

# REDEEMER CHURCH COLCHESTER

England & Wales · Charity number 1165450

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2016-02-05

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** The Hope Centre  
10 St. Margarets Street  
Ipswich  
IP4 2AT

**Phone** 07921137702

**Email** [admin@redeemerchurchcolchester.org](mailto:admin@redeemerchurchcolchester.org)

**Website** [www.redeemerchurchcolchester.org](http://www.redeemerchurchcolchester.org)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE:(1) TO ADVANCE THE CHRISTIAN FAITH IN COLCHESTER AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS OF THE CHARITY (HEREIN CALLED 'THE TRUSTEES') MAY FROM TIME TO TIME THINK FIT. THIS WILL BE DONE FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF PRAYER MEETINGS, MEMBER GATHERINGS, LECTURES, PUBLIC CELEBRATION OF RELIGIOUS FESTIVALS, PRODUCING AND/OR DISTRIBUTING LITERATURE ON CHRISTIANITY TO ENLIGHTEN OTHERS ABOUT THE CHRISTIAN RELIGION, AND WHATSOEVER THE TRUSTEES DECIDE WILL ADVANCE THE FAITH.(2) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND IN COLCHESTER AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** We gather on Sundays for support - we provide children's activities during these services. We also gather in smaller mid-week groups to bless our community and to support and encourage one another. These groups provide practical and emotional support with lifts to appointments, prayer, child care and meals for new mothers. We also support a group of churches in running a family fun day.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

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- Essex

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-08-31	£264,824	£184,012	-	-
2023-08-31	£181,341	£130,312	-	-
2022-08-31	£143,569	£120,046	-	-
2021-08-31	£85,730	£51,786	-	-
2020-12-31	£93,983	£74,875	-	-

## Trustees

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Name	Role	Appointed
<b>Rhian Clare Luard</b>	Chair	2023-07-18
Calum McDonald ACCA		2023-09-18
Carl Barker		2026-01-27
Ffion Acland		2025-09-17
Hugh Pearce		2015-12-22

**REDEEMER CHURCH COLCHESTER**

England & Wales - Charity number 1165450

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# Accounts

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Charity registration number 1165450 (England and Wales)

**REDEEMER CHURCH COLCHESTER**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 AUGUST 2024**

# REDEEMER CHURCH COLCHESTER

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr Joel Davies Mr Hugh Pearce Mrs Rhian Luard Mr Calum McDonald ACCA
<b>Church Elders</b>	Hugh Pearce Alastair McDonald Tom Allen Rob Clayton Carl Barker
<b>Charity number (England and Wales)</b>	1165450
<b>Principal address</b>	The Hope Centre 10 St Margaret's Street Ipswich Suffolk IP4 2AT
<b>Independent examiner</b>	Staines and Co 235 Foxhall Road Ipswich Suffolk IP3 8LF

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# REDEEMER CHURCH COLCHESTER

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# REDEEMER CHURCH COLCHESTER

## TRUSTEES' REPORT

### *FOR THE YEAR ENDED 31 AUGUST 2024*

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The trustees present their annual report and financial statements for the year ended 31 August 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 Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

#### **Objectives and activities**

The objectives:

1. To advance the Christian faith in Colchester and in such other parts of the United Kingdom or the world as the directors of the charity (herein called 'the Trustees') may from time to time think fit. This will be done for the benefit of the public through the holding of prayer meetings, member gatherings, lectures, public celebration of religious festivals, producing and/or distributing literature on Christianity to enlighten others about the Christian religion, and whatsoever the Trustees decide will advance the faith.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind in Colchester and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit.

# REDEEMER CHURCH COLCHESTER

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2024

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Main activities undertaken for the public benefit

As an outworking of these objectives, Redeemer Church Colchester's vision is to lead people to discover fullness of life by helping them find and follow Jesus. The Church also aims to be a growing local Church with a global reach, multiplying and strengthening Churches by raising leaders, releasing missionaries and resourcing pioneering.

The Church provides public benefit in many ways, including through the provision of teaching and pastoral support to single people (including university students), married couples and their families, who have a connection with Redeemer Church.

