



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
The Redeemer Trust

**On accounts for the year
ended**

31 August 2020

**Charity no
(if any)**

1163805

Set out on pages

1-6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2020.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

M. Minhas

Date:

23/06/21

Name:

Maninder Minhas

**Relevant professional
qualification(s) or body
(if any):**

Chartered Institute of Securities & Investments

Address:

2 Oakwell Crescent, Roundhay, Leeds, LS8 4AF

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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Trustees' Annual Report

For the Period from: 1st September 2019 to: 31st August 2020

SECTION A: TRUST ADMINISTRATION DETAILS

Charity Name: The Redeemer Trust

Registered charity number: 1163805

Charity's principal address: 8 Christ Church View, Armley, Leeds LS12 3NE

Names of Charity Trustees who manage the charity:

Trustee name	Office
Ruth Wallbank	Chair
Nicola McQuaid	Treasurer
Gary Aston	Nominated Trustee
Tom Thrower	Nominated Trustee

Section B: Trust Structure, Governance and Membership

The Redeemer Trust became a Charitable Incorporated Organisation (CIO) on 1st October 2015 and works under Charity number 1163805.

The Trust met quarterly during financial year 2019/20 (FY2020). The Trustees also reported on the activity of the Trust, both fund raising and grant making at two meetings in the course of the year; 16 October 2019 and 15 July 2020.

Trustees are appointed by the Trust membership. The membership did not change during FY2019.

Section C: Objectives

The Redeemer Trust set out the following Objects in its governing document: The Redeemer Trust CIO Constitution, these remain unchanged.

- 1) Encourage and facilitate the founding and operation of Christian churches primarily, although not exclusively, in Yorkshire and the rest of the United Kingdom.
- 2) Encourage the seeking of new followers and adherents of the Christian religion
- 3) Facilitate the training and development of individuals in their understanding of the Christian Religion.

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Section D: Summary of activity

In FY2020 the Trust has continued to facilitate the operation of Redeemer Leeds church as well as encouraging the development of new church plants. The necessary response to COVID 19 had an impact on the activity that the Trust supported during the second half of this financial year, the period March to August 2020.

Redeemer Leeds church

Weekly public gatherings were held during the first two quarters of FY2020 on Sundays at St Chad's parish centre, Headingley. In response to the government restrictions on public gatherings and the 'stay at home' order, Redeemer gatherings at the Parish Centre stopped with the last one being held on the 15 March 2020. Gatherings then went online using pre-recorded sermons, liturgy, prayer and YouTube songs. These resources could be accessed on the church website: www.redeemerleeds.com. It is difficult to measure how many people accessed these and the demographics of the audience. We did have individuals connect with the church for the first time in this period, these contacts included individuals who were new to the Christian religion. Making resources available online also provided access to those outside of Leeds including internationally.

All regular attendees at the Sunday gatherings are encouraged to join smaller city group communities which meet during the week to further understand the Christian religion. The purpose of these groups is to help individuals grow in their faith within a community of fellow Christians. They also provide a safe environment for people interested in but not familiar with Christianity to learn about the faith in a less formal setting. These groups adjusted to online meeting during FY2020 using various online meeting platforms. At the end of FY2020 there were 6 city groups with circa 150 adults and children. Individuals from the church community also met (virtually where necessary) in smaller group (3-4s) with the aim of helping people to grow deeper and stronger in their Christian faith as well as provide practical support for one another.

Redeemer church plant, Leeds

The vision of the Redeemer Trust is to plant a number of churches in Leeds and beyond to provide opportunity for more people to learn about the Christian faith. During FY2020 research took place to identify where the next church in Leeds would be planted. Next steps were postponed due to the COVID 19 restrictions and the need to focus support on the current church community at this challenging time.

Staff

During FY2020 there were some changes in staffing. The Trust continued to employ two full time Pastors who also are nominated trustees and two other part time roles: Church Administrator and Gathering Co-ordinator. The post holder for the Gathering Coordinator went on Maternity Leave from January 2020 until the end of this financial year. We employed a maternity cover who took responsibility for the majority of the tasks associated with this role. This interim post holder also had the skill mix required to support the transition to meeting online and using technology to enable this.

An additional member joined the staff team during FY2020 for one day a week as part of his church planting residency. This individual had been funded to do previous training and would now start the Acts29 church planting course. One of the full-time pastors took sabbatical leave during August 2020 in line with our sabbatical policy. The role of Discipleship and Growth Co-ordinator which was initially voluntary during FY2019 did not continue into FY2020 as a paid role.

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Training

During this year the Trust made planned financial investment in the training and development of individuals to further meet the stated objects of the Trust. A number of individuals were identified for leadership development with the aim to equip them to lead others in their understanding of the Christian Religion.

The Trust committed to funding a staff member to do further external theological training as part of their church planting residency. This will ensure they are prepared to lead the church plant planned to be based in another part of Leeds.

In house tailored training programmes also ran throughout the year for different leadership communities. These were developed and delivered by the Elders. The programmes prepared individuals to lead in various capacities across the work of The Redeemer Trust including but not limited to: teaching; public gatherings; pastoral support; city groups and practical service teams.

One of the alumni from the internal training programme continues his studies at Westminster Theological Seminary in USA. The Trust has given a grant to contribute to the financial support required for his studies.

Despite the limitations for meeting face to face during the second half of this financial year additional opportunities to learn about the Christian faith were still provided throughout the whole of FY2020. One-off sessions addressing specific themes about living out the Christian faith were open to all who wished to study and were consistently well attended. From 15 March, these took place virtually using online meeting platforms. The Trust was keen to provide as many opportunities for social connection at a time where many felt isolated. A specific teaching series, An End in Sight, addressing themes raised by the pandemic was developed. For those new to the Christian faith the course Christian Explored was run virtually and attended by those based outside of the Leeds as well as those living in Leeds who were connected with the church.

