-02-17
Geraldine Burgess		2020-01-01
PAUL FREDERICK JEAN WOLFF		2015-11-11
Robert Miller		2022-05-19

JOEL COMMUNITY SERVICES

England & Wales - Charity number 1163741

Accounts

Company registration number 09140549 (England and Wales)

Charity registration number 1163741 (England and Wales)

JOEL COMMUNITY SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

JOEL COMMUNITY SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Reverend H Foxwood Mr P F Wolff Mr D Parish Ms G Burgess Mr R Miller
Charity number	1163741
Company number	09140549
Registered office	St Peter's Church London Road Kingston Upon Thames KT2 6QL
Independent examiner	Linda Dunford FCCA CTA Warner Wilde Limited Chartered Certified Accountants 4 Marigold Drive Bisley Surrey GU24 9SF
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4TA

JOEL COMMUNITY SERVICES

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 17

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

During the year, the trustees reviewed these objects and received permission from the Charity Commission to amend them as below:

- The relief of poverty by provision of accommodation and other connected services for persons who are deemed refugees, homeless or in need of such assistance.
- To provide, maintain and, if necessary, improve a mission room or parish room and connected services in connection with the ecclesiastical parish of St Peter, Norbiton for the purposes of divine service and the promotion of religion according to the Christian faith and also for other religious, social, scientific, literary or charitable purposes including meetings all calculated to be for the benefit of the inhabitants of the said parish.

Activities

- Providing residential accommodation, community space, and other services to those in need.
- Providing working accommodation for a local housing charity.

Public benefit

The board has taken due regard of the guidance on public benefit published by the charity commission in exercising its powers and duties. It is confident that the aims of the organisation and allocation of resources fully satisfy the public benefit requirements.

Achievements and performance

Throughout 2025 we continued to provide premises and accommodation in St Peter's Church Hall for Kingston Churches Action on Homelessness (KCAH; a local charity for the homeless). This enabled the many needs of homeless people in the Kingston upon Thames area continued to be met by the professional services offered by KCAH.

Also, in another section of the Church Hall known as The Joel Centre, we have been able to provide accommodation to four refugees who would otherwise have struggled to find local housing. These refugees were part of the community that attend St Peter's Church, and by having them next to the church we were able to provide pastoral and practical support through St Peter's church staff, volunteers, and KCAH staff. As part of that, we provided regular funding and opportunities for these and other Iranian refugees to cook together and show hospitality to others in the local community.

To provide a home for refugees, who themselves have a heart for hospitality, has felt like a fulfilment of the Scripture we have been praying over the Joel Centre: "A father to the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families, he leads out the prisoners with singing" (Psalm 68: 5-6).

We also provided grant for the refurbishment of a community space in the Archway Parish Rooms owned by St Peter's Church. This enables St Peter's volunteers to address various needs on the Cambridge Road Estate through the provision of a community café, advocacy support and benefits advice, a toddler group, and other services.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Financial review

Income was £73,846 as we continued to receive rent for the office space provided to KCAH and the sub-market rent charged to the residential tenants in the Joel Centre (which tends to be funded by universal credit). We also received a number of donations from individual donors, most of them ongoing, and some investment income.

Costs exceeded income at £77,705, slightly higher than the previous year's £76,314. This included grant to replace old chairs and enhance the community space in the Archway Parish Rooms owned by St Peter's Church, reflecting our second charitable object. This has enabled various needs on the Cambridge Road Estate to be more effectively addressed through the provision of a community café, food bank, and other services.

Utility costs (mainly electricity) were £9,078, down from £11,888 the previous year following a change in service provider.

Interest costs (on mortgage loan) were £14,499, down from £16,673 the previous year, following a change in our mortgage provider so as to secure a lower interest rate.

Our actual holdings of cash and short-term investment were slightly lower, at £73,153, mostly reflecting expenditures exceeding income in 2025. Seeking higher investment returns, we moved £30,000 from the CCLA Deposit Fund to WS Epworth Global Equity Fund for Charities. We selected this based on Epworth's positive reputation, a history of solid investment returns, and its ethical criteria. There was £620 gain on that investment as at 31 December 2025.

Our policy is to hold sufficient funds to cover six months of operating costs. This is designed to ensure that, in the event of a financial crisis, we can continue to meet our financial obligations.

Risk Review

The board assesses and reviews key risks periodically. During 2026 we will reassess our risks but the key risks are as follows:

Funding

We have a dependency on income from our main tenant (KCAH). On the other hand, we are also exposed to the rising mortgage rate on our loan.

Damage to reputation

We are associated with KCAH as the principal user of St Peter's Church Hall. We meet with them from time to time to discuss matters of mutual interest.

Risk of fire, flood or other environmental risks

We maintain appropriate levels of insurance and have reviewed the full requirements with our insurers.

Structure, governance and management

Joel Community Services was incorporated as a charitable company limited by guarantee on 21 July 2014 and is governed by its Articles of Association. It is registered with the Charity Commission in England and Wales with its registered office at St Peter's Church, London Road, Kingston Surrey.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Reverend H Foxwood

Mr C Clarke

(Resigned 4 September 2025)

Mr P F Wolff

Mr D Parish

Ms G Burgess

Mr R Miller

Reverend N Jones

(Resigned 16 February 2026)

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Governance

Our Board of Directors is responsible for overseeing the strategy and performance of Joel Community Services. The Board meets regularly throughout the year to consider, set and review strategies, policies, budgets, plans and performance.

The Board has not delegated any powers to formal committees, although specific task groups are formed as necessary with specific responsibilities.

Recruitment

Prospective directors are nominated by at least one current member of the Board in line with our Articles and with knowledge of the ways in which their experience might serve the interests of Joel Community Services. They are then interviewed by a panel of current directors to ensure that their motivations, skills and interests are consistent with the aims of the charity and, if so, to confirm the appointment.

Trustees new to the Board meet with the Chairman and other directors as appropriate and are provided with information and training to enable them to fully understand the mission and values of Joel Community Services.

All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management

The board manages the needs of the organisation directly, with some support from St Peter's Church staff.

The trustees' report was approved by the Board of Trustees.



.....
Reverend H Foxwood

Trustee

Date: 25th May 2026.....

JOEL COMMUNITY SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JOEL COMMUNITY SERVICES

I report to the trustees on my examination of the financial statements of Joel Community Services (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Linda Dunford FCCA CTA

Warner Wilde Limited

Chartered Certified Accountants

4 Marigold Drive

Bisley

Surrey

GU24 9SF

Date:26/05/26.....

JOEL COMMUNITY SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	11,152	-	11,152	10,484	-	10,484
Charitable activities	4	60,704	-	60,704	62,136	-	62,136
Investments	5	1,989	-	1,989	2,519	-	2,519
Total income		<u>73,845</u>	<u>-</u>	<u>73,845</u>	<u>75,139</u>	<u>-</u>	<u>75,139</u>
Expenditure on:							
Charitable activities	6	75,854	1,850	77,704	74,464	1,850	76,314
Total expenditure		<u>75,854</u>	<u>1,850</u>	<u>77,704</u>	<u>74,464</u>	<u>1,850</u>	<u>76,314</u>
Net gains/(losses) on investments	11	<u>620</u>	<u>-</u>	<u>620</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net expenditure and movement in funds		<u>(1,389)</u>	<u>(1,850)</u>	<u>(3,239)</u>	<u>675</u>	<u>(1,850)</u>	<u>(1,175)</u>
Reconciliation of funds:							
Fund balances at 1 January 2025		<u>584,651</u>	<u>82,533</u>	<u>667,184</u>	<u>583,976</u>	<u>84,383</u>	<u>668,359</u>
Fund balances at 31 December 2025		<u>583,262</u>	<u>80,683</u>	<u>663,945</u>	<u>584,651</u>	<u>82,533</u>	<u>667,184</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

JOEL COMMUNITY SERVICES

BALANCE SHEET

AS AT 31 DECEMBER 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	13		807,251		820,759
Investments	14		51,032		55,413
			<u>858,283</u>		<u>876,172</u>
Current assets					
Debtors	15	6,977		3,786	
Cash at bank and in hand		22,121		20,779	
		<u>29,098</u>		<u>24,565</u>	
Creditors: amounts falling due within one year	17	(13,615)		(11,829)	
Net current assets			<u>15,483</u>		<u>12,736</u>
Total assets less current liabilities			<u>873,766</u>		<u>888,908</u>
Creditors: amounts falling due after more than one year	18		(209,821)		(221,724)
Net assets			<u>663,945</u>		<u>667,184</u>
The funds of the charity					
Restricted income funds	19		80,683		82,533
Unrestricted funds	20		583,262		584,651
			<u>663,945</u>		<u>667,184</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 18th May 2026.



Reverend H Foxwood
Trustee

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Joel Community Services is a private company limited by guarantee incorporated in England and Wales. The registered office is St Peter's Church, London Road, Kingston Upon Thames, KT2 6QL.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised once the charity has been notified of the grant unless performance conditions require deferral of the amount.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and equipment	25% straight line

Assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets are initially recognised at transaction value and subsequently measured at their settlement value.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price and subsequently measured at their settlement value.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Redundancy costs

Redundancy costs are recognised when the Charity is committed to terminate employment.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Donations and gifts	11,152	10,484

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable activities		
Charitable rental income	59,184	60,133
Other income	1,520	2,003
	<u>60,704</u>	<u>62,136</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	1,989	2,519
	<u>1,989</u>	<u>2,519</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

6 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Depreciation and impairment	13,507	14,855
Utilities	9,078	11,888
Admin expenses	16,765	13,429
Miscellaneous expenses	1,860	3,659
Insurance	3,062	2,714
Maintenance, repairs and equipment	5,329	1,630
Refugee expenses	3,078	2,774
	<u>52,679</u>	<u>50,949</u>
Grant funding of activities (see note 7)	9,324	7,300
Share of support and governance costs (see note 8)		
Support	14,499	16,673
Governance	1,202	1,392
	<u>77,704</u>	<u>76,314</u>
Analysis by fund		
Unrestricted funds	75,854	74,464
Restricted funds	1,850	1,850
	<u>77,704</u>	<u>76,314</u>

7 Grants payable

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to institutions:		
St Peter's Norbiton (Archway parish rooms)	9,324	6,400
Grants to individuals	-	900
	<u>-</u>	<u>900</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

8 Support costs allocated to activities

	2025 £	2024 £
Loan interest and charges	14,499	16,673
Governance costs	1,202	1,392
	<u>15,701</u>	<u>18,065</u>
Analysed between:		
Charitable activities	<u>15,701</u>	<u>18,065</u>

Governance costs includes payments to the independent examiner of £1,434 (2024: £1,392) for accounts preparation and independent examination.

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,434	1,392
Depreciation of owned tangible fixed assets	<u>13,507</u>	<u>14,855</u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

11 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	<u>620</u>	<u>-</u>

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

13 Tangible fixed assets

	Freehold land and buildings £	Fixtures and equipment £	Total £
Cost			
At 1 January 2025	935,364	3,439	938,803
At 31 December 2025	935,364	3,439	938,803
Depreciation and impairment			
At 1 January 2025	114,606	3,439	118,045
Depreciation charged in the year	13,507	-	13,507
At 31 December 2025	128,113	3,439	131,552
Carrying amount			
At 31 December 2025	807,251	-	807,251
At 31 December 2024	820,759	-	820,759

14 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2025	55,413
Valuation changes	619
Disposals	(5,000)
At 31 December 2025	51,032
Carrying amount	
At 31 December 2025	51,032
At 31 December 2024	55,413

15 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Provision for doubtful debt	-	(3,256)
Other debtors	6,977	7,042
	6,977	3,786

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

16 Loans and overdrafts

	2025	2024
	£	£
Bank loans	220,525	231,039
Payable within one year	10,704	9,315
Payable after one year	209,821	221,724
Amounts included above which fall due after five years:		
Payable by instalments	145,261	153,501

The long-term loans are secured by fixed charges over the property known as St Peter's Church Hall, London Road, Kingston-upon-Thames.