Other Church activities and programmes comprised;

- Sunday Services: In-person, weekly Sunday services. Online resources provided via YouTube.
- Life Groups: Life Groups continue to be one of the main ways people grow in their discipleship with Jesus, providing a personalised setting for the development of gifts and spiritual depth. Life Groups have continued to meet regularly, either in-person and/or online. We recognise the vital part our volunteer leaders play in providing pastoral support to those in our Church family through Life Groups, especially over the pandemic. We are deeply grateful for all that they have done, continue to give and will give in the future.
- Foodbank, Colchester: Donations, collections and volunteer commitment to serve in the Foodbank.
- Hospital Chaplaincy: volunteer commitment to serve as hospital chaplains.
- Youth: Regular social gatherings and regular Sunday groups. Subsidised Summer Youth Festival (NewDay) where thousands of youth gather.
- Children's Ministry: Children's work continues to thrive and grow, with nearing sixty under 18s each week. This ministry provides connected pastoral support for struggling families.
- Family Support: We run an annual Man Camp providing connection, support and respite for men and their sons. Alongside this we have a regular Parent and Toddler group which is a gathering supporting mothers in the community. This provides a safe space for friendship, support and mentoring where desired.
- Community engagement: Many Church members make significant contributions of benefit to the people of Colchester and beyond, through their employment in such spheres as health care, law and order and education. In addition to this, Church members are equipped, encouraged and supported to serve into the town and surrounding communities as volunteers in various ways, such as via the Food Bank and local hospital.

Other activities:

- Community serving events such as Community Christmas events, Halloween alternative community parties. These activities are free and provide relief and engagement for children, especially for those who struggle to attend funded events. Surfacing needs and pastoral requirements that emerge are also provided where desired.
- Christmas offering to support those in need locally and globally.
- Easter Holiday club providing highly subsidised childcare in a Christian themed activity week.
- Marriage Course to support and strengthen marriages – open to all the community.

As a result of these activities, the Church has continued to thrive, with Sunday and midweek attendance growing. As a Church we have been called to be an equipping and sending Church, yet despite many members moving on during the year on missional activities the Church continues to attract new members.

#### *Public benefit*

The trustees have paid due regard to guidance issued by the Charity Commission in deciding which activities the charity should undertake.

#### **Financial review**

It has been a strong year for Redeemer financially with income increasing by 46.0% to £264,824. The total funds carried forward for the reporting period show a 53.8% increase on the funds brought forward, which is in monetary terms a £80,812 increase on funds held.

# REDEEMER CHURCH COLCHESTER

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 AUGUST 2024**

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### *Reserves policy*

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

### **Structure, governance and management**

The charity is a Charitable Incorporated Organisation - CIO.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Joel Davies

Mr Hugh Pearce

Mrs Rhian Luard

Mr Calum McDonald ACCA

### *Recruitment and appointment of trustees*

None of the trustees have any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

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

Mr Calum McDonald ACCA

**Trustee**

7 April 2025

# REDEEMER CHURCH COLCHESTER

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF REDEEMER CHURCH COLCHESTER

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I report to the trustees on my examination of the financial statements of Redeemer Church Colchester (the charity) for the year ended 31 August 2024.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

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**

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians (AAT), which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

#### **Staines and Co**

235 Foxhall Road

Ipswich

Suffolk

IP3 8LF

8 April 2025

# REDEEMER CHURCH COLCHESTER

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 AUGUST 2024**

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Income from:</b>							
Donations and legacies	3	260,014	3,034	263,048	172,817	8,138	180,955
Investments	4	1,776	-	1,776	386	-	386
<b>Total income</b>		261,790	3,034	264,824	173,203	8,138	181,341
<b>Expenditure on:</b>							
Charitable activities	5	183,377	635	184,012	119,372	10,940	130,312
<b>Total expenditure</b>		183,377	635	184,012	119,372	10,940	130,312
<b>Net income</b>		78,413	2,399	80,812	53,831	(2,802)	51,029
Transfers between funds		-	-	-	(2,148)	2,148	-
<b>Net movement in funds</b>		78,413	2,399	80,812	51,683	(654)	51,029
<b>Reconciliation of funds:</b>							
Fund balances at 1 September 2023		149,068	1,092	150,160	97,385	1,746	99,131
<b>Fund balances at 31 August 2024</b>		227,481	3,491	230,972	149,068	1,092	150,160