Community Service

The Trust continues to develop ways for Redeemer Church Leeds to serve and support its local communities and charitable organisations. A number of projects took place in November 2019. The community projects included: Making Christmas hampers for three charities: Kidz Club, STEP and Christians Against Poverty (CAP). Maintenance at local primary schools. Collaborating with local Leeds based Charities: Abigail Housing, Joanne Project and St George's Crypt for house renovations and maintenance work. Connection with these charities continues in order that we can provide further support in the future.

We were not able to pursue serving community projects in the same way during the second half of the year due to COVID 19.

In FY2020 collaborations with Christians Against Poverty (CAP), a charity who support individuals in Debt concluded. The Trust wanted to reconsider how it can best contribute to supporting those with debt management through its church communities.

Other grant beneficiaries

The Trust continues to grant funds to the work of Acts 29, an organisation that supports church planting. One of our Elders collaborates with Acts 29 to train and coach church planters in the UK and Europe.

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The Trust has also built links with three church plants which are now established. These church plants are in Hartlepool, UK; Leicester, UK and Paris, France. Support includes regular grants to the work from the Redeemer Trust.

Policies

The Trust continues to review and implement necessary policies.

Our Safeguarding policy helps to ensure that we provide a safe and caring environment for children, young people and vulnerable adults so they can thrive. Our Annual Safeguarding training was held in February 2020. This is run annually to ensure that all our volunteers receive training every three years. As a result of the shift to virtual meetings we developed an online safety agreement for all parents/guardians to agree to, involving their child in this conversation as was age appropriate.

A Health and Safety risk assessment was led by member of the church and resulted in a written Health and Safety Policy and some improvements in practice. This was positively received by staff and volunteers. It will be a live document that is reviewed annually. In addition to this standard policy a Coronavirus risk assessment was completed and this has ongoing reviews as the regulations change and the church responds to this.

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Section E: Finance

The Redeemer Trust Income and Expenditure FY20: Figures from FY19 are also provided as a comparison.

	2018-19	2019-20
Income	£134,762	£174,502
People	-£83,551	-£95,475
Gathering	-£14,304	-£7,108
Ministry	-£16,019	-£7,966
Admin	-£4,474	-£4,145
Giving	-£5,841	-£19,590
Events	-£8,094	-£6,736
FY18/19 Catch ups	-£3,787	-£4,459
Projects	n/a	-£1,787
Expenditure	-£136,071	-£147,266
Net Cash Flow	-£1,309	£27,236
B/f CASH BALANCE	£55,720	£54,411
C/f CASH BALANCE	£54,411	£81,647
Ring fenced expenditure	£23,393	£23,258

Throughout FY19 the Redeemer Trust has continued to receive funds from individuals to support the objects and deliver public benefit. The Trust has received £174,502 in donations during the financial year to 31 August 2020. A gift aid reclaim bi-annual process is established and this income is built into the budget. There continued to be an increase in income from the following year and therefore we did not see an impact of COVID 19 on the stability of giving to the Trust in FY19.

The Trust benefitted from 60 donors committing support to the work of the Trust during this year. Some of these were regular monthly givers and others making occasional one off gifts. The Trust received a quarterly external gift from support overseas. This external funding was dedicated to church planting and has been transferred into a specific bank account for this.

Total expenditure for the Redeemer Trust in FY19 was £147,266 and covers the following budget categories:

- *People* – salary and support for those working for Redeemer Leeds church both as employees and volunteers. This continues to be where most of our expenditure is used.
- *Gathering* – regular rent for St Chads parish centre and cost of hospitality for these gatherings. Expenditure was lower in FY2019 in comparison with FY2018 due to the reduced number of meetings as part of the response to COVID 19 restrictions.
- *Ministry* – resources to enable the core activity of Redeemer Leeds church. This includes: training and development; kids resources; safeguarding and insurance compliance; communication design and publication.

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- *Giving* – commitment to donate to other church plants and charity work in line with the Trust objects. The expenditure for this budget line is higher than the previous year as it shows the money gifted to the main Trust account by an external donor for church planting transferred to a dedicated account.
- *Events*- rent and hospitality for events outside the regular gathering. Expenditure is similar as one of our bigger events falls in first quarter and thus before any restrictions with COVID 19 came into place.
- *Admin*- office costs including stationary, subscription to online management tools and copyright.
- *Projects* – This is an additional budget category from FY2019 to capture expenditure for activity that does not fall into business as usual.

The increase in expenditure for budget categories: staff and giving balanced out the decrease spending in the other categories. In spite of COVID 19, in year expenditure was increased from the previous and this was comfortably covered by in year income.


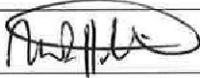
The net cash flow for the year was £27,236. The Trust closed the year with remaining cash reserves of £81,647. A portion of this sum, £23,258 is ring fenced expenditure to use as reserves.

The Trust aims to hold modest reserves to ensure that it can continue during any period of unforeseen difficulty e.g. a fall in regular giving. The Trustees do not expect this to exceed 10% of annual income. During this financial year this policy has been maintained at all time.

Section F: Declaration

The Trustees declare that they have approved the trustee's report above.

Signed on behalf of the charity's trustee

Signature		
Full name	Ruth Wallbank	Nicola McQuaid
Position	Chair	Treasurer
Date	27/06/2021	27/06/2021