In January 2024, the charity refinanced the CAF bank mortgage with a loan of £240,000 from Kingdom Bank over a repayment period of 15 years at an interest rate of 6.55%. During the year, repayments averaged £2,080 pcm (2024: £2,136).

17 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Bank loans	16	10,704	9,315
Accruals and deferred income		2,911	2,514
		13,615	11,829

18 Creditors: amounts falling due after more than one year

	Notes	2025	2024
		£	£
Bank loans	16	209,821	221,724

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Resources expended	At 31 December 2025
	£	£	£
Joel Community Trust	52,500	(1,250)	51,250
Phase 2 Redevelopment	26,101	(600)	25,501
Bed spaces	3,932	-	3,932
	<u>82,533</u>	<u>(1,850)</u>	<u>80,683</u>

Previous year:

	At 1 January 2024	Resources expended	At 31 December 2024
	£	£	£
Joel Community Trust	53,750	(1,250)	52,500
Phase 2 Redevelopment	26,701	(600)	26,101
Bed spaces	3,932	-	3,932
	<u>84,383</u>	<u>(1,850)</u>	<u>82,533</u>

Joel Community Trust: Building fund

Phase 2 redevelopment: Building fund

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
General funds	584,651	73,845	(75,854)	620	583,262
	<u>584,651</u>	<u>73,845</u>	<u>(75,854)</u>	<u>620</u>	<u>583,262</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

20 Unrestricted funds (Continued)

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
General funds	583,976	75,139	(74,464)	-	584,651

21 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Tangible assets	731,401	75,850	807,251
Investments	51,032	-	51,032
Current assets/(liabilities)	10,650	4,833	15,483
Long term liabilities	(209,821)	-	(209,821)
	<u>583,262</u>	<u>80,683</u>	<u>663,945</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	742,158	78,601	820,759
Investments	55,413	-	55,413
Current assets/(liabilities)	8,804	3,932	12,736
Long term liabilities	(221,724)	-	(221,724)
	<u>584,651</u>	<u>82,533</u>	<u>667,184</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 DECEMBER 2025*

22 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Joel Community Trust (JCT), an associated charity, made a general donation of £5,000 to Joel Community Services.

Joel Community Services paid £18,465 to St Peter's Norbiton for contributions to staff costs and other support in line with the charity's objectives.

JOEL COMMUNITY SERVICES

England & Wales - Charity number 1163741

Accounts

Charity registration number 1163741

Company registration number 09140549 (England and Wales)

JOEL COMMUNITY SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

JOEL COMMUNITY SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Reverend H Foxwood Mr C Clarke Mr P F Wolff Mr D Parish Ms G Burgess R Miller Reverend N Jones
Charity number	1163741
Company number	09140549
Registered office	St Peter's Church London Road Kingston Upon Thames KT2 6QL
Independent examiner	F J Wilde FCCA MBA DChA Warner Wilde 4 Marigold Drive Bisley Surrey GU24 9SF
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4TA

JOEL COMMUNITY SERVICES

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 16

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

During the year, the trustees reviewed these objects and received permission from the Charity Commission to amend them as below:

- The relief of poverty by provision of accommodation and other connected services for persons who are deemed refugees, homeless or in need of such assistance.
- To provide, maintain and, if necessary, improve a mission room or parish room and connected services in connection with the ecclesiastical parish of St Peter, Norbiton for the purposes of divine service and the promotion of religion according to the Christian faith and also for other religious, social, scientific, literary or charitable purposes including meetings all calculated to be for the benefit of the inhabitants of the said parish.

Activities

- Providing residential accommodation, community space, and other services to those in need.
- Providing working accommodation for a local housing charity.

Public benefit

The board has taken due regard of the guidance on public benefit published by the charity commission in exercising its powers and duties. It is confident that the aims of the organisation and allocation of resources fully satisfy the public benefit requirements.

Achievements and performance

Throughout 2024 we continued to provide premises and accommodation in St Peter's Church Hall for Kingston Churches Action on Homelessness (KCAH; a local charity for the homeless). This ensured that many needs of homeless people in the Kingston upon Thames area continued to be met by the professional services offered by KCAH.

In addition, in another section of the Church Hall known as The Joel Centre, we have been able to provide accommodation to four refugees who would otherwise have struggled to find local housing. These refugees were part of the community that attend St Peter's Church, and by having them next to the church we were able to provide pastoral and practical support through St Peter's church staff, volunteers, and KCAH staff. As part of that, we provided regular funding and opportunities for these and other Iranian refugees to cook together and show hospitality to others in the local community.

To provide a home for refugees, who themselves have a heart for hospitality, has felt like a fulfilment of the Scripture we have been praying over the Joel Centre: "A father to the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families, he leads out the prisoners with singing" (Psalm 68: 5-6).

We also provided grant for the refurbishment of a community space in the Archway Parish Rooms owned by St Peter's Church. This enables St Peter's to address various needs on the Cambridge Road Estate through the provision of a community café, food bank, and other services.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review

Income was £75,139 as we continued to receive rent for the office space provided to KCAH and the sub-market rent charged to the residential tenants in the Joel Centre (which tends to be funded by universal credit). We also received a number of donations from individual donors, most of them ongoing, and some interest from a legacy.

Costs slightly exceeded income at £76,314. This included an increase in our administrative costs to £13,429 from £5,276 the previous year. This reflected the trustees' decision to make a fair payment towards the staff costs of St Peter's Church to reflect the time given to JCS activities. These costs had previously been absorbed by St Peter's.

Our largest single item of expenditure was the interest on mortgage payments at £16,673. This was significantly lower than the previous year (£25,793) as we changed our mortgage provider so as to secure a lower interest rate.

Our revised policy is to hold sufficient funds to cover six months of operating costs. This ensures that, in the event of a financial crisis, we can continue to meet our financial obligations.

Our actual holdings of cash and short-term investment were significantly higher, at £76,192, mostly reflecting a substantial legacy that we received in 2023.

Risk Review

The board assesses and reviews key risks periodically. During 2025 we will reassess our risks but the key risks are as follows:

Funding

We have a dependency on income from our main tenant (KCAH). On the other hand, we are also exposed to the rising mortgage rate on our loan.

Damage to reputation

We are associated with KCAH as the principal user of St Peter's Church Hall. We meet with them from time to time to discuss matters of mutual interest.

Risk of fire, flood or other environmental risks

We maintain appropriate levels of insurance and have reviewed the full requirements with our insurers.

Structure, governance and management

Joel Community Services was incorporated as a charitable company limited by guarantee on 21 July 2014 and is governed by its Articles of Association. It is registered with the Charity Commission in England and Wales with its registered office at St Peter's Church, London Road, Kingston Surrey.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Reverend H Foxwood
Mr C Clarke
Mr P F Wolff
Mr D Parish
Ms G Burgess
R Miller
Reverend N Jones

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Governance

Our Board of Directors is responsible for overseeing the strategy and performance of Joel Community Services. The Board meets regularly throughout the year to consider, set and review strategies, policies, budgets, plans and performance.

The Board has not delegated any powers to formal committees, although specific task groups are formed as necessary with specific responsibilities.

Recruitment

Prospective directors are nominated by at least one current member of the Board in line with our Articles and with knowledge of the ways in which their experience might serve the interests of Joel Community Services. They are then interviewed by a panel of current directors to ensure that their motivations, skills and interests are consistent with the aims of the charity and, if so, to confirm the appointment.

Trustees new to the Board meet with the Chairman and other directors as appropriate and are provided with information and training to enable them to fully understand the mission and values of Joel Community Services.

All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management

The board manages the needs of the organisation directly, with some support from St Peter's Church staff.

The trustees' report was approved by the Board of Trustees.



Reverend H Foxwood
Trustee

Date:6th June 2025.....

JOEL COMMUNITY SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JOEL COMMUNITY SERVICES

I report to the trustees on my examination of the financial statements of Joel Community Services (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). 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 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 respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



F J Wilde FCCA MBA DChA

Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Dated: 9 June 2025

JOEL COMMUNITY SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	10,484	-	10,484	60,159	-	60,159
Charitable activities	4	62,136	-	62,136	56,204	-	56,204
Investments	5	2,519	-	2,519	1,353	-	1,353
Total income		<u>75,139</u>	<u>-</u>	<u>75,139</u>	<u>117,716</u>	<u>-</u>	<u>117,716</u>
Expenditure on:							
Charitable activities	6	74,464	1,850	76,314	78,823	1,850	80,673
Total expenditure		<u>74,464</u>	<u>1,850</u>	<u>76,314</u>	<u>78,823</u>	<u>1,850</u>	<u>80,673</u>
Net income/(expenditure) and movement in funds		675	(1,850)	(1,175)	38,893	(1,850)	37,043
Reconciliation of funds:							
Fund balances at 1 January 2024		<u>583,976</u>	<u>84,383</u>	<u>668,359</u>	<u>545,083</u>	<u>86,233</u>	<u>631,316</u>
Fund balances at 31 December 2024		<u>584,651</u>	<u>82,533</u>	<u>667,184</u>	<u>583,976</u>	<u>84,383</u>	<u>668,359</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

JOEL COMMUNITY SERVICES

BALANCE SHEET

AS AT 31 DECEMBER 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	11		820,759		835,614
Investments	12		55,413		45,413
			<u>876,172</u>		<u>881,027</u>
Current assets					
Debtors	13	3,786		4,427	
Cash at bank and in hand		20,779		17,944	
		<u>24,565</u>		<u>22,371</u>	
Creditors: amounts falling due within one year	15	(11,829)		(12,267)	
Net current assets			<u>12,736</u>		<u>10,104</u>
Total assets less current liabilities			888,908		891,131
Creditors: amounts falling due after more than one year	16		(221,724)		(222,772)
Net assets			<u>667,184</u>		<u>668,359</u>
The funds of the charity					
Restricted income funds	17		82,533		84,383
Unrestricted funds	18		584,651		583,976
			<u>667,184</u>		<u>668,359</u>


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 6th June 2025.....