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

# REDEEMER CHURCH COLCHESTER

## BALANCE SHEET

AS AT 31 AUGUST 2024

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		2024		2023	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		6,512		4,657
<b>Current assets</b>					
Debtors	11	7,957		3,421	
Cash at bank and in hand		223,087		142,560	
		<u>231,044</u>		<u>145,981</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(6,584)</u>		<u>(478)</u>	
<b>Net current assets</b>			<u>224,460</u>		<u>145,503</u>
<b>Net assets</b>			<u>230,972</u>		<u>150,160</u>
<b>The funds of the charity</b>					
Restricted funds	13		3,491		1,092
Unrestricted funds	14		227,481		149,068
			<u>230,972</u>		<u>150,160</u>

The financial statements were approved by the trustees on 7 April 2025

Mr Calum McDonald ACCA  
Trustee

# REDEEMER CHURCH COLCHESTER

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 AUGUST 2024

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#### 1 Accounting policies

##### Charity information

Redeemer Church Colchester is a Charitable Incorporated Organisation.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". 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 not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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 financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. 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 or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

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.

# REDEEMER CHURCH COLCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

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

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 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.

Items costing less than £1,000 are written off in the year of purchase.

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:

Computers & audio visual equipment	25% straight line
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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 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.

# REDEEMER CHURCH COLCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **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.

### 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 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	260,014	3,034	263,048	172,817	8,138	180,955

# REDEEMER CHURCH COLCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

### 4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	1,776	386

### 5 Expenditure on charitable activities

	Charitable activities 2024 £	Charitable activities 2023 £
<b>Direct costs</b>		
Depreciation and impairment	2,010	2,249
Charitable activities	182,002	128,063
	<u>184,012</u>	<u>130,312</u>
<b>Analysis by fund</b>		
Unrestricted funds	183,377	119,372
Restricted funds	635	10,940
	<u>184,012</u>	<u>130,312</u>

### 6 Auditor's remuneration

	2024 £	2023 £
Fees payable to the charity's auditor and associates:		
<b>For audit services</b>		
Independent examination of the financial statements of the charity	900	420

### 7 Trustees

During the year, Hugh Pearce, one of the charity's trustees, was paid a salary of £43,330 (2023 - £40,488) in relation to his role as an Elder of the Church. None of the trustees received remuneration for their trustee role.

# REDEEMER CHURCH COLCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

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### 8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	3	2
	<u>3</u>	<u>2</u>

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

### 9 Taxation

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

### 10 Tangible fixed assets

	Computers & audio visual equipment £
<b>Cost</b>	
At 1 September 2023	9,029
Additions	3,865
	<u>12,894</u>
At 31 August 2024	12,894
<b>Depreciation and impairment</b>	
At 1 September 2023	4,372
Depreciation charged in the year	2,010
	<u>6,382</u>
At 31 August 2024	6,382
<b>Carrying amount</b>	
At 31 August 2024	6,512
	<u>6,512</u>
At 31 August 2023	4,657
	<u>4,657</u>

### 11 Debtors

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
Other debtors	7,204	2,732
Prepayments and accrued income	753	689
	<u>7,957</u>	<u>3,421</u>
	<u>7,957</u>	<u>3,421</u>

# REDEEMER CHURCH COLCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2024

#### 12 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	6,584	478
	<u>6,584</u>	<u>478</u>

#### 13 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 September 2023	Incoming resources	Resources expended	Transfers	At 31 August 2024
	£	£	£	£	£
	1,092	3,034	(635)	-	3,491
	<u>1,092</u>	<u>3,034</u>	<u>(635)</u>	<u>-</u>	<u>3,491</u>
<b>Previous year:</b>					
	At 1 September 2022	Incoming resources	Resources expended	Transfers	At 31 August 2023
	£	£	£	£	£
	1,746	8,138	(10,940)	2,148	1,092
	<u>1,746</u>	<u>8,138</u>	<u>(10,940)</u>	<u>2,148</u>	<u>1,092</u>

#### 14 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 September 2023	Incoming resources	Resources expended	Transfers	At 31 August 2024
	£	£	£	£	£
General funds	149,068	261,790	(183,377)	-	227,481
	<u>149,068</u>	<u>261,790</u>	<u>(183,377)</u>	<u>-</u>	<u>227,481</u>
<b>Previous year:</b>					
	At 1 September 2022	Incoming resources	Resources expended	Transfers	At 31 August 2023
	£	£	£	£	£
General funds	97,385	173,203	(119,372)	(2,148)	149,068
	<u>97,385</u>	<u>173,203</u>	<u>(119,372)</u>	<u>(2,148)</u>	<u>149,068</u>

