

**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

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<b>Trustees</b>	Mr C Clarke Mr P Clarke Mrs A Jarrett Mr A Elliott Mr P F Wolff Mr D Candlin
<b>Charity number</b>	1163741
<b>Company number</b>	09140549
<b>Registered office</b>	St Peter's Church London Road Kingston Upon Thames KT2 6QL
<b>Independent examiner</b>	F J Wilde FCCA MBA DChA Warner Wilde 4 Marigold Drive Bisley Surrey GU24 9SF
<b>Bankers</b>	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4TA

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# JOEL COMMUNITY SERVICES

## CONTENTS

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	<b>Page</b>
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

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# **JOEL COMMUNITY SERVICES**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

### ***FOR THE YEAR ENDED 31 DECEMBER 2020***

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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

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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

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### 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

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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							
<b>Income and endowments from:</b>							
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
<b>Total income</b>		<b>107,360</b>	<b>-</b>	<b>107,360</b>	<b>197,050</b>	<b>7,296</b>	<b>204,346</b>
<b>Expenditure on:</b>							
Raising funds	7	-	-	-	1,432	-	1,432
Charitable activities	8	75,777	9,629	85,406	232,161	11,842	244,003
<b>Total resources expended</b>		<b>75,777</b>	<b>9,629</b>	<b>85,406</b>	<b>233,593</b>	<b>11,842</b>	<b>245,435</b>
<b>Net incoming/ (outgoing) resources before transfers</b>		<b>31,583</b>	<b>(9,629)</b>	<b>21,954</b>	<b>(36,543)</b>	<b>(4,546)</b>	<b>(41,089)</b>
Gross transfers between funds		5,808	(5,808)	-	(350)	350	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>37,391</b>	<b>(15,437)</b>	<b>21,954</b>	<b>(36,893)</b>	<b>(4,196)</b>	<b>(41,089)</b>
Fund balances at 1 January 2020		522,648	105,370	628,018	559,541	109,566	669,107
<b>Fund balances at 31 December 2020</b>		<b>560,039</b>	<b>89,933</b>	<b>649,972</b>	<b>522,648</b>	<b>105,370</b>	<b>628,018</b>

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

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

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Notes	2020		2019	
	£	£	£	£

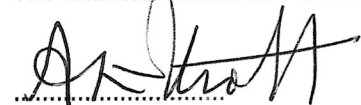
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2020.

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

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### 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

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### 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>

### 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>

### 5 Other trading activities

	Total 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
Fundraising events	-	7,882	8	7,890

### 6 Other income

	Unrestricted funds 2020 £	Unrestricted funds 2019 £
Other income	14,838	3,084
Charges and invoices	-	1,400
	<u>14,838</u>	<u>4,484</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
	<u>-</u>	<u>1,432</u>
	<u>-</u>	<u>1,432</u>

### 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
	<u>68,663</u>	<u>220,007</u>
Share of support costs (see note 9)	15,531	20,190
Share of governance costs (see note 9)	1,212	3,806
	<u>85,406</u>	<u>244,003</u>
	<u>85,406</u>	<u>244,003</u>
<b>Analysis by fund</b>		
Unrestricted funds	75,777	232,161
Restricted funds	9,629	11,842
	<u>85,406</u>	<u>244,003</u>
	<u>85,406</u>	<u>244,003</u>



# 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 £
<b>Cost</b>			
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>
<b>Depreciation and impairment</b>			
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>
<b>Carrying amount</b>			
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	<u>263,262</u>	<u>278,536</u>
Payable within one year	9,400	14,400
Payable after one year	<u>253,862</u>	<u>264,136</u>
Amounts included above which fall due after five years:		
Payable by instalments	<u>215,000</u>	<u>225,000</u>

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

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**17 Creditors: amounts falling due after more than one year**

	Notes	2020 £	2019 £
Bank loans	15	253,862	264,136
		<u>253,862</u>	<u>264,136</u>

**18 Deferred income**

	2020 £	2019 £
Arising from Rental income in advance	5,892	6,369
	<u>5,892</u>	<u>6,369</u>

# 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	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>89,933</u>

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

***FOR THE YEAR ENDED 31 DECEMBER 2020***

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### **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.