Reverend H Foxwood
Trustee

Company registration number 09140549 (England and Wales)

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Joel Community Services is a private company limited by guarantee incorporated in England and Wales. The registered office is St Peter's Church, London Road, Kingston Upon Thames, KT2 6QL.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised once the charity has been notified of the grant unless performance conditions require deferral of the amount.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and equipment	25% straight line

Assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets are initially recognised at transaction value and subsequently measured at their settlement value.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price and subsequently measured at their settlement value.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Redundancy costs

Redundancy costs are recognised when the Charity is committed to terminate employment.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Donations and gifts	10,484	60,159

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

4 Charitable activities

	2024	2023
	£	£
Insurance claim	-	1,260
Charitable rental income	60,133	48,442
Other income	2,003	6,502
	<u>62,136</u>	<u>56,204</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>2,519</u>	<u>1,353</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

6 Expenditure on charitable activities

	Charitable activities 2024 £	Charitable activities 2023 £
Direct costs		
Depreciation and impairment	14,855	13,507
Utilities	11,888	10,932
Admin expenses	13,429	5,276
Miscellaneous expenses	3,659	4,048
Insurance	2,714	2,408
Maintenance, repairs and equipment	8,030	12,021
Refugee expenses	2,774	1,000
	<u>57,349</u>	<u>49,192</u>
Grant funding of activities (see note)	900	3,357
Share of support and governance costs (see note 7)		
Support	16,673	26,168
Governance	1,392	1,956
	<u>76,314</u>	<u>80,673</u>
Analysis by fund		
Unrestricted funds	74,464	78,823
Restricted funds	1,850	1,850
	<u>76,314</u>	<u>80,673</u>

7 Support costs allocated to activities

	2024 £	2023 £
Telephone and internet	-	375
Loan interest and charges	16,673	25,793
Governance costs	1,392	1,956
	<u>18,065</u>	<u>28,124</u>
Analysed between:		
Charitable activities	<u>18,065</u>	<u>28,124</u>

Governance costs includes payments to the independent examiner of £1,392 (2023: £1,356) for accounts preparation and independent examination.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

8	Net movement in funds	2024	2023
		£	£
	The net movement in funds is stated after charging/(crediting):		
	Depreciation of owned tangible fixed assets	14,855	13,507
		<u> </u>	<u> </u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Freehold land and buildings	Fixtures and equipment	Total
	£	£	£
Cost			
At 1 January 2024	935,364	3,439	938,803
	<u> </u>	<u> </u>	<u> </u>
At 31 December 2024	935,364	3,439	938,803
	<u> </u>	<u> </u>	<u> </u>
Depreciation and impairment			
At 1 January 2024	99,750	3,439	103,189
Depreciation charged in the year	14,855	-	14,855
	<u> </u>	<u> </u>	<u> </u>
At 31 December 2024	114,605	3,439	118,044
	<u> </u>	<u> </u>	<u> </u>
Carrying amount			
At 31 December 2024	820,759	-	820,759
	<u> </u>	<u> </u>	<u> </u>
At 31 December 2023	835,614	-	835,614
	<u> </u>	<u> </u>	<u> </u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2024	45,413
Additions	10,000
	<hr/>
At 31 December 2024	55,413
	<hr/>
Carrying amount	
At 31 December 2024	55,413
	<hr/> <hr/>
At 31 December 2023	45,413
	<hr/> <hr/>

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Provision for doubtful debt	(3,256)	-
Other debtors	7,042	4,427
	<hr/> <hr/>	<hr/> <hr/>

14 Loans and overdrafts

	2024 £	2023 £
Bank loans	231,039	232,100
	<hr/> <hr/>	<hr/> <hr/>
Payable within one year	9,315	9,328
Payable after one year	221,724	222,772
	<hr/> <hr/>	<hr/> <hr/>
Amounts included above which fall due after five years:		
Payable by instalments	153,501	173,713
	<hr/> <hr/>	<hr/> <hr/>

The long-term loans are secured by fixed charges over the property known as St Peter's Church Hall, London Road, Kingston-upon-Thames.

In January 2024, the charity refinanced the CAF bank mortgage with a loan of £240,000 from Kingdom Bank over a repayment period of 15 years at an interest rate of 6.55%. During the year, repayments averaged £2,136 pcm (2023: £2,693).

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

15 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Bank loans	14	9,315	9,328
Accruals and deferred income		2,514	2,939
		<u>11,829</u>	<u>12,267</u>

16 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Bank loans	14	221,724	222,772

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024 £	Resources expended £	At 31 December 2024 £
Joel Community Trust	53,750	(1,250)	52,500
Phase 2 Redevelopment	26,701	(600)	26,101
Bed spaces	3,932	-	3,932
	<u>84,383</u>	<u>(1,850)</u>	<u>82,533</u>

Previous year:

	At 1 January 2023 £	Resources expended £	At 31 December 2023 £
Joel Community Trust	55,000	(1,250)	53,750
Phase 2 Redevelopment	27,301	(600)	26,701
Bed spaces	3,932	-	3,932
	<u>86,233</u>	<u>1,850</u>	<u>84,383</u>

Joel Community Trust: Building fund

Phase 2 redevelopment: Building fund

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	583,976	75,139	(74,464)	584,651
	<u>583,976</u>	<u>75,139</u>	<u>(74,464)</u>	<u>584,651</u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	545,083	117,716	(78,823)	583,976
	<u>545,083</u>	<u>117,716</u>	<u>(78,823)</u>	<u>583,976</u>

19 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	742,158	78,601	820,759
Investments	55,413	-	55,413
Current assets/(liabilities)	8,804	3,932	12,736
Long term liabilities	(221,724)	-	(221,724)
	<u>584,651</u>	<u>82,533</u>	<u>667,184</u>
	<u>584,651</u>	<u>82,533</u>	<u>667,184</u>
	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 December 2023:			
Tangible assets	755,163	80,451	835,614
Investments	45,413	-	45,413
Current assets/(liabilities)	6,172	3,932	10,104
Long term liabilities	(222,772)	-	(222,772)
	<u>583,976</u>	<u>84,383</u>	<u>668,359</u>
	<u>583,976</u>	<u>84,383</u>	<u>668,359</u>

20 Related party transactions

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

20 Related party transactions

(Continued)

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

	2024	2023
	£	£
Joel Community Trust	-	45,413
	<u> </u>	<u> </u>

In 2023, Joel Community Trust (JCT), an associated charity, donated funds of £45,413 to Joel Community Services.

JOEL COMMUNITY SERVICES

England & Wales - Charity number 1163741

Accounts

Charity registration number 1163741

Company registration number 09140549 (England and Wales)

JOEL COMMUNITY SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

JOEL COMMUNITY SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Reverend H Foxwood Mr C Clarke Mr P F Wolff Mr D Parish Ms G Burgess R Miller Reverend N Jones	(Appointed 13 September 2023)
Charity number	1163741	
Company number	09140549	
Registered office	St Peter's Church London Road Kingston Upon Thames KT2 6QL	
Independent examiner	F J Wilde FCCA MBA DChA Warner Wilde 4 Marigold Drive Bisley Surrey GU24 9SF	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4TA	

JOEL COMMUNITY SERVICES

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 17

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

During the year, the trustees reviewed these objects and received permission from the Charity Commission to amend them as below:

- The relief of poverty by provision of accommodation and other connected services for persons who are deemed refugees, homeless or in need of such assistance.
- To provide, maintain and, if necessary, improve a mission room or parish room and connected services in connection with the ecclesiastical parish of St Peter, Norbiton for the purposes of divine service and the promotion of religion according to the Christian faith and also for other religious, social, scientific, literary or charitable purposes including meetings all calculated to be for the benefit of the inhabitants of the said parish.

Activities

- Providing residential accommodation, community space, and other services to those in need.
- Providing working accommodation for a local housing charity.

Public benefit

The board has taken due regard of the guidance on public benefit published by the charity commission in exercising its powers and duties. It is confident that the aims of the organisation and allocation of resources fully satisfy the public benefit requirements.

Achievements and performance

Significant activities and achievements against objectives

Throughout 2023 we continued to provide premises and accommodation in St Peter's Church Hall for Kingston Churches Action on Homelessness (KCAH; a local charity for the homeless). This ensured that many needs of homeless people in the Kingston upon Thames area continued to be met by the professional services offered by KCAH.

In addition, in another section of the Church Hall known as The Joel Centre, we provided temporary accommodation for a family in need of assistance. In October 2023, this family moved out and in accordance with our vision we were able to provide accommodation to four refugees who would otherwise have struggled to find local housing. These refugees were part of the community that attend St Peter's Church, and by having them next to the church we were able to provide pastoral and practical support through St Peter's church staff, volunteers, and KCAH staff. As part of that, we provided regular funding and opportunities for these and other Iranian refugees to cook together and show hospitality to others in the local community.

To provide a home for refugees, who themselves have a heart for hospitality, has felt like a fulfilment of the Scripture we have been praying over the Joel Centre: "A father to the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families, he leads out the prisoners with singing" (Psalm 68: 5-6).

We also provided grant for the refurbishment of a community space in a parish room owned by St Peter's Church. The work was carried out by refugees, and enabled outreach to the Cambridge Road Estate through the provision of a community café, food bank, and other services.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Financial review

Reserves policy

Income was £117,716 as we continued to receive rent for the office space provided to KCAH which covers our new, lower, operating costs. Total income included a one-off donation of £45,413 from Joel Community Trust, which the board decided to invest in a diversified deposit fund to generate additional investment income of £1,353.

Costs were £80,673. This included utility payments of £10,932 as well as maintenance, repairs and equipment of £12,021, which have both increased significantly from previous year.. The mortgage rate continued to climb over the year, with loan interest and bank charges rising to £25,793 for the year, but loan repayments from the original redevelopment loan continued to be met.

Our revised policy is to hold sufficient funds to cover six months of operating costs. This ensures that, in the event of a financial crisis, we can continue to meet our financial obligations.

Total reserves are shown as £668,359. This largely comprises cash and investment to cover six months of operating costs, plus the net value of St Peter's Church Hall after repayment of loans.

Risk Review

The board assesses and reviews key risks periodically. During 2024 we will reassess our risks but the key risks are as follows:

Funding

We have a dependency on income from our main tenant (KCAH). On the other hand, we are also exposed to the rising mortgage rate on our loan.

Damage to reputation

We are associated with KCAH as the principal user of St Peter's Church Hall. We meet with them from time to time to discuss matters of mutual interest.

Risk of fire, flood or other environmental risks

We maintain appropriate levels of insurance and have reviewed the full requirements with our insurers.

Structure, governance and management

Joel Community Services was incorporated as a charitable company limited by guarantee on 21 July 2014 and is governed by its Articles of Association. It is registered with the Charity Commission in England and Wales with its registered office at St Peter's Church, London Road, Kingston Surrey.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Reverend H Foxwood

Mr C Clarke

Mr P F Wolff

Mr D Parish

Ms G Burgess

R Miller

Reverend N Jones

(Appointed 13 September 2023)

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Recruitment and appointment of trustees

Governance

Our Board of Directors is responsible for overseeing the strategy and performance of Joel Community Services. The Board meets regularly throughout the year to consider, set and review strategies, policies, budgets, plans and performance.

The Board has not delegated any powers to formal committees, although specific task groups are formed as necessary with specific responsibilities.

Recruitment

Prospective directors are nominated by at least one current member of the Board in line with our Articles and with knowledge of the ways in which their experience might serve the interests of Joel Community Services. They are then interviewed by a panel of current directors to ensure that their motivations, skills and interests are consistent with the aims of the charity and, if so, to confirm the appointment.

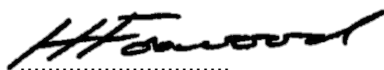
Trustees new to the Board meet with the Chairman and other directors as appropriate and are provided with information and training to enable them to fully understand the mission and values of Joel Community Services.

All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management

The board manages the needs of the organisation directly, with some support from St Peter's Church staff.

The trustees' report was approved by the Board of Trustees.



.....
Reverend H Foxwood
Trustee

Date:15th July 2024.....

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JOEL COMMUNITY SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JOEL COMMUNITY SERVICES

I report to the trustees on my examination of the financial statements of Joel Community Services (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). 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 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 respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



F J Wilde FCCA MBA DChA

Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Dated: 16 July 2024

JOEL COMMUNITY SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
Income from:							
Donations and legacies	3	60,159	-	60,159	21,406	-	21,406
Charitable activities	4	56,204	-	56,204	35,157	-	35,157
Investments	5	1,353	-	1,353	18	-	18
Total income		<u>117,716</u>	<u>-</u>	<u>117,716</u>	<u>56,581</u>	<u>-</u>	<u>56,581</u>
Charitable activities	6	78,823	1,850	80,673	51,889	1,850	53,739
Net income/(expenditure) and movement in funds		<u>38,893</u>	<u>(1,850)</u>	<u>37,043</u>	<u>4,692</u>	<u>(1,850)</u>	<u>2,842</u>
Reconciliation of funds:							
Fund balances at 1 January 2023		<u>545,083</u>	<u>86,233</u>	<u>631,316</u>	<u>540,391</u>	<u>88,083</u>	<u>628,474</u>
Fund balances at 31 December 2023		<u><u>583,976</u></u>	<u><u>84,383</u></u>	<u><u>668,359</u></u>	<u><u>545,083</u></u>	<u><u>86,233</u></u>	<u><u>631,316</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

JOEL COMMUNITY SERVICES

BALANCE SHEET

AS AT 31 DECEMBER 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	11		835,614		849,121
Investments	12		45,413		-
			<u>881,027</u>		<u>849,121</u>
Current assets					
Debtors	13	4,427		1,201	
Cash at bank and in hand		17,944		24,645	
		<u>22,371</u>		<u>25,846</u>	
Creditors: amounts falling due within one year	15	12,267		11,950	
		<u>12,267</u>		<u>11,950</u>	
Net current assets			10,104		13,896
Total assets less current liabilities			891,131		863,017
Creditors: amounts falling due after more than one year	16		(222,772)		(231,701)
			<u>(222,772)</u>		<u>(231,701)</u>
Net assets			<u>668,359</u>		<u>631,316</u>
The funds of the charity					
Restricted income funds	17		84,383		86,233
Unrestricted funds			583,976		545,083
			<u>668,359</u>		<u>631,316</u>

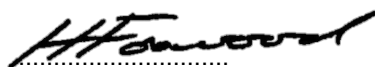
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 4th July 2024.



