

**CHURCH OF GOD (SEVENTH DAY) CROYDON
TRUSTEES' REPORT AND ACCOUNTS
YEAR ENDED 31ST DECEMBER 2021**

CHARITY REGISTRATION NO: 1165441

CHURCH OF GOD (SEVENTH DAY) CROYDON
FINANCIAL STATEMENTS
YEAR ENDED 31ST DECEMBER 2021

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**CHURCH OF GOD (SEVENTH DAY) CROYDON
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31ST DECEMBER 2021**

CHARITY REGISTRATION NUMBER:	1165441
REGISTERED OFFICE:	Church of God (Seventh Day) Derby Road West Croydon CR0 3SF
TRUSTEES:	Reuben E Harris (Pastor) Glenford Hill (Pastor) Loraine M Harrison Bevlyn E Campbell Marilyn Davis
BANKERS	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
INDEPENDENT EXAMINER	Allen Robyn & Associates Ltd Chartered Certified Accountants 367 Caledonian Road London N7 9DQ

**CHURCH OF GOD (SEVENTH DAY) CROYDON
REPORT OF THE TRUSTEES
YEAR ENDED 31ST DECEMBER 2021**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number : 1165441

Registered address

Church of God (Seventh Day)
Derby Road
West Croydon
CR0 3SF

Trustees

Reuben E Harris (Pastor)
Glenford Hill (Pastor)
Loraine M Harrison
Bevlyn E Campbell
Marilyn Davis

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Charity is a Charitable Incorporated Organisation (CIO) governed according to the Constitution dated 4th February 2016.

Recruitment and Appointment of New Trustees

Trustees are recruited by way of nomination by a member of the Board of Trustees (the 'Board') and the securing of a majority. Upon recruitment, the new trustees are inducted through the issuing of a trustee handbook, which includes the relevant Charity Commission material, the Church's governance, structure, management, strategy and key policies. Full criteria can be found in our governing document.

Church Management

The pastors, officers and church committee are responsible for the day-to-day management and control of the church and meets with the trustees on a quarterly basis. The church works with a number of partners who are supportive to its mission and works in conjunction with them to provide spiritual guidance and support to the community in which it operates. At present, the Church has three Pastors, five Deacons, one Missionary and seven Church Committee members.

Risk Management

The Board of Trustees is ultimately responsible for the system of internal control and for reviewing its effectiveness. However, such a system is designed to manage rather than eliminate the risk of failure to achieve business objectives, and can only provide reasonable and not absolute assurance against material misstatement of loss.

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YEAR ENDED 31ST DECEMBER 2021**

The Board has reviewed the effectiveness of the system of internal control. In particular, it has reviewed and updated the process for identifying and evaluating the major risks affecting the business and the policies and procedures by which these risks are managed.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The advancement of the Christian religion for the public benefit in particular but not exclusively by:

- 1) coordinating the work of the church in preaching the gospel
- 2) teaching the Christian faith and promoting and supporting principles of morality, benevolence and charity through community initiatives
- 3) supporting projects dealing with humane causes; and
- 4) providing facilities with a Christian ethos for the benefit of the local community (including but not restricted to: women, men, the elderly, the young and other groups with special needs or requirements).

Activities were affected by the Covid-19 pandemic and the changing circumstances after coming out of lockdown.

Weekly services and activities

Sabbath (Saturday)	Worship services Departmental ministry activities Bible studies and discussions
Sunday	First Sunday fasting services
Tuesday	Community coffee morning opened up as we came out of lockdown
Wednesday	Morning prayer meeting and fasting meeting

Children's Ministry/ Seekers Ministry

Provides fun, educational, spiritual and stimulating activities for the following age ranges: 3 to 5's, 6 to 8's, 9 to 12's, 13 to 15's and 16 to 18's. Its activities include biblical studies, children's choirs, musical tuition, day trips and sight-seeing, socials, sports, etiquette training, life skills, dance ministry, arts and crafts, quizzes, educational support and holiday summer school. Its volunteers are all DBS checked and are passionate about children's development and wellbeing.

Youth Ministry (FYC – Faithful Youth Challengers)

Weekly meetings providing spiritual development, alongside other activities including music and a youth choir, mentoring, careers advice, sports days, other social activities and outings, youth camp that provides yearly residential weeks in various parts of the United Kingdom and annual youth conventions.

Women's Ministry

The Women's ministry (WM) department aims to support, instruct, develop and encourage women of all ages with meetings at least once per month. They identify areas of benevolence and seek to meet those needs. The WM Dorcas sewing club was postponed due to the pandemic.

Men's Ministry

A forum to support men and boys in developing all the areas and aspects of their lives to become godly in their nature, relationship and demeanour. To provide encouragement to help identify and develop their personal ministries and to get involved in missions.