# REDEEMER CHURCH COLCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2024

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#### 15 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 August 2024:</b>			
Tangible assets	6,512	-	6,512
Current assets/(liabilities)	220,969	3,491	224,460
	<u>227,481</u>	<u>3,491</u>	<u>230,972</u>
	<u><u>227,481</u></u>	<u><u>3,491</u></u>	<u><u>230,972</u></u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>At 31 August 2023:</b>			
Tangible assets	4,657	-	4,657
Current assets/(liabilities)	144,411	1,092	145,503
	<u>149,068</u>	<u>1,092</u>	<u>150,160</u>
	<u><u>149,068</u></u>	<u><u>1,092</u></u>	<u><u>150,160</u></u>

#### 16 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

**REDEEMER CHURCH COLCHESTER**

England & Wales - Charity number 1165450

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# Accounts

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Charity registration number 1165450

**Redeemer Church Colchester**  
**Annual Report and Unaudited Financial Statements**  
**For the Year Ended 31 August 2023**

## Redeemer Church Colchester

### Legal and Administrative Information

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<b>Trustees</b>	Joel Davies Hugh Pearce Rhian Luard Calum McDonald ACCA
<b>Charity number</b>	1165450
<b>Church Elders</b>	Hugh Pearce Alastair McDonald Tom Allen Rob Clayton Carl Barker
<b>Registered office</b>	The Hope Centre 10 St Margaret's Street Ipswich Suffolk IP4 2AT
<b>Independent examiner</b>	Mrs Carole Cowgill ACA 4 Penny Meadow Capel St Mary Ipswich IP9 2UU
<b>Bankers</b>	Charities Aid Foundation (CAF Bank) 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

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## Trustees' Report

For the Year Ended 31 August 2023

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### Structure, governance and management

The Trustees present their report with the financial statements of the charity for the period 1 September 2022 to 31 August 2023.

Redeemer Church Colchester is a Charitable Incorporated Company (CIO), and it is registered as a charity with the Charity Commission.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Joel Davies  
Hugh Pearce  
Lisa Barker (resigned 28 November 2023)  
Rhian Luard (appointed 18 July 2023)  
Calum McDonald ACCA (appointed 18 September 2023)

The Trustees have adopted the provisions of 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 (FRS102) (effective 1 January 2019).

### Purposes, Aims and public benefit

#### Objectives and activities

##### The objectives

1. To advance the Christian faith in Colchester and in such other parts of the United Kingdom or the world as the directors of the charity (herein called 'the Trustees') may from time to time think fit. This will be done for the benefit of the public through the holding of prayer meetings, member gatherings, lectures, public celebration of religious festivals, producing and/or distributing literature on Christianity to enlighten others about the Christian religion, and whatsoever the Trustees decide will advance the faith.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind in Colchester and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit.

##### Main activities undertaken for the public benefit

As an outworking of these objectives, Redeemer Church Colchester's vision is to lead people to discover fullness of life by helping them find and follow Jesus. The Church also aims to be a growing local Church with a global reach, multiplying and strengthening Churches by raising leaders, releasing missionaries and resourcing pioneering.

The Church provides public benefit in many ways, including through the provision of teaching and pastoral support to single people (including university students), married couples and their families, who have a connection with Redeemer Church.

Trustees' Report (continued)

For the Year Ended 31 August 2023

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**Main activities undertaken for the public benefit (continued)**

Other Church activities and programmes comprised;

- **Sunday Services:** In-person, weekly Sunday services. Online resources provided via YouTube
- **Life Groups:** Life Groups continue to be one of the main ways people grow in their discipleship with Jesus, providing a personalised setting for the development of gifts and spiritual depth. Life Groups have continued to meet regularly, either in-person and/or online. We recognise the vital part our volunteer leaders play in providing pastoral support to those in our Church family through Life Groups, especially over the pandemic. We are deeply grateful for all that they have done, continue to give and will give in the future.
- **Foodbank, Colchester:** Donations, collections and volunteer commitment to serve in the Foodbank
- **Youth:** Monthly social gatherings and regular Sunday groups. Subsidised Summer Youth Festival (NewDay) where thousands of youth gather.
- **Children's Ministry:** Children's work continues to thrive and grow, with nearing fifty under 18s each week. This ministry provides connected pastoral support for struggling families.
- **Family Support:** We run an annual Man Camp providing connection, support and respite for men and their sons. Alongside this we have a regular Parent and Toddler group which is a gathering supporting mothers in the community. This provides a safe space for friendship, support and mentoring where desired.
- **Community engagement:** Many Church members make significant contributions of benefit to the people of Colchester and beyond, through their employment in such spheres as health care, law and order and education. In addition to this, Church members are equipped, encouraged and supported to serve into the town and surrounding communities as volunteers in various ways, such as via the Food Bank and local hospital.
- **Other activities:**
  - Community serving events such as Christmas Craft mornings, Light Parties. These activities are free and provide relief and engagement for children, especially for those who struggle to attend funded events. Surfacing needs and pastoral requirements that emerge are also provided where desired.
  - Christmas offering to support those in need locally and globally.

