

GRACE CHURCH WHITEHAVEN

CHARITY INFORMATION Year Ended 31st December 2020

Charity Number	1164923
Principal office	Grace Church Whitehaven, 14 West Row Whitehaven Cumbria CA28 9AU
Trustees	Mr Aaron Travell (Chair) Mr Paul Slater Mr Jonathan Lumby Mr Allen Rossi
Eldership team	Mr Aaron Travell Mr Allen Rossi
Bankers	National Westminster 71 Lowther Street Whitehaven CA28 7AH
Solicitor	Ms Katie Douglas Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
Independent Examiner	Tony Hindmoor Gibbons Carleton House 136 Gray Street Workington Cumbria CA14 2LU

GRACE CHURCH WHITEHAVEN

TRUSTEE REPORT Year Ended 31 December 2020

Structure, governance and management. The charity is governed by a constitution dated 23 November 2015.

1. New trustees are recruited from within the trustee/Eldership team who are members of the congregation. The aim of there being at least four trustees.
2. The trustees met during the year to discuss safeguarding policy, finances, our rented building and employee issues. Day-to-day organisation of the church's activities and vision is the responsibility of the church leaders and employees.
3. Whilst independent, the church is affiliated to the Christ Central sphere of the New Frontiers group of churches and is actively involved with member churches throughout Cumbria, the UK and internationally with interaction being voluntary. However, the charity makes use of the assistance available from such a group particularly when dealing with challenging issues. The church attends many events including the annual festival camp in August at the Staffordshire Show Ground.
4. Part of the trustees' responsibilities is the review of risk factors and the Safeguarding is constantly under review with training provided for children and youth workers. Mr Jonathan Lumby as trustee and safeguarding officer regularly reviews all operational risks, policies and procedures. Sarah Rossi is also appointed as deputy Safeguarding Officer.
5. The trustees are to work on annual appraisals for all fulltime staff. Alongside annual reviews of salary and expenses. This year, we updated expense allowances, employee contracts and a wage review and rise for our full time elder.

Objectives and activities

The primary object is the advancement of the Christian faith for the public benefit.

To achieve this aim the charity has carried out the following main activities.

1. The meeting of church members for regular worship, teaching, outreach and prayer. This is undertaken weekly at Mayfield school, the George Street building, members homes and various community venues.
2. Pastoral support throughout the church and the locality as required or requested.
3. Attending major Christ central events elsewhere in the country.
4. Working with and establishing new church plants in the county, UK and other nations.
5. Operating various coffee groups and small groups during the week.
6. Supporting Churches Together in the Whitehaven Area.
7. Supporting and working with a local youth residential centre for the ages of 16-25 who have been in care and homeless.
8. Developing contacts with Christians in other nations, particularly into Mexico.

A considerable amount of work is carried out by volunteers who support the Vision and Values of the church and desire to achieve the primary object which is gratefully acknowledged by the trustees.

GRACE CHURCH WHITEHAVEN

Achievements:

Even though this year has been a huge challenge due to the Covid 19 pandemic, trustees are satisfied that the objectives are being achieved and happy with the progress that the Church has made during this year.

Even though our public, in person, meetings have stopped due to Covid restrictions, we have continued to meet online each week to maintain our church community. The church has maintained a majority of our members, with new people joining online and becoming part of the church. Normally, throughout the year, the church and individual members support Christian outreach and social action projects that we organise and run. This year, we have managed to continue connections with the following:

1. During the spring we started a small food bank project serving many elderly people and families who were in need during the first lockdown. The church dropped off weekly shopping to provide food bags to those we identified in need. We also partnered with a church in our network of churches, to help with their fair share project, which also provided some food items for our own foodbank.
2. We have continued our parent and toddler group online during the spring and summer with sing-a-longs for the kids and we were able to hand out Christmas craft bags to parents and kids who are part of the toddler group.
3. We continued with our 'Christmas Hamper Give away' where the church made over 60 luxury food hampers for families, individuals, and the elderly in need over Christmas.
4. We were able to offer financial support to our single parent families in the church through the generosity of our donors.
5. We also kept our connections with the youth foyer in town. This is a residential project which provides accommodation for young adults who have been in the care system or homeless. We normally have a project which involves members of the church visiting the centre and providing dinner, cooking lessons and friendship for the young people. With restrictions this year, we have not been able to do this. However, we made up over 20 Christmas bags to hand to the young people.
6. In 2020, although restricted, we have continued to commit extra support for other Churches outside of Grace Church Whitehaven through Allen Rossi who works at supporting and helping churches in Cumbria, Lancashire and Mexico.
7. We were also able to give to wider work in our movement of churches, to help support churches, projects and charities.

Financial Review

1. 2020 has proved to be a challenging year for finances but one we seem to be working well through, despite losing some significant giving through our in person, Sunday meetings. We were able to set up more online giving opportunities through GiVT App and steward services to help members to give through alternative methods.
2. We were pleased that a number of members added to the list of monthly standing order donations, even though we did lose some giving from Sunday meetings (as explained above). The detailed figures are set out in the pages that follow this report.
3. The trustees are satisfied with the current finances of the church and are satisfied with the current reserves that are held in the bank.
4. The Church plans to start Sunday meetings at Mayfield School, once it is deemed safe to do so, under government guidelines. The same will apply to other meetings of small groups, youth and outreach work.
5. In March 2020, we decided to end our contract for the rented building - 'The George Street Centre' which we had been running from 2014. The contract ended in July 2020 and we no longer use or rent that building space.

6. We continue to provide management accounts which aid decision making and expense monitoring. At the end of 2019 we started to use the services of a self-employed bookkeeper to help sharpen our expense monitoring, finances and yearly bookkeeping. This has proved to be an excellent decision and we are now operating finances and budget through QuickBooks.
7. Reserves are in the trustees' opinion at a good/healthy level. No investments are held and surplus cash funds are retained pending investment decisions.
8. We will continue in the future to hold gift days towards certain projects as set out in the notes.
9. The trustees wish to place on record their thanks to the employees and Eldership team for their work on behalf of the trust.

Approved by the board of trustees and signed on behalf of the trustees.

X

Allen Rossi

Allen Rossi (Trustee)

Grace Church Whitehaven
Charity Number 1164923

INDEPENDENT EXAMINERS REPORT

I report on the accounts of the Trust for the year ended 31 December 2020.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Tony Hindmoor FCA
Gibbons
Chartered Accountants
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

22/03/2021

GRACE CHURCH WHITEHAVEN
CHARITY NO. 1164923
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
Income		
Donations and legacies	38,808.25	41,845.00
George Street Room Hire	740.00	1,021.00
HMRC Gift Aid	15,221.03	10,377.00
Little Monkeys Subs	169.20	736.00
Other refund	-	209.00
Total Income	54,938.48	54,188.00
Total	54,938.48	54,188.00
Expenditures		
Departments	81.52	1,250.00
Family Fund Gifts	1,128.67	-
Insurances	276.05	254.00
Marketing	33.16	-
Office/General Administrative Expenses	645.90	376.00
Outreach Departments	2,633.51	1,061.00
Professional Services	1,703.35	414.00
Purchases	105.41	409.00
Rent or Lease of Buildings	6,309.40	13,630.00
Travel and Accommodation	965.81	2,436.00
Wages & Salaries	33,085.63	32,135.00
Office equipment additions	699.99	-
Total Expenditures	47,668.40	51,965.00
Net Operating Income	7,270.08	2,223.00
Net Income/(Expenditure)	7,270.08	2,223.00
Bank Balances 01/01/20	35,968	33,745
Petty cash movement	105	-
Net income/expenditure	7,270	2,223
Bank Balances 31/12/20	43,343	35,968

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STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
Assets		
Cash funds		
Bank current account	43,344	35,968
Assets retained for the charity's own use		
Equipment	15,730	18,480