Reverend H Foxwood
Trustee

Company registration number 09140549 (England and Wales)

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

Joel Community Services is a private company limited by guarantee incorporated in England and Wales. The registered office is St Peter's Church, London Road, Kingston Upon Thames, KT2 6QL.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised once the charity has been notified of the grant unless performance conditions require deferral of the amount.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and equipment	25% straight line

Assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets are initially recognised at transaction value and subsequently measured at their settlement value.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price and subsequently measured at their settlement value.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Redundancy costs

Redundancy costs are recognised when the Charity is committed to terminate employment.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	60,159	21,406

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

4 Charitable activities

	2023	2022
	£	£
Insurance claim	1,260	-
Charitable rental income	48,442	28,615
Other income	6,502	6,542
	<u>56,204</u>	<u>35,157</u>
	<u><u>56,204</u></u>	<u><u>35,157</u></u>

5 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	1,353	18
	<u>1,353</u>	<u>18</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

6 Expenditure on charitable activities

	Charitable activities 2023 £	Charitable activities 2022 £
Direct costs		
Depreciation and impairment	13,507	13,507
Utilities	10,932	4,007
Admin and staff costs	5,276	723
Miscellaneous costs	5,048	4,121
Insurance	2,408	3,421
Maintenance, repairs and equipment	12,021	3,236
	<u>49,192</u>	<u>29,015</u>
Grant funding of activities (see note 7)	3,357	6,600
Share of support and governance costs (see note 8)		
Support	26,168	16,318
Governance	1,956	1,806
	<u>80,673</u>	<u>53,739</u>
Analysis by fund		
Unrestricted funds	78,823	51,889
Restricted funds	1,850	1,850
	<u>80,673</u>	<u>53,739</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

7 Grants Paid	2023	2022
	£	£
Grants to institutions:		
Kingston Churches Action on Homelessness	-	6,600
St Peter's Norbiton	3,000	-
Grants to individuals (1 grants)	357	-
	<u>3,357</u>	<u>6,600</u>
8 Support costs allocated to activities	2023	2022
	£	£
Telephone and internet	375	229
Loan interest and charges	25,793	16,089
Governance costs	1,956	1,806
	<u>28,124</u>	<u>18,124</u>
Analysed between:		
Charitable activities	<u>28,124</u>	<u>18,124</u>

Governance costs includes payments to the independent examiner of £1,356 (2022: £1,314) for accounts preparation and independent examination.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

11 Tangible fixed assets

	Freehold land and buildings £	Fixtures and equipment £	Total £
Cost			
At 1 January 2023	935,364	3,439	938,803
At 31 December 2023	935,364	3,439	938,803
Depreciation and impairment			
At 1 January 2023	86,243	3,439	89,682
Depreciation charged in the year	13,507	-	13,507
At 31 December 2023	99,750	3,439	103,189
Carrying amount			
At 31 December 2023	835,614	-	835,614
At 31 December 2022	849,121	-	849,121

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2023	-
Additions	45,413
At 31 December 2023	45,413
Carrying amount	
At 31 December 2023	45,413
At 31 December 2022	-

13 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Other debtors	4,427	1,201

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

14 Loans and overdrafts

	2023	2022
	£	£
Bank loans	232,100	241,146
Payable within one year	9,328	9,445
Payable after one year	222,772	231,701
Amounts included above which fall due after five years:		
Payable by instalments	173,713	187,974

The long-term loans are secured by fixed charges over the property known as St Peter's Church Hall, London Road, Kingston-upon-Thames.

The charity borrowed £300,000 from CAF Bank over a repayment period of 20 years at an interest rate of 5.25% above the Bank of England base rate. During the year, repayments averaged £2,693 pcm (2022: £2,253). The loan agreement contains a break clause at 5 years whereby the loan can be repaid.

15 Creditors: amounts falling due within one year

	Notes	2023	2022
		£	£
Bank loans	14	9,328	9,445
Accruals and deferred income		2,939	2,505
		12,267	11,950

16 Creditors: amounts falling due after more than one year

	Notes	2023	2022
		£	£
Bank loans	14	222,772	231,701

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023	Resources expended	At 31 December 2023
	£	£	£
Joel Community Trust	55,000	(1,250)	53,750
Phase 2 Redevelopment	27,301	(600)	26,701
Bed spaces	3,932	-	3,932
	<u>86,233</u>	<u>(1,850)</u>	<u>84,383</u>

Previous year:

	At 1 January 2022	Resources expended	At 31 December 2022
	£	£	£
Joel Community Trust	56,250	(1,250)	55,000
Phase 2 Redevelopment	27,901	(600)	27,301
Bed spaces	3,932	-	3,932
	<u>88,083</u>	<u>(1,850)</u>	<u>86,233</u>

Joel Community Trust: Building fund

Phase 2 redevelopment: Building fund

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	<u>545,083</u>	<u>117,716</u>	<u>(78,823)</u>	<u>583,976</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

18 Unrestricted funds (Continued)

Previous year:	At 1 January 2022	Incoming resources	Resources expended	At 31 December 2022
	£	£	£	£
General funds	540,391	56,581	(51,889)	545,083

19 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 December 2023 are represented by:			
Tangible assets	755,163	80,451	835,614
Investments	45,413	-	45,413
Current assets/(liabilities)	6,172	3,932	10,104
Long term liabilities	(222,772)	-	(222,772)
	<u>583,976</u>	<u>84,383</u>	<u>668,359</u>
	<u>583,976</u>	<u>84,383</u>	<u>668,359</u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 December 2022 are represented by:			
Tangible assets	766,820	82,301	849,121
Current assets/(liabilities)	9,964	3,932	13,896
Long term liabilities	(231,701)	-	(231,701)
	<u>545,083</u>	<u>86,233</u>	<u>631,316</u>
	<u>545,083</u>	<u>86,233</u>	<u>631,316</u>

20 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

	2023 £	2022 £
Joel Community Trust	45,413	9,500
	<u>45,413</u>	<u>9,500</u>
	<u>45,413</u>	<u>9,500</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 DECEMBER 2023*

20 Related party transactions

(Continued)

In 2023, Joel Community Trust (JCT), an associated charity, donated funds of £45,413 to Joel Community Services.

In 2022, JCT donated funds of £9,500 to Joel Community Services.

JOEL COMMUNITY SERVICES

England & Wales - Charity number 1163741

Accounts

Charity registration number 1163741

Company registration number 09140549 (England and Wales)

JOEL COMMUNITY SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

JOEL COMMUNITY SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr C Clarke Mr P F Wolff Reverend H Foxwood Mr D Parish Ms G Burgess R Miller	(Appointed 17 February 2022) (Appointed 19 May 2022)
Charity number	1163741	
Company number	09140549	
Registered office	St Peter's Church London Road Kingston Upon Thames KT2 6QL	
Independent examiner	F J Wilde FCCA MBA DChA Warner Wilde 4 Marigold Drive Bisley Surrey GU24 9SF	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4TA	

JOEL COMMUNITY SERVICES

CONTENTS

	Page
Trustees' report	1 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7 - 8
Notes to the financial statements	9 - 17

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

During the year, the trustees reviewed these objects and received permission from the Charity Commission to amend them as below:

- The relief of poverty by provision of accommodation and other connected services for persons who are deemed refugees, homeless or in need of such assistance.
- To provide, maintain and, if necessary, improve a mission room or parish room and connected services in connection with the ecclesiastical parish of St Peter, Norbiton for the purposes of divine service and the promotion of religion according to the Christian faith and also for other religious, social, scientific, literary or charitable purposes including meetings all calculated to be for the benefit of the inhabitants of the said parish.

Activities

- Providing residential accommodation, community space, and other services to those in need.
- Providing working accommodation for a local housing charity.

Public benefit

The board has taken due regard of the guidance on public benefit published by the charity commission in exercising its powers and duties. It is confident that the aims of the organisation and allocation of resources fully satisfy the public benefit requirements.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance

Throughout 2022 we continued to provide premises and accommodation in St Peter's Church Hall for Kingston Churches Action on Homelessness (KCAH; a local charity for the homeless). This ensured that many needs of homeless people in the Kingston upon Thames area continued to be met by the professional services offered by KCAH.

During the first half of the year, KCAH continued to resource and operate a Drug Stabilisation Centre, using a section of the Church Hall known as the Joel Centre. This project provided specialist staff to assist homeless people with severe drug and alcohol problems and provide accommodation for those people. At the end of June 2022, however, KCAH decided to close this project and to pass the Joel Centre back to Joel Community Services (JCS). As a consequence, the trustees of JCS began a period of prayer and consultation to seek a fresh vision for the Joel Centre.

From consultations with a wide range of stakeholders, it became apparent that in our post-pandemic context the Joel Centre was no longer so well suited for the purposes it had served in the past. At the same time, the trustees were becoming aware of other vulnerable groups, including among the refugee community who attend St Peter's Church, who are in need of a warm and healing environment where they could be part of a Christian community. A scripture that came particularly to our mind was this: Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers. (Galatians 6: 9-10)

We therefore decided to make the Joel Centre accommodation initially available to members of St Peter's and nearby churches who are a) in need of accommodation; b) would appreciate living in a community; and c) are eligible for housing benefit, or who could pay a sub-market rent. During the year, we welcomed in our first residents who were in urgent need of temporary accommodation.

Over the coming years, we expect the accommodation to be a temporary home for at least four or five residents, while also providing a community space where appropriate. Having accommodation so close to the church enables us to offer a range of opportunities to engage in our church life, to receive English lessons, courses to enhance employability, and support that we could make available to the wider community. We have already begun to provide some of these services, including regular funding and opportunities for Iranian refugees to cook together and show hospitality to others in the local community.

Financial review

Income was £56,580 (including donations from Joel Community Trust of £9,500) as we continued to receive rent for the office space provided to KCAH which covers our new, lower, operating costs. We had encouraged our supporters to support the KCAH stabilisation centre directly to ensure that the service could be viable. This resulted in a significant, planned drop-off in regular donor income, although we continued to receive some income from supporters. We also received some income from residents whom we provided temporary accommodation.

Costs were £53,738. This includes a £6,600 donation to KCAH to support their stabilisation centre and a one-off £6,327 refund of overpayment of RBK housing benefits in previous year. We also incurred £1,731 in relation to the one-off refurbishment of Joel Centre after KCAH returned it to us. The mortgage rate rose over the year, but loan repayments from the original redevelopment loan continued to be met.

Reserves Policy

Our revised policy is to hold sufficient funds to cover six months of operating costs. This ensures that, in the event of a financial crisis, we can continue to meet our financial obligations.