As a result of these activities, the Church has continued to thrive, with Sunday and midweek attendance growing. As a Church we have been called to be an equipping and sending Church, yet despite many members moving on during the year on missional activities the Church continues to attract new members.

Trustees' Report (continued)

For the Year Ended 31 August 2023

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**Financial review**

It has been a strong year for Redeemer financially with income increasing by 26.3% to £181,341. The total funds carried forward for the reporting period show a 51.5% increase on the funds brought forward, which is in monetary terms a £51,029 increase on funds held at the bank.

The Trustees' Report was approved by the Board of Trustees.



**Rhian Luard**  
Trustee

Date: 9 June 2024

**Independent Examiner's Report**  
**to the Trustees of Redeemer Church Colchester**  
**on the Accounts for the year ended 31<sup>st</sup> August 2023**  
**Registered Charity No. 1165450**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31<sup>st</sup> August 2023.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect, the accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts did not accord with the accounting records, or the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities Act (Accounts and Reports) Regulations 2008, 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.

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 accounts to be reached.

Signed: ..... *Col Cowgill* ..... Date: ..... *12/6/2024* .....

Mrs. Carole Cowgill ACA  
4 Penny Meadow  
Capel St. Mary  
Ipswich  
IP9 2UU



Redeemer Church Colchester

Statement of Financial Activities

For the Year Ended 31 August 2023

					As restated	As restated	
	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Income and endowments from:</b>							
Donations, legacies and grants	2	172,817	8,138	180,955	140,451	3,110	143,561
Investment income	3	386	-	386	8	-	8
<b>Total income</b>		<b>173,203</b>	<b>8,138</b>	<b>181,341</b>	<b>140,459</b>	<b>3,110</b>	<b>143,569</b>
<b>Expenditure on:</b>							
Charitable activities		119,372	10,940	130,312	118,683	1,364	120,047
<b>Total expenditure</b>		<b>119,372</b>	<b>10,940</b>	<b>130,312</b>	<b>118,683</b>	<b>1,364</b>	<b>120,047</b>
<b>Net incoming resources before transfers</b>		<b>53,831</b>	<b>(2,802)</b>	<b>51,029</b>	<b>21,776</b>	<b>1,746</b>	<b>23,522</b>
Gross transfers between funds		(2,148)	2,148	-	-	-	-
<b>Net income for the year/Net movement in funds</b>		<b>51,683</b>	<b>(654)</b>	<b>51,029</b>	<b>21,776</b>	<b>1,746</b>	<b>23,522</b>
Total funds brought forward		97,385	1,746	99,131	75,609	-	75,609
<b>Total funds carried forward</b>		<b>149,068</b>	<b>1,092</b>	<b>150,160</b>	<b>97,385</b>	<b>1,746</b>	<b>99,131</b>

# Redeemer Church Colchester

## Balance Sheet

As at 31 August 2023

			As restated	As restated
	Notes	2023 £	2023 £	2022 £
<b>Fixed assets</b>				
Tangible assets	5		4,657	6,906
<b>Current assets</b>				
Debtors	6	3,421		2,144
Cash at bank and in hand		142,560		96,409
		<u>145,981</u>		<u>98,553</u>
<b>Creditors: amounts falling due within one year</b>	7	(478)	(6,328)	
<b>Net current assets</b>			<u>145,503</u>	<u>92,225</u>
<b>Net assets</b>			<u>150,160</u>	<u>99,131</u>
<b>Charity funds</b>				
Restricted funds	8		1,092	1,746
Unrestricted funds	8		149,068	97,385
			<u>150,160</u>	<u>99,131</u>

The financial statements were approved by the Trustees on 9 June 2024.