Teaching, Sabbath School, New Christian Studies

Weekly Sabbath School and Tuesday evening online bible studies.

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Pastoral Counselling and Visitation

Pastoral support is provided to members who need encouragement. Specific areas of need of provision include pre and post marital, bereavement and funeral, pre and post baptism, spiritual and relational counselling. Where issues fall out of the church's remit of experience then referral is made as required. Hospital and home visitations are made by the Pastoral and Deacon teams as needs arise. The church is licensed for weddings and undertakes funerals and baby blessings.

Food and Clothes Bank

The food bank received donations of dry food items and some clothing. It distributes donations to those in need from the community and within the local branch. In addition, it responds to international disasters and requests for benevolent assistance

Evangelism and Community Outreach

Spreading the gospel of Salvation through Jesus Christ through one-to-one personal evangelism, leafleting, home visits and studies.

Coffee Morning

Provides an open door to the community on a weekly basis where coffee, tea, biscuits, conversation, advice, prayer, games and a warm lunch are made available.

Online Evangelism

The online evangelism initiative provides the structure and processes required to promote the delivery of a high-quality evangelism programme that is available for and to meet the needs of all. The purpose of the ministry is to spread and teach the Gospel of Jesus Christ.

Learning and Development

- Music tuition in drums and piano for all age groups
- First aid course
- Sewing lessons

Investment Property Renovation

In 2015 Croydon Church entered into a 50% joint venture project to purchase and renovate a house into 2 flats. Both flats are rented and a 50% share of the property income is being donated back to the Church charity.

Completed projects during the year (although severely affected by the Covid-19 pandemic and UK lockdowns):

- Completed the purchasing of equipment for broadcasting services online.
- Reviewed safety measures to comply with Government guidelines for places of worship.
- Increased use of technology including Zoom and Microsoft Teams
- Evangelism online program created and is progressing in Croydon before national roll out
- Back hall renovation plans approved by local council. Fundraising and preparation underway for start in 2022.
- Baby Clothes Bank fundraising and preparations commenced.

Future Plans

- Violence on London's streets support
- Keep fit classes and health awareness sessions
- Life coaching and careers advice
- Homework club supporting children with their education.
- Telephone support and referral line
- Additional floor to the back hall to provide capacity to run the required programs
- Children's community gospel choir with vocal training and confidence building activities
- Long term plan for the establishment of a nursery to provide services to the community
- Social community trips and events

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REPORT OF THE TRUSTEES
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Major future initiative – COG7D Croydon Listen and Speak Advisory service

The aim and objective of this project is to provide a safe non-judgemental edifying environment to share mutual concerns with regards to real-life issues, serving both internal and community needs. The service will cover issues around youth engagement, mentoring, mediation with the Metropolitan Police, tackle issues around mental health, parental advice, real talk discussions for all demographics and work with a list of specialist counsellors and agencies to which participants will be referred.

Appreciation

We continue to give special recognition in respect of our front-line members including doctors, nurses, transport workers and teachers and appreciate the valued and crucial roles they played during the year. We offer our thanks to members and the community for their continued support and hard work during the year.

Public Benefits Statement

In the planning of activities for the year, and having given due consideration to the Charity Commission's guidance on public benefit, and the specific guidance on charities for the advancement of religion in particular, the Charity has been committed in its efforts of supporting its Network of Churches in general and in providing training for Pastors, Ministers and Leaders in Ministry on both Pastoral and Governance matters.

FINANCIAL REVIEW

The Charity's financial statement for the year ended 31st December 2021 shows Income of £123,850 (2020: £106,675). Expenditure was £92,318 (2020: £104,460) and the Church made a net surplus in funds of £31,532 (2020: £2,215). Unrestricted reserves at 31st December 2021 is £104,933 (2020: £73,401), whilst Restricted funds are £1,124,630 (2020: 1,124,630).

STATEMENT OF TRUSTEE RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law applicable to charities in England and Wales, the Charities Act 2011, Charity Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each (Accounts and Reports) financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report is prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 6th October 2022 and signed:

ON BEHALF OF THE BOARD:



Pastor Reuben Harris (Trustee)

**REPORT OF THE INDEPENDENT EXAMINER
CHURCH OF GOD (SEVENTH DAY) CROYDON
YEAR ENDED 31ST DECEMBER 2021**

I report on the accounts for the year ended 31st December 2021 set out on pages six to eleven.

Respective responsibilities of trustees and examiner

The Charity's Trustees (who are also the Directors for the purposes of Company Law) 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 required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiners 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 matter. 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 statements 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 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accountings requirement of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities 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.