Total reserves are shown as £631,316. This largely comprises cash to cover six months of operating costs, plus the net value of St Peter's Church Hall after repayment of loans.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 DECEMBER 2022

Risk Review

The board assesses and reviews key risks periodically. During 2023 we will reassess our risks but the key risks are as follows:

Funding

We have a dependency on income from our main tenant (KCAH).

Damage to reputation

We are associated with KCAH as the principal user of St Peter's Church Hall. We meet with them from time to time to discuss matters of mutual interest.

Risk of fire, flood or other environmental risks

We maintain appropriate levels of insurance and have reviewed the full requirements with our insurers.

Structure, governance and management

Joel Community Services was incorporated as a charitable company limited by guarantee on 21 July 2014 and is governed by its Articles of Association. It is registered with the Charity Commission in England and Wales with its registered office at St Peter's Church, London Road, Kingston Surrey.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr C Clarke	
Mrs A Jarrett	(Resigned 19 May 2022)
Mr A Elliott	(Resigned 2 August 2022)
Mr P F Wolff	
Reverend H Foxwood	
Mr D Parish	(Appointed 17 February 2022)
Ms G Burgess	
R Miller	(Appointed 19 May 2022)

Governance

Our Board of Directors is responsible for overseeing the strategy and performance of Joel Community Services. The Board meets regularly throughout the year to consider, set and review strategies, policies, budgets, plans and performance.

The Board has not delegated any powers to formal committees, although specific task groups are formed as necessary with specific responsibilities.

Recruitment

Prospective directors are nominated by at least one current member of the Board in line with our Articles and with knowledge of the ways in which their experience might serve the interests of Joel Community Services. They are then interviewed by a panel of current directors to ensure that their motivations, skills and interests are consistent with the aims of the charity and, if so, to confirm the appointment.

Trustees new to the Board meet with the Chairman and other directors as appropriate and are provided with information and training to enable them to fully understand the mission and values of Joel Community Services.

All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

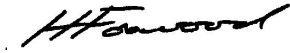
Management

The board manages the needs of the organisation directly, with some support from St Peter's Church staff.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees' report was approved by the Board of Trustees.



Reverend H Foxwood
Trustee
Dated: 14th July 2023

JOEL COMMUNITY SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JOEL COMMUNITY SERVICES

I report to the trustees on my examination of the financial statements of Joel Community Services (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). 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 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 respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



F J Wilde FCCA MBA DChA

Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Dated: 19 July 2023

JOEL COMMUNITY SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total Unrestricted funds 2022 £	Restricted funds 2021 £	Total 2021 £
	Notes					
Income from:						
Donations and legacies	3	21,406	-	21,406	19,667	19,667
Charitable activities	4	35,156	-	35,156	25,530	25,530
Investments	5	18	-	18	-	-
Total income		56,580	-	56,580	45,197	45,197
Expenditure on:						
Charitable activities	6	51,888	1,850	53,738	1,850	66,695
Net income/(expenditure) for the year/ Net movement in funds		4,692	(1,850)	2,842	(1,850)	(21,498)
Fund balances at 1 January 2022		540,391	88,083	628,474	89,933	649,972
Fund balances at 31 December 2022		545,083	86,233	631,316	88,083	628,474

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

JOEL COMMUNITY SERVICES

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	11		849,121		862,628
Current assets					
Debtors	12	1,201		997	
Cash at bank and in hand		24,645		30,211	
		<u>25,846</u>		<u>31,208</u>	
Creditors: amounts falling due within one year	14	<u>(11,950)</u>		<u>(24,667)</u>	
Net current assets			13,896		6,541
Total assets less current liabilities			<u>863,017</u>		<u>869,169</u>
Creditors: amounts falling due after more than one year	15		(231,701)		(240,695)
Net assets			<u>631,316</u>		<u>628,474</u>
Income funds					
Restricted funds	17		86,233		88,083
Unrestricted funds			545,083		540,391
			<u>631,316</u>		<u>628,474</u>

JOEL COMMUNITY SERVICES

BALANCE SHEET (CONTINUED)

AS AT 31 DECEMBER 2022

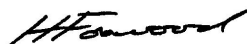
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 14th July 2023.



.....
Reverend H Foxwood
Trustee

Company registration number 09140549

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Joel Community Services is a private company limited by guarantee incorporated in England and Wales. The registered office is St Peter's Church, London Road, Kingston Upon Thames, KT2 6QL.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised once the charity has been notified of the grant unless performance conditions require deferral of the amount.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and equipment	25% straight line

Assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets are initially recognised at transaction value and subsequently measured at their settlement value.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price and subsequently measured at their settlement value.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Redundancy costs

Redundancy costs are recognised when the Charity is committed to terminate employment.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	21,406	19,667
	<u> </u>	<u> </u>

4 Charitable activities

	2022	2021
	£	£
Charitable rental income	35,156	25,530
	<u> </u>	<u> </u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

5 Investments

Unrestricted funds

Total

2022

2021

£

£

Interest receivable

18

-

6 Charitable activities

2022

2021

£

£

Staff costs

-

(2,105)

Depreciation and impairment

13,507

13,507

Utilities

4,006

395

Admin costs

723

-

Miscellaneous costs

4,121

1,068

Verger contribution

-

4,520

PCC contribution

-

2,200

Insurance

3,421

3,379

Maintenance, repairs and equipment

3,236

289

Vestry rent

-

(6,000)

29,014

17,253

Grant funding of activities (see note 7)

6,600

33,765

Share of support costs (see note 8)

16,318

14,249

Share of governance costs (see note 8)

1,806

1,428

53,738

66,695

Analysis by fund

Unrestricted funds

51,888

64,845

Restricted funds

1,850

1,850

53,738

66,695

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

7 Grants Paid

	2022 £	2021 £
Grants to institutions:		
Kingston Churches Action on Homelessness	6,600	33,765
	<u>6,600</u>	<u>33,765</u>

8 Support costs

	Support costs £	Governance costs £	2022 £	Support costs £	Governance costs £	2021 £
Telephone, mobile, internet	229	-	229	478	-	478
Loan interest and charges	16,089	-	16,089	13,771	-	13,771
Independent examination fee	-	1,644	1,644	-	1,236	1,236
Bank charges	-	162	162	-	192	192
	<u>16,318</u>	<u>1,806</u>	<u>18,124</u>	<u>14,249</u>	<u>1,428</u>	<u>15,677</u>
Analysed between Charitable activities	<u>16,318</u>	<u>1,806</u>	<u>18,124</u>	<u>14,249</u>	<u>1,428</u>	<u>15,677</u>

Governance costs includes payments to the Independent Examiner of £1,314 (2021- £1,224).

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

10 Employees

There were no employees during the year.

Employment costs	2022	2021
	£	£
Other pension costs	-	(2,105)
	<u> </u>	<u> </u>

The staff were made redundant on 31 January 2020.

There were no employees whose annual remuneration was £60,000 or more.

11 Tangible fixed assets

	Freehold land and buildings	Fixtures and equipment	Total
	£	£	£
Cost			
At 1 January 2022	935,364	3,439	938,803
At 31 December 2022	<u>935,364</u>	<u>3,439</u>	<u>938,803</u>
Depreciation and impairment			
At 1 January 2022	72,736	3,439	76,175
Depreciation charged in the year	13,507	-	13,507
At 31 December 2022	<u>86,243</u>	<u>3,439</u>	<u>89,682</u>
Carrying amount			
At 31 December 2022	<u>849,121</u>	<u>-</u>	<u>849,121</u>
At 31 December 2021	<u>862,628</u>	<u>-</u>	<u>862,628</u>

12 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Other debtors	1,201	997
	<u> </u>	<u> </u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

13 Loans and overdrafts

	2022 £	2021 £
Bank loans	241,146	252,095
Payable within one year	9,445	11,400
Payable after one year	231,701	240,695
Amounts included above which fall due after five years:		
Payable by instalments	198,113	200,000

The long-term loans are secured by fixed charges over the property known as St Peter's Church Hall, London Road, Kingston - upon - Thames.

The charity borrowed £300,000 from CAF Bank over a repayment period of 20 years at an interest rate of 5.25% above the Bank of England base rate. During the year, repayments averaged £2,253 pcm (2021: £2,078). The loan agreement contains a break clause at 5 years whereby the loan can be repaid.

14 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Bank loans	13	9,445	11,400
Deferred income	16	-	5,892
Other creditors		-	6,151
Accruals		2,505	1,224
		<u>11,950</u>	<u>24,667</u>

15 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Bank loans	13	231,701	240,695

16 Deferred income

	2022 £	2021 £
Arising from Rental income in advance	-	5,892

Deferred income is included in the financial statements as follows:

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

16 Deferred income (Continued)

Movements in the year:

Deferred income at 1 January 2022	5,892	6,369
Released from previous periods	(5,892)	(6,369)
Resources deferred in the year	-	5,892
	<u> </u>	<u> </u>
Deferred income at 31 December 2022	<u> </u>	<u>5,892</u>

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2021	Resources expended	Balance at 1 January 2022	Resources expended	Balance at 31 December 2022
	£	£	£	£	£
Joel Community Trust	57,500	(1,250)	56,250	(1,250)	55,000
Phase 2 Redevelopment	28,501	(600)	27,901	(600)	27,301
Bed spaces	3,932	-	3,932	-	3,932
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	89,933	(1,850)	88,083	(1,850)	86,233
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Joel Community Trust: Building fund

Phase 2 redevelopment: Building fund

18 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:						
Tangible assets	766,820	82,301	849,121	778,477	84,151	862,628
Current assets/ (liabilities)	9,964	3,932	13,896	2,609	3,932	6,541
Long term liabilities	(231,701)	-	(231,701)	(240,695)	-	(240,695)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	545,083	86,233	631,316	540,391	88,083	628,474
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

19 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

	Donations	
	2022	2021
	£	£
Joel Community Trust	9,500	10,176
	<u>9,500</u>	<u>10,176</u>
	<u>9,500</u>	<u>10,176</u>

In 2022, Joel Community Trust (JCT), an associated charity, donated funds to Joel Community Services to the value of £9,500.

In 2021, there was a brought forward balance owed to JCT of £6,030. JCT also settled liabilities for Joel Community Services of £5,345 and Joel Community Services settled a liability for JCT of £1200. The resultant balance of £10,176 was treated as a donation by JCT. The balance outstanding at the year end 2021 was £Nil.

JOEL COMMUNITY SERVICES

England & Wales - Charity number 1163741

Accounts

Charity registration number 1163741

Company registration number 09140549 (England and Wales)

JOEL COMMUNITY SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

JOEL COMMUNITY SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr C Clarke Mrs A Jarrett Mr A Elliott Mr P F Wolff Reverend H Foxwood Mr D Parish Ms G Burgess	(Appointed 1 September 2021) (Appointed 17 February 2022)
Charity number	1163741	
Company number	09140549	
Registered office	St Peter's Church London Road Kingston Upon Thames KT2 6QL	
Independent examiner	F J Wilde FCCA MBA DChA Warner Wilde 4 Marigold Drive Bisley Surrey GU24 9SF	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4TA	

JOEL COMMUNITY SERVICES

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6 - 7
Notes to the financial statements	8 - 17

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their annual report and financial statements for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are:

- the relief of poverty by provision of a night shelter and other connected services for persons who are deemed homeless or in need of such assistance, and
- to provide, maintain and, if necessary, improve a mission room or parish room in connection with the ecclesiastical parish of St Peter, Norbiton for the purposes of divine service and the promotion of religion according to the doctrines of the Church of England as established by law and also for other religious, social, scientific, literary or charitable purposes including meetings all calculated to be for the benefit of the inhabitants of the said parish.

Activities

- Providing accommodation for homeless projects for homeless people in RBK and the surrounding areas.
- Providing working accommodation for KCAH, a local housing charity.