Calum McDonald ACCA  
Trustee

## Notes to the Financial Statements

For the Year Ended 31 August 2023

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### 1 Accounting policies

#### 1.1 Basis of preparation of the accounts

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value. They have been prepared in pounds sterling.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1st January 2019, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity has taken advantage of the exemption in Financial Reporting Standard 102 Section 1A Small Entities from the requirement to produce a Cash Flow Statement.

The accounts have been prepared using the Accruals method.

The following principal accounting policies have been applied:

#### 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. Therefore, 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 financial statements.

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.



Notes to the Financial Statements (continued)

For the Year Ended 31 August 2023

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**4 Employees**

The average monthly number of employees during the year was:

2023 Number	2022 Number
<u>2</u>	<u>3</u>

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

**5 Tangible fixed assets**

	Computer and Audio Visual equipment £
<b>Cost</b>	
At 1 September 2022	9,029
At 31 August 2023	<u>9,029</u>
<b>Depreciation</b>	
At 1 September 2022	2,123
Charge for the year	<u>2,249</u>
At 31 August 2023	<u>4,372</u>
<b>Net book value</b>	
At 31 August 2023	<u>4,657</u>
At 31 August 2022	<u>6,906</u>

Notes to the Financial Statements (continued)

For the Year Ended 31 August 2023

<b>6 Debtors</b>		
	<b>2023</b>	<b>2022</b>
	£	£
Gift aid debtors	1,940	2,144
Other debtors and prepayments	1,481	-
	<u>3,421</u>	<u>2,144</u>

<b>7 Creditors: amounts falling due within one year</b>		<b>As restated</b>
	<b>2023</b>	<b>2022</b>
	£	£
Relational Mission	-	5,500
Other creditors and accruals	478	828
	<u>478</u>	<u>6,328</u>

<b>8 Charity funds</b>				<b>As restated</b>	<b>As restated</b>	
	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total</b>
	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>
	£	£	£	£	£	£
Balance brought forward	97,385	1,746	99,131	75,609	-	75,609
Net income in the year	53,831	(2,802)	51,029	21,776	1,746	23,522
Transfers between funds	(2,148)	2,148	-	-	-	-
Balance carried forward	<u>149,068</u>	<u>1,092</u>	<u>150,160</u>	<u>97,385</u>	<u>1,746</u>	<u>99,131</u>

**REDEEMER CHURCH COLCHESTER**

England & Wales - Charity number 1165450

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# Accounts

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# Annual Report and Accounts 2021/22

FOR THE PERIOD 1ST SEPTEMBER 2021 TO 31ST AUGUST 2022

Charity No.1165450

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## REFERENCE AND ADMINISTRATIVE DETAILS

### Status

Charitable Incorporated Organisation (CIO)

Registered Charity Number - 1165450

### Registered Address

The Hope Centre, 10 St. Margaret's Street, Ipswich, IP4 2AT

### Charity Trustees

Lisa Barker (Appointed 10 Jan 2022)

Joel Davies (Appointed 11 October 2018)

Maurice Nightingale (Appointed 22 December 2015)

Ben Parker (Resigned 27 October 2022)

Hugh Pearce (Appointed 22 December 2015)

### Church Elders

Tom Allen

Alastair McDonald

Ben Parker (Left in July 2022 to plant a church in the Netherlands)

Hugh Pearce

### Website

[www.redeemerchurchcolchester.org](http://www.redeemerchurchcolchester.org)

### Independent Examiner

Mrs Carole Cowgill ACA

4 Penny Meadow

Capel St Mary

Ipswich

IP9 2UU

### Bankers

Charities Aid Foundation (CAF Bank)

25 Kings Hill Avenue

Kings Hill

West Malling

ME19 4JQ

# REPORT OF THE TRUSTEES FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021

## STRUCTURE, GOVERNANCE AND MANAGEMENT

Redeemer Church Colchester is a Charitable Incorporated Company (CIO) It was registered on 5th February 2016. The Charity is governed by the Constitution. Redeemer Church Colchester is a member of the Relational Mission Sphere of Newfrontiers.

The trustees, who meet around three times a year, are responsible for the ultimate financial and legal governance of the Church, having regard to the advice and guidance of the Elders team. There are 4 current Trustees. The quorum is two charity trustees, or the number nearest to one third of the total number of charity trustees, whichever is greater, or such larger number as the charity trustees may decide from time to time. The power of appointment or removal of trustees rests with the trustees. New trustees are selected from