Rolston Allen (FCCA)

Allen Robyn & Associates Ltd
Chartered Certified Accountants
367 Caledonian Road
London
N7 9DQ

Date: 24/10/2022

CHURCH OF GOD (SEVENTH DAY) CROYDON
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31ST DECEMBER 2021

		Unrestricted 2021	Unrestricted 2020
INCOMING RESOURCES	Notes		
<i>Incoming resources from generated funds</i>			
Tithes and offerings	2	<u>123,850</u>	<u>106,675</u>
 RESOURCES EXPENDED			
Charitable Activities	3	34,640	51,585
Governance Costs	4	2,160	2,160
Support Costs	5	<u>55,518</u>	<u>50,715</u>
TOTAL RESOURCES EXPENDED		<u>92,318</u>	<u>104,460</u>
NET INCOME/EXPENDITURE FOR THE YEAR		31,532	2,215
 RECONCILIATION OF FUNDS			
Prior year adjustment		-	(1,782)
Movement in restricted funds		<u>1,198,031</u>	<u>1,197,598</u>
TOTAL FUNDS CARRIED FORWARD		<u>£1,229,563</u>	<u>£1,198,031</u>

None of the charity's activities were acquired or discontinued during the year and there were no recognised gains and losses for 2021 other than those included in the statement of financial activities.

The notes on pages 9 to 12 form part of these accounts.

CHURCH OF GOD (SEVENTH DAY) CROYDON
STATEMENT OF FINANCIAL POSITION
YEAR ENDED 31ST DECEMBER 2021

TANGIBLE ASSETS	<u>Notes</u>	<u>2021</u>	<u>2020</u>
Tangible fixed assets	6	856,328	857,995
Investment property	7	<u>235,647</u>	<u>235,647</u>
		1,091,975	1,093,642
CURRENT ASSETS			
Debtors	8	16,940	20,093
Cash at bank and in hand		<u>122,808</u>	<u>86,456</u>
		139,748	106,549
CREDITORS: due within one year	9	<u>(2,160)</u>	<u>(2,160)</u>
Net Current Assets		<u>£137,588</u>	<u>£104,389</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>£1,229,563</u>	<u>£1,198,031</u>
FUNDS:		<u>2021</u>	<u>2020</u>
Restricted funds	10	1,124,630	1,124,630
Unrestricted Funds	10	<u>£104,933</u>	<u>£73,401</u>
		<u>£1,229,563</u>	<u>£1,198,031</u>

The financial statements were approved by the Board of Trustees on
signed on its behalf by:

6th October 2022 and were



Pastor Reuben Harris (Trustee)

The notes on pages 9 to 12 form part of these accounts.

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared under the historical cost convention and in accordance with FRS 102 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard Section 1A applicable in the UK and Republic of Ireland and the Companies Act 2006.

The Church of God (Seventh Day) Croydon meets the definition of a public benefit entity under FRS 102.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations and other incoming resources -Represents income from tithes and offerings from members and visitors of the Church recorded when they are receivable.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the Church. These include both directly attributable costs and apportioned support costs.

Governance costs

Governance costs are the costs associated with the strategic direction of the organisation and with meeting regulatory responsibilities including apportioned support costs.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	2.5%
Furniture and equipment	25%

Revaluation of freehold property

Freehold property was revalued during the year to reflect carrying values, near to its fair values. There were no depreciation charged during the year of revaluation.

The investment property is undergoing renovation and have not been bought into use and therefore was depreciated during the current year.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2021

2. VOLUNTARY INCOME	<u>2021</u>	<u>2020</u>
Tithes and offerings	75,975	72,712
Donations and pledges	2,799	2,538
Grants	9,999	-
Gift Aid	17,251	18,804
Fundraising and others	<u>17,826</u>	<u>12,621</u>
Total incoming resources	<u>£123,850</u>	<u>£106,675</u>
3. CHARITABLE EXPENDITURE		
Ministry expenses	198	-
British conference contribution	17,200	24,428
Training and outreach project	2,220	5,580
Charitable Donations	2,722	3,400
Books & periodicals	2,673	2,158
Internet service transition	-	8,961
Hospitality	7,715	3,497
Welfare	<u>1,912</u>	<u>3,561</u>
	<u>£34,640</u>	<u>£51,585</u>
4. MANAGEMENT AND SUPPORT COST		
Insurance	1,659	1,539
Light and heat	4,426	3,744
Repairs, maintenance & cleaning	7,742	13,680
Travel and subsistence	1,940	2,465
Printing, postage and stationery	1,621	1,319
Internet	1,968	-
Telephone	411	954
Water rates	-	136
Bank charges	333	381
Depreciation	35,104	26,183
Sundry	<u>314</u>	<u>314</u>
	<u>£55,518</u>	<u>£50,715</u>

5. TRUSTEES REMUNERATION AND BENEFITS

Trustees' expenses

There are no paid staff. All tasks are carried out by Trustees who are not remunerated and do not receive any expenses or benefits for their activities.