Public benefit

The board has taken due regard of the guidance on public benefit published by the charity commission in exercising its powers and duties. It is confident that the aims of the organisation and allocation of resources fully satisfy the public benefit requirements.

Achievements and performance

Throughout 2021 we continued to provide premises and accommodation for KCAH, with whom we work very closely. This ensured that many needs of homeless people in the Kingston upon Thames area continued to be met by the professional services offered by KCAH.

The board implemented a temporary closure of the Night Shelter at the end of 2019 while we reshaped our operational activity. During 2020 and 2021 COVID regulations prevented night shelters from operating. Local and national authorities were promulgating a "Housing First" model requiring no street homeless, no homeless shelters and all people accommodated in some form of permanent accommodation. This required a strategic re-evaluation of the Joel Centre and the board continued to evolve a co-operative model with KCAH.

During 2021, KCAH created, resourced and operated a Stabilisation Centre using the Joel Centre. This provided specialist staff to assist homeless people with severe drug and alcohol problems and provide accommodation for those people.

Although this significantly changed the working model for Joel Community Services, it ensured that the original vision of Joel was able to continue. Joel Community Services continues to hold the Joel Centre in trust for its charitable purposes and a number of faithful donors enabled us to support the operational activities being undertaken in the Centre.

2022 will see more change as KCAH will cease running the stabilisation centre from June 2022. The board are currently considering alternative uses for the Joel Centre in line with our objects and purpose.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Financial review

Income was £45,197 (Including a donation from Joel Community Trust of £10,176) as we continued to receive rent for the office space provided to KCAH which covers our new, lower, operating costs. We had encouraged our supporters to support the KCAH stabilization centre directly to ensure that the service could be viable. This resulted in a significant, planned drop-off in regular donor income, although we continue to receive some income from supporters.

Costs were £66,695. This includes a one-off £25k donation to KCAH to convert the previous night shelter accommodation into a stabilisation centre and a subsequent additional £8k donation for centre operating costs. Loan repayments from the original redevelopment loan continue to be comfortably met.

Reserves policy

Our policy is to hold sufficient funds to cover nine months of operating costs.

This ensures that, in the event of a financial crisis, we can continue to meet our financial obligations relating to the Joel Centre premises.

Amount of reserves held

Total reserves are shown as £628,474. This largely comprises the net value of the Joel Centre after repayment of loans, and nine months operating costs.

The board assesses and reviews key risks periodically. During 2022 we will reassess our risks but the key risks are as follows:

Funding

We have a dependency on income from our tenant (KCAH) and we work closely with them, both as landlord and key supporter in their work.

Damage to reputation

We have a strong partner in KCAH as tenant and principal user of the Joel Centre. We meet with them from time to time to discuss matters of mutual interest.

Risk of fire, flood or other environmental risks

We maintain appropriate levels of insurance and have reviewed the full requirements with our Insurers.

Structure, governance and management

Joel Community Services was incorporated as a charitable company limited by guarantee on 21 July 2014 and is governed by its Articles of Association. It is registered with the Charity Commission in England and Wales with its registered office at St Peter's Church, London Road, Kingston Surrey.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr C Clarke	
Mr P Clarke	(Resigned 17 September 2021)
Mrs A Jarrett	
Mr A Elliott	
Mr J R De Quidt	(Resigned 20 May 2021)
Mr P F Wolff	
Mr D Candlin	(Resigned 31 December 2021)
Reverend H Foxwood	(Appointed 1 September 2021)
Mr D Parish	(Appointed 17 February 2022)
Ms G Burgess	

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Governance

Our Board of Directors is responsible for overseeing the strategy and performance of Joel Community Services. The Board meets regularly throughout the year to consider, set and review strategies, policies, budgets, plans and performance.

The Board has not delegated any powers to formal committees, although specific task groups are formed as necessary with specific responsibilities.

Recruitment

Prospective directors are nominated by at least one current member of the Board in line with our Articles and with knowledge of the ways in which their experience might serve the interests of Joel Community Services. They are then interviewed by a panel of current directors to ensure that their motivations, skills and interests are consistent with the aims of the charity and, if so, to confirm the appointment. Trustees new to the Board meet with the Chairman and other directors as appropriate and are provided with information and training to enable them to fully understand the mission and values of the Joel Community.

All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management

The board manages the needs of the organisation directly, following the displacement of staff at the start of the year and the closure of operational activities. Our chair / acting chair has co-ordinated transition activity with KCAH and the board has supported them in that.

The trustees' report was approved by the Board of Trustees.



Mr A Elliott
Trustee

Date: 2/8/2022

JOEL COMMUNITY SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JOEL COMMUNITY SERVICES

I report to the trustees on my examination of the financial statements of Joel Community Services (the charity) for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). 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 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 respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



F J Wilde FCCA MBA DChA

Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Dated: 5 August 2022

JOEL COMMUNITY SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total Unrestricted funds 2021 £	Restricted funds 2020 £	Total 2020 £
	Notes					
<u>Income and endowments from:</u>						
Donations and legacies	3	19,667	-	19,667	52,894	52,894
Charitable activities	4	25,530	-	25,530	39,628	39,628
Other income	5	-	-	-	14,838	14,838
Total income		45,197	-	45,197	-	107,360
<u>Expenditure on:</u>						
Charitable activities	6	64,845	1,850	66,695	9,629	85,406
Gross transfers between funds		-	-	-	(5,808)	-
Net (expenditure)/income for the year/ Net movement in funds		(19,648)	(1,850)	(21,498)	(15,437)	21,954
Fund balances at 1 January 2021		560,039	89,933	649,972	105,370	628,018
Fund balances at 31 December 2021		540,391	88,083	628,474	89,933	649,972

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

JOEL COMMUNITY SERVICES

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	11		862,628		876,135
Current assets					
Debtors	12	997		9,212	
Cash at bank and in hand		30,211		47,935	
		<u>31,208</u>		<u>57,147</u>	
Creditors: amounts falling due within one year	14	<u>(24,667)</u>		<u>(29,448)</u>	
Net current assets			6,541		27,699
Total assets less current liabilities			<u>869,169</u>		<u>903,834</u>
Creditors: amounts falling due after more than one year	15		(240,695)		(253,862)
Net assets			<u>628,474</u>		<u>649,972</u>
Income funds					
Restricted funds	17		88,083		89,933
Unrestricted funds			540,391		560,039
			<u>628,474</u>		<u>649,972</u>

JOEL COMMUNITY SERVICES

BALANCE SHEET (CONTINUED)

AS AT 31 DECEMBER 2021

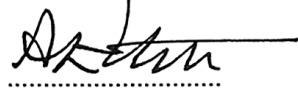
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2021.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 2/8/2022



.....
Mr A Elliott
Trustee

Company registration number 09140549

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Joel Community Services is a private company limited by guarantee incorporated in England and Wales. The registered office is St Peter's Church, London Road, Kingston Upon Thames, KT2 6QL.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised once the charity has been notified of the grant unless performance conditions require deferral of the amount.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and equipment	25% straight line

Assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets are initially recognised at transaction value and subsequently measured at their settlement value.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price and subsequently measured at their settlement value.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Redundancy costs

Redundancy costs are recognised when the Charity is committed to terminate employment.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Donations and gifts	19,667	47,894
Grants receivable	-	5,000
	<u>19,667</u>	<u>52,894</u>
Grants receivable for core activities		
The Albert Hunt Trust	-	5,000
	<u>-</u>	<u>5,000</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

4 Charitable activities

	2021 £	2020 £
Housing benefit and service charges	-	9,858
Charitable rental income	25,530	29,770
	<u>25,530</u>	<u>39,628</u>

5 Other income

	Total	Unrestricted funds
	2021 £	2020 £
Other income	-	14,838
	<u>-</u>	<u>14,838</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

6 Charitable activities

	2021 £	2020 £
Staff costs	(2,105)	20,468
Depreciation and impairment	13,507	14,367
Joel running costs	-	10,611
Utilities	395	4,118
Miscellaneous costs	1,068	237
Verger contribution	4,520	3,864
PCC contribution	2,200	3,300
Insurance	3,379	3,298
Maintenance, repairs and equipment	289	-
Vestry rent	(6,000)	8,400
	<u>17,253</u>	<u>68,663</u>
Grant funding of activities (see note 7)	33,765	-
Share of support costs (see note 8)	14,249	15,531
Share of governance costs (see note 8)	1,428	1,212
	<u>66,695</u>	<u>85,406</u>
Analysis by fund		
Unrestricted funds	64,845	75,777
Restricted funds	1,850	9,629
	<u>66,695</u>	<u>85,406</u>

7 Grants payable

	2021	2020
Kingston Churches Action on Homelessness	33,765	-
	<u>33,765</u>	<u>-</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

8 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Telephone, mobile, internet	478	-	478	581	-	581
Loan interest and charges	13,771	-	13,771	14,950	-	14,950
Independent examination fee	-	1,236	1,236	-	1,152	1,152
Bank charges	-	192	192	-	60	60
	<u>14,249</u>	<u>1,428</u>	<u>15,677</u>	<u>15,531</u>	<u>1,212</u>	<u>16,743</u>
Analysed between Charitable activities	<u>14,249</u>	<u>1,428</u>	<u>15,677</u>	<u>15,531</u>	<u>1,212</u>	<u>16,743</u>

Governance costs includes payments to the Independent Examiner of £1,236 (2020- £1,152).

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

There were no employees during the year.

Employment costs	2021 £	2020 £
Wages and salaries	-	18,378
Social security costs	-	883
Other pension costs	(2,105)	1,207
	<u>(2,105)</u>	<u>20,468</u>

The staff were made redundant on 31 January 2020.

There were no employees whose annual remuneration was £60,000 or more.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

11 Tangible fixed assets

	Freehold land and buildings £	Fixtures and equipment £	Total £
Cost			
At 1 January 2021	935,364	3,439	938,803
At 31 December 2021	935,364	3,439	938,803
Depreciation and impairment			
At 1 January 2021	59,229	3,439	62,668
Depreciation charged in the year	13,507	-	13,507
At 31 December 2021	72,736	3,439	76,175
Carrying amount			
At 31 December 2021	862,628	-	862,628
At 31 December 2020	876,135	-	876,135

12 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Other debtors	997	9,212

13 Loans and overdrafts

	2021 £	2020 £
Bank loans	252,095	263,262
Payable within one year	11,400	9,400
Payable after one year	240,695	253,862
Amounts included above which fall due after five years:		
Payable by instalments	200,000	215,000

The long-term loans are secured by fixed charges over the property known as St Peter's Church Hall, London Road, Kingston - upon - Thames.

The charity borrowed £300,000 from CAF Bank over a repayment period of 20 years at an APR of 5.5% variable. The repayments are £2,078.13. The loan agreement contains a break clause at 5 years whereby the loan can be repaid.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

14 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Bank loans	13	11,400	9,400
Deferred income	16	5,892	5,892
Other creditors		6,151	11,151
Accruals and deferred income		1,224	3,005
		<u>24,667</u>	<u>29,448</u>

15 Creditors: amounts falling due after more than one year

	Notes	2021 £	2020 £
Bank loans	13	<u>240,695</u>	<u>253,862</u>

16 Deferred income

	2021 £	2020 £
Arising from Rental income in advance	<u>5,892</u>	<u>5,892</u>

Deferred income is included in the financial statements as follows:

	2021 £	2020 £
Deferred income is included within:		
Current liabilities	<u>5,892</u>	<u>5,892</u>
Movements in the year:		
Deferred income at 1 January 2021	5,892	6,369
Released from previous periods	(5,892)	(6,369)
Resources deferred in the year	5,892	5,892
Deferred income at 31 December 2021	<u>5,892</u>	<u>5,892</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2020	Resources expended	Transfers	Balance at 1 January 2021	Resources expended	Balance at 31 December 2021
	£	£	£	£	£	£
Joel Community Trust	58,750	(1,250)	-	57,500	(1,250)	56,250
London Community Foundation (Comic Relief)	1,664	(1,664)	-	-	-	-
NS Fund	973	(973)	-	-	-	-
Phase 2 Redevelopment	29,101	(600)	-	28,501	(600)	27,901
Cook and Eat	1,632	-	(1,632)	-	-	-
Daytime Activities	4,000	-	(4,000)	-	-	-
JOEL IT CAF	392	(392)	-	-	-	-
Life Journey Course	889	(889)	-	-	-	-
Mission Project	118	(118)	-	-	-	-
Salters	3,041	(3,041)	-	-	-	-
Weekly Book Club	176	-	(176)	-	-	-
London Community Foundation	291	(291)	-	-	-	-
Bed spaces	3,932	-	-	3,932	-	3,932
Wardrobe	411	(411)	-	-	-	-
	<u>105,370</u>	<u>(9,629)</u>	<u>(5,808)</u>	<u>89,933</u>	<u>(1,850)</u>	<u>88,083</u>

Salters: For gym equipment, gardening supplies, therapeutic art supplies etc.

Joel IT CAF: For the installation of new broadband.

London Community Foundation: For the purchase of shelter furniture and appliances.

Joel Community Trust: Building fund

Phase 2 redevelopment: Building fund

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

18 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 December 2021 are represented by:						
Tangible assets	778,477	84,151	862,628	790,134	86,001	876,135
Current assets/ (liabilities)	2,609	3,932	6,541	23,767	3,932	27,699
Long term liabilities	(240,695)	-	(240,695)	(253,862)	-	(253,862)
	<u>540,391</u>	<u>88,083</u>	<u>628,474</u>	<u>560,039</u>	<u>89,933</u>	<u>649,972</u>

19 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

	Assets received	
	2021 £	2020 £
Joel Community Trust	10,176	15,000
	<u>10,176</u>	<u>15,000</u>

During the year Joel Community Trust (JCT), an associated charity, donated funds to the value of £10,176 (2020 £15,000).

The following amounts were outstanding at the reporting end date:

	Amounts owed by related parties 2021		Amounts owed by related parties 2020	
	Balance £	Net £	Balance £	Net £
Joel Community Trust	-	-	(6,030)	(6,030)
	<u>-</u>	<u>-</u>	<u>(6,030)</u>	<u>(6,030)</u>

In the current year Joel Community Trust (JCT) settled liabilities for Joel Community Services (JCS) of £5,345, Joel Community Services settled a liability for JCT of £1200. The resultant balance of £10,176 was treated as a donation. The balance outstanding at the year end was £Nil (2020: £6,030).

JOEL COMMUNITY SERVICES

England & Wales - Charity number 1163741

Accounts

Charity Registration No. 1163741

Company Registration No. 09140549 (England and Wales)

JOEL COMMUNITY SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

JOEL COMMUNITY SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr C Clarke
Mr P Clarke
Mrs A Jarrett
Mr A Elliott
Mr P F Wolff
Mr D Candlin

Charity number

1163741

Company number

09140549

Registered office

St Peter's Church
London Road
Kingston Upon Thames
KT2 6QL

Independent examiner

F J Wilde FCCA MBA DChA
Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4TA

JOEL COMMUNITY SERVICES

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6 - 7
Notes to the financial statements	8 - 19

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report and financial statements for the year ended 31 December 2020.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are:

- the relief of poverty by provision of a night shelter and other connected services for persons who are deemed homeless or in need of such assistance, and
- to provide, maintain and, if necessary, improve a mission room or parish room in connection with the ecclesiastical parish of St Peter, Norbiton for the purposes of divine service and the promotion of religion according to the doctrines of the Church of England as established by law and also for other religious, social, scientific, literary or charitable purposes including meetings all calculated to be for the benefit of the inhabitants of the said parish.

Activities

- Providing accommodation for homeless people in RBK and the surrounding areas.
- Providing working accommodation for KCAH, a local housing charity.

Public benefit

The board has taken due regard of the guidance on public benefit published by the charity commission in exercising its powers and duties. It is confident that the aims of the organisation and allocation of resources fully satisfy the public benefit requirements.

Achievements and performance

Throughout 2020 we continued to provide premises and accommodation for KCAH, with whom we work very closely. This ensured that many needs of homeless people in the Kingston upon Thames area continued to be met by the professional services offered by KCAH.

The board had implemented a temporary closure of the Night Shelter at the end of 2019 while we reshaped our operational activity, knowing that KCAH were providing a successful temporary winter shelter through local churches. Sadly in January 2020 we had to make all paid roles redundant and we are grateful for the hard work of all our staff in previous periods.

Before we could move to the next stage of the Joel Centre, the government closed all night shelters as a result of the Covid 19 pandemic.

We were devastated when our visionary executive Chair and founder of the Joel Centre, Rev Peter Holmes, was taken from us. On 26th April 2020 Peter died, becoming one of the many victims of the Covid pandemic.

However, before Peter was taken ill, he had worked with the board to plan a new approach to providing night shelter services in conjunction with KCAH. The board continued to evolve a co-operative model with KCAH. It became clear that Covid restrictions were going to be in place for a considerable period, and that local and national authorities were promulgating a "Housing First" model requiring no street homeless, no homeless shelters and all people accommodated in some form of permanent accommodation.

We therefore agreed with KCAH that the Joel Centre should be funded, resourced and operated by them to create a Stabilisation Centre. This now provides specialist staff to assist homeless people with severe drug and alcohol problems and provide accommodation for those people. During the pandemic the centre was also used to provide a base for those staff and volunteers who support homeless people accommodated in hotels and other accommodation. It continues to be a base to interview those in danger of becoming homeless and those requiring help with obtaining benefits and other support.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

This significantly changed the working model for Joel Community Services but ensured that the original vision of Joel was able to continue. Joel Community Services continues to hold the Joel Centre in trust for its charitable purposes and a number of faithful donors will enable us to support the operational activities being undertaken in the Centre.

Financial review

The national restrictions imposed due to Covid 19 obviously impacted our finances, although we had space to develop our new financial model. Income was £107,360 as we continued to receive rent for the office space provided to KCAH which covers our new, lower, operating costs. KCAH paid some additional rental income while they used the Joel Centre for supporting people located in hotels and other accommodation in the early days of Covid restrictions.

Having agreed a longer-term way of working with KCAH, we encouraged our supporters to develop their support for KCAH directly to ensure that the services provided from the Joel Centre would be viable. This resulted in a significant, planned drop-off in regular donor income, although we continue to receive some income from supporters. We received several grants and larger donations which enabled us to develop the Centre for its new purposes, supporting high-dependency homeless people in a specialist setting.

We also received a trickle of housing benefit claims for guests who were with us during 2019.

Costs were £85,406. Staff redundancy costs accounted for most of this but overall costs were inevitably significantly lower without staff. We continued to finance some essential premises costs and utilities while KCAH were using the premises in the early stages of Covid restrictions. Loan repayments from the original redevelopment loan continue to be comfortably met.

Reserves policy

Our policy is to hold sufficient funds to cover nine months of operating costs.

This ensures that, in the event of a financial crisis, we can continue to meet our financial obligations relating to the Joel Centre premises.

Amount of reserves held

Total reserves are shown as £649,972. This largely comprises the net value of the Joel Centre after repayment of loans.

The board assesses and reviews key risks periodically. During 2021 we will reassess our risks but the key risks are as follows:

Funding

Like most charitable organisations we are dependent on a mix of funding sources. We have a dependency on income from our commercial tenant, KCAH, and we work closely with them, both as landlord and key supporter in their work.

Damage to reputation

We have a strong partner in KCAH as tenant and principal user of the Joel Centre. We meet with them from time to time to discuss matters of mutual interest.

Risk of fire, flood or other environmental risks

We maintain appropriate levels of insurance and have reviewed the full requirements with our Insurers.

Government Policy

If Government succeeds in resolving homelessness permanently then the Joel Centre would become redundant. We consider this very unlikely, even in the long term. However, we believe that the Centre could be repurposed to meet emerging needs in that unlikely event.

JOEL COMMUNITY SERVICES

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

Structure, governance and management

Joel Community Services was incorporated as a charitable company limited by guarantee on 21 July 2014 and is governed by its Articles of Association. It is registered with the Charity Commission in England and Wales with its registered office at St Peter's Church, London Road, Kingston Surrey.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr C Clarke

Mr P Clarke

Mrs A Jarrett

Mr A Elliott

Mr J R De Quidt (Resigned 20 May 2021)

Mr P F Wolff

Mr D Candlin

Rev P Holmes (Deceased 26 April 2020)

Governance

Our Board of Directors is responsible for overseeing the strategy and performance of Joel Community Services. The Board meets regularly throughout the year to consider, set and review strategies, policies, budgets, plans and performance.

The Board has not delegated any powers to formal committees, although specific task groups are formed as necessary with specific responsibilities.

Recruitment

Prospective directors are nominated by at least one current member of the Board and with knowledge of the ways in which their experience might serve the interests of Joel Community Services. They are then interviewed by a panel of current directors to ensure that their motivations, skills and interests are consistent with the aims of the charity and, if so, to confirm the appointment. Trustees new to the Board meet with the Chairman and other directors as appropriate and are provided with information and training to enable them to fully understand the mission and values of the Joel Community.

All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Management

The board manages the needs of the organisation directly, following the displacement of staff at the start of the year and the closure of operational activities. Our chair / acting chair has co-ordinated transition activity with KCAH and the board has supported them in that.

The trustees' report was approved by the Board of Trustees.



Mr A Elliott

Trustee

Dated: 28/9/21

JOEL COMMUNITY SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JOEL COMMUNITY SERVICES

I report to the trustees on my examination of the financial statements of Joel Community Services (the charity) for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). 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 have identified that it was not possible to obtain documentary information to support all transactions selected for testing. Three out of ten expense items could only be verified to partial information and three out of ten income items could not be agreed to supporting documents although the bank descriptions support the treatment in the accounts. The person retaining the records sadly died before the examination commenced and some items could not be located. No evidence was detected that the items had not been treated appropriately.