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2021

6. FIXED ASSETS	<u>Freehold Property</u>	<u>Office & Musical Equipment</u>	<u>Total</u>
COST			
At 1st January 2021	950,000	21,129	971,129
Additions	-	<u>33,437</u>	33,437
As at 31st December 2021	<u>950,000</u>	<u>54,566</u>	<u>1,004,566</u>
DEPRECIATION			
Opening Balance	95,000	18,134	113,134
Charge for the year	<u>23,750</u>	<u>11,354</u>	<u>35,104</u>
	<u>118,750</u>	<u>29,488</u>	<u>148,238</u>
NET BOOK VALUE			
As at 31st December 2021	<u>£831,250</u>	<u>£25,078</u>	<u>£856,328</u>
As at 31st December 2020	<u>£855,000</u>	<u>£2,995</u>	<u>£857,995</u>
7. INVESTMENT PROPERTY		<u>2,021</u>	<u>2,020</u>
COST - Croydon portion of purchase cost			
Investment brought forward		235,647	233,405
Contributions to repairs during the year		-	<u>2,242</u>
As at 31st December		<u>£235,647</u>	<u>£235,647</u>
<p>Investment property represents a 50% joint venture project with Deptford Church of God (Seventh Day) to purchase and renovate a house (21 Derby Rd.) into 2 flats. The aim of the project is that once the renovation is completed by the end of 2018, 50% share of the property income will be donated back into the Church Charity. The asset is valued at its purchase cost and repairs to date and was funded by restricted donations from members of both churches and the British Conference.</p> <p>There are no mortgage loans or any other restrictions on the Church's ability to realise the premises other than that of the joint owner.</p>			
8. DEBTORS		<u>2021</u>	<u>2020</u>
Loans to members		2,290	2,290
Other Debtors - Deptford		<u>14,650</u>	<u>17,800</u>
Other Debtors		<u>£16,940</u>	<u>£20,090</u>
9. CREDITORS : Amounts falling due after one year		<u>2021</u>	<u>2020</u>
Accruals		<u>£2,160</u>	<u>£2,160</u>

CHURCH OF GOD (SEVENTH DAY) CROYDON
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2021

10. MOVEMENTS IN FUNDS	<u>Incoming Resources</u>	<u>Resources Expended</u>	<u>Movement in Funds</u>
Unrestricted Funds			
General Fund	<u>£123,850</u>	<u>£92,318</u>	<u>£31,532</u>
	<u>01/01/2020</u>	<u>Movement in Funds</u>	<u>31/12/2021</u>
Unrestricted Funds	<u>£73,401</u>	<u>£31,532</u>	<u>£104,933</u>
Restricted Funds			
General fund for the year	156,830	-	156,830
Freehold property / Revaluation reserves	950,000	-	950,000
Deptford church	<u>17,800</u>	-	<u>17,800</u>
	<u>£1,124,630</u>	-	<u>£1,124,630</u>
Total funds	<u>£1,198,031</u>	<u>£31,532</u>	<u>£1,229,563</u>

CHURCH OF GOD (SEVENTH DAY) CROYDON
INCOME AND EXPENDITURE
YEAR ENDED 31ST DECEMBER 2021

	<u>2021</u>	<u>2020</u>
Incoming Resources:	£	£
Voluntary income:		
Tithes and offerings	75,975	72,712
Donations and pledges	2,799	2,538
Grants	9,999	-
Gift Aid	17,251	18,804
Fundraising and others	<u>17,826</u>	<u>12,621</u>
Total incoming resources	<u>£123,850</u>	<u>£106,675</u>
RESOURCES EXPENDED:		
Charitable activities:		
Ministry expenses	198	-
British conference contribution	17,200	24,428
Training and outreach project	2,220	5,580
Charitable Donations	2,722	3,400
Books & periodicals	2,673	2,158
Internet service transition	-	8,961
Hospitality	7,715	3,497
Welfare	<u>1,912</u>	<u>3,561</u>
	<u>£34,640</u>	<u>£51,585</u>
GOVERNANCE COSTS		
Examiner fees	<u>£2,160</u>	<u>£2,160</u>
SUPPORT COSTS: MANAGEMENT		
Insurance	1,659	1,539
Light and heat	4,426	3,744
Repairs, maintenance & cleaning	7,742	13,680
Travel and subsistence	1,940	2,465
Printing, postage and stationery	1,621	1,319
Internet	1,968	-
Telephone	411	954
Water rates	-	136
Bank charges	333	381
Depreciation	35,104	26,183
Sundry	<u>314</u>	<u>314</u>
	<u>£55,518</u>	<u>£50,715</u>
Total resources expended	<u>£92,318</u>	<u>£104,460</u>
Total Income over expenditure	<u>£31,532</u>	<u>£2,215</u>