I confirm that no other 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 respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 except for the matter of concern noted above, the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 except for the matter of concern noted above, the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I confirm that there are no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



F J Wilde FCCA MBA DChA

Warner Wilde
4 Marigold Drive
Bisley
Surrey
GU24 9SF

Dated: 29 September 2021

JOEL COMMUNITY SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	52,894	-	52,894	91,203	7,288	98,491
Charitable activities	4	39,628	-	39,628	93,481	-	93,481
Other trading activities	5	-	-	-	7,882	8	7,890
Other income	6	14,838	-	14,838	4,484	-	4,484
Total income		<u>107,360</u>	<u>-</u>	<u>107,360</u>	<u>197,050</u>	<u>7,296</u>	<u>204,346</u>
<u>Expenditure on:</u>							
Raising funds	7	-	-	-	1,432	-	1,432
Charitable activities	8	75,777	9,629	85,406	232,161	11,842	244,003
Total resources expended		<u>75,777</u>	<u>9,629</u>	<u>85,406</u>	<u>233,593</u>	<u>11,842</u>	<u>245,435</u>
Net incoming/ (outgoing) resources before transfers		31,583	(9,629)	21,954	(36,543)	(4,546)	(41,089)
Gross transfers between funds		5,808	(5,808)	-	(350)	350	-
Net income/(expenditure) for the year/ Net movement in funds		<u>37,391</u>	<u>(15,437)</u>	<u>21,954</u>	<u>(36,893)</u>	<u>(4,196)</u>	<u>(41,089)</u>
Fund balances at 1 January 2020		<u>522,648</u>	<u>105,370</u>	<u>628,018</u>	<u>559,541</u>	<u>109,566</u>	<u>669,107</u>
Fund balances at 31 December 2020		<u><u>560,039</u></u>	<u><u>89,933</u></u>	<u><u>649,972</u></u>	<u><u>522,648</u></u>	<u><u>105,370</u></u>	<u><u>628,018</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

JOEL COMMUNITY SERVICES

BALANCE SHEET

AS AT 31 DECEMBER 2020

		2020		2019	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	13		876,135		890,501
Current assets					
Debtors	14	9,212		6,073	
Cash at bank and in hand		47,935		20,512	
		<u>57,147</u>		<u>26,585</u>	
Creditors: amounts falling due within one year	16	<u>(29,448)</u>		<u>(24,932)</u>	
Net current assets			27,699		1,653
Total assets less current liabilities			<u>903,834</u>		<u>892,154</u>
Creditors: amounts falling due after more than one year	17		(253,862)		(264,136)
Net assets			<u>649,972</u>		<u>628,018</u>
Income funds					
Restricted funds	19		89,933		105,370
Unrestricted funds			560,039		522,648
			<u>649,972</u>		<u>628,018</u>

JOEL COMMUNITY SERVICES

BALANCE SHEET (CONTINUED)

AS AT 31 DECEMBER 2020

Notes	2020		2019	
	£	£	£	£

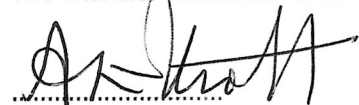
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2020.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 28/9/2021



Mr A Elliott
Trustee

Company Registration No. 09140549

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

Charity information

Joel Community Services is a private company limited by guarantee incorporated in England and Wales. The registered office is St Peter's Church, London Road, Kingston Upon Thames, KT2 6QL.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised once the charity has been notified of the grant unless performance conditions require deferral of the amount.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and equipment	25% straight line

Assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets are initially recognised at transaction value and subsequently measured at their settlement value.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price and subsequently measured at their settlement value.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Redundancy costs

Redundancy costs are recognised when the Charity is committed to terminate employment.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2020	2019	2019	2019
	£	£	£	£
Donations and gifts	47,894	73,112	3,788	76,900
Grants receivable	5,000	16,850	3,500	20,350
Other	-	1,241	-	1,241
	<u>52,894</u>	<u>91,203</u>	<u>7,288</u>	<u>98,491</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

3 Donations and legacies (Continued)

Grants receivable for core activities

The Albert Hunt Trust	5,000	-	-	-
The 29th May 1961 Charitable Trust	-	4,000	-	4,000
The Hilden Charitable Trust	-	5,000	-	5,000
Marsh Christian Trust	-	350	-	350
Mrs Smith and Mount Trust	-	5,000	-	5,000
Other	-	2,500	3,500	6,000
	<u>5,000</u>	<u>16,850</u>	<u>3,500</u>	<u>20,350</u>
	<u><u>5,000</u></u>	<u><u>16,850</u></u>	<u><u>3,500</u></u>	<u><u>20,350</u></u>

4 Charitable activities

	2020 £	2019 £
Housing benefit and service charges	9,858	66,064
Charitable rental income	29,770	27,417
	<u>39,628</u>	<u>93,481</u>
	<u><u>39,628</u></u>	<u><u>93,481</u></u>

5 Other trading activities

	Total	Unrestricted funds	Restricted funds	Total
	2020 £	2019 £	2019 £	2019 £
Fundraising events	-	7,882	8	7,890
	<u>-</u>	<u>7,882</u>	<u>8</u>	<u>7,890</u>
	<u><u>-</u></u>	<u><u>7,882</u></u>	<u><u>8</u></u>	<u><u>7,890</u></u>

6 Other income

	Unrestricted funds	Unrestricted funds
	2020 £	2019 £
Other income	14,838	3,084
Charges and invoices	-	1,400
	<u>14,838</u>	<u>4,484</u>
	<u><u>14,838</u></u>	<u><u>4,484</u></u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

7 Raising funds

	Total	Unrestricted funds
	2020	2019
	£	£
<u>Fundraising and publicity</u>		
Other fundraising costs	-	1,432
	-----	-----
	-	1,432
	=====	=====

8 Charitable activities

	2020	2019
	£	£
Staff costs	20,468	137,822
Depreciation and impairment	14,367	14,367
Joel running costs	10,611	19,110
Utilities	4,118	8,909
Admin costs	-	2,418
Miscellaneous costs	237	1,750
Verger contribution	3,864	3,864
PCC contribution	3,300	3,300
Insurance	3,298	3,805
Maintenance, repairs and equipment	-	4,691
Vestry rent	8,400	14,472
Mission project	-	5,499
	-----	-----
	68,663	220,007
Share of support costs (see note 9)	15,531	20,190
Share of governance costs (see note 9)	1,212	3,806
	-----	-----
	85,406	244,003
	=====	=====
Analysis by fund		
Unrestricted funds	75,777	232,161
Restricted funds	9,629	11,842
	-----	-----
	85,406	244,003
	=====	=====

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

9 Support costs

	Support costs	Governance costs	2020	Support costs	Governance costs	2019
	£	£	£	£	£	£
Telephone, mobile, internet	581	-	581	1,872	-	1,872
Training	-	-	-	1,600	-	1,600
Loan interest and charges	14,950	-	14,950	16,718	-	16,718
Independent examination fee	-	1,152	1,152	-	1,044	1,044
Bank charges	-	60	60	-	110	110
Legal and professional fees	-	-	-	-	2,652	2,652
	<u>15,531</u>	<u>1,212</u>	<u>16,743</u>	<u>20,190</u>	<u>3,806</u>	<u>23,996</u>
Analysed between Charitable activities	<u>15,531</u>	<u>1,212</u>	<u>16,743</u>	<u>20,190</u>	<u>3,806</u>	<u>23,996</u>

Governance costs includes payments to the Independent Examiner of £1,152 (2019- £1,128).

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

11 Employees

Number of employees

The average monthly number of employees during the year was:

2020 Number	2019 Number
-	5

Employment costs

	2020 £	2019 £
Wages and salaries	18,378	123,187
Social security costs	883	5,731
Other pension costs	1,207	8,904
	<u>20,468</u>	<u>137,822</u>

The staff were made redundant on 31 January 2020.

There were no employees whose annual remuneration was £60,000 or more.

12 Redundancy costs

All employees were made redundant in January 2020. The total redundancy cost included within salaries is £8,014.

13 Tangible fixed assets

	Freehold land and buildings £	Fixtures and equipment £	Total £
Cost			
At 1 January 2020	935,364	3,439	938,803
At 31 December 2020	<u>935,364</u>	<u>3,439</u>	<u>938,803</u>
Depreciation and impairment			
At 1 January 2020	45,722	2,579	48,301
Depreciation charged in the year	13,507	860	14,367
At 31 December 2020	<u>59,229</u>	<u>3,439</u>	<u>62,668</u>
Carrying amount			
At 31 December 2020	<u>876,135</u>	<u>-</u>	<u>876,135</u>
At 31 December 2019	<u>889,642</u>	<u>859</u>	<u>890,501</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

14 Debtors

	2020	2019
	£	£
Amounts falling due within one year:		
Trade debtors	-	2,775
Other debtors	9,212	3,298
	<u>9,212</u>	<u>6,073</u>

15 Loans and overdrafts

	2020	2019
	£	£
Bank loans	263,262	278,536
Payable within one year	9,400	14,400
Payable after one year	253,862	264,136
	<u>215,000</u>	<u>225,000</u>
Amounts included above which fall due after five years:		
Payable by instalments	215,000	225,000

The long-term loans are secured by fixed charges over the property known as St Peter's Church Hall, London Road, Kingston - upon - Thames.

The charity borrowed £300,000 from CAF Bank over a repayment period of 20 years at an APR of 5.5% variable. The repayments are £2,078.13. The loan agreement contains a break clause at 5 years whereby the loan can be repaid.

16 Creditors: amounts falling due within one year

	Notes	2020	2019
		£	£
Bank loans	15	9,400	14,400
Other taxation and social security		-	2,855
Deferred income	18	5,892	6,369
Other creditors		11,151	-
Accruals and deferred income		3,005	1,308
		<u>29,448</u>	<u>24,932</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

17 Creditors: amounts falling due after more than one year

	Notes	2020 £	2019 £
Bank loans	15	253,862	264,136

18 Deferred income

	2020 £	2019 £
Arising from Rental income in advance	5,892	6,369

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds							
	Balance at 1 January 2019	Incoming resources	Resources expended	Transfers	Balance at 1 January 2020	Resources expended	Transfers	Balance at 31 December 2020
	£	£	£	£	£	£	£	£
Joel Community Trust	60,000	-	(1,250)	-	58,750	(1,250)	-	57,500
London Community Foundation (Comic Relief)	1,664	-	-	-	1,664	(1,664)	-	-
NS Fund	973	-	-	-	973	(973)	-	-
Phase 2 Redevelopment	29,701	-	(600)	-	29,101	(600)	-	28,501
Carbelis	(133)	-	-	133	-	-	-	-
Cook and Eat	1,728	-	(96)	-	1,632	-	(1,632)	-
Daytime Activities	4,000	-	-	-	4,000	-	(4,000)	-
JOEL IT CAF	370	-	(195)	217	392	(392)	-	-
Life Journey Course	1,600	-	(711)	-	889	(889)	-	-
Mission Project	2,500	2,500	(4,882)	-	118	(118)	-	-
Salters	4,770	-	(1,729)	-	3,041	(3,041)	-	-
Weekly Book Club	363	8	(195)	-	176	-	(176)	-
London Community Foundation	1,886	-	(1,595)	-	291	(291)	-	-
Bed spaces	144	3,788	-	-	3,932	-	-	3,932
Wardrobe	-	1,000	(589)	-	411	(411)	-	-
	<u>109,566</u>	<u>7,296</u>	<u>(11,842)</u>	<u>350</u>	<u>105,370</u>	<u>(9,629)</u>	<u>(5,808)</u>	<u>89,933</u>

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

19 Restricted funds

(Continued)

Salters: For gym equipment, gardening supplies, therapeutic art supplies etc.

Joel IT CAF: For the installation of new broadband.

London Community Foundation: For the purchase of shelter furniture and appliances.

Joel Community Trust: Building fund

Phase 2 redevelopment: Building fund

JOEL COMMUNITY SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

20 Analysis of net assets between funds

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
Fund balances at 31 December 2020 are represented by:						
Tangible assets	790,134	86,001	876,135	800,013	90,488	890,501
Current assets/ (liabilities)	23,767	3,932	27,699	1,653	-	1,653
Long term liabilities	(253,862)	-	(253,862)	(279,018)	14,882	(264,136)
	<u>560,039</u>	<u>89,933</u>	<u>649,972</u>	<u>522,648</u>	<u>105,370</u>	<u>628,018</u>

21 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

	Assets received	
	2020 £	2019 £
Joel Community Trust	15,000	22,000
	<u>15,000</u>	<u>22,000</u>

During the year Joel Community Trust (JCT), an associated charity, donated funds to the value of £15,000 (2019 £22,000).

The following amounts were outstanding at the reporting end date:

	Amounts owed by related parties 2020		Amounts owed by related parties 2019	
	Balance £	Net £	Balance £	Net £
Joel Community Trust	(6,030)	(6,030)	1,125	1,125
	<u>(6,030)</u>	<u>(6,030)</u>	<u>1,125</u>	<u>1,125</u>

In the current year Joel Community Trust (JCT) settled liabilities for Joel Community Services (JCS) of £10,155, Joel Community Services transferred £3,000 to JCT. The balance £6,030 (2019: £1,125 due to JCS) was outstanding at the year end and is shown as a creditor in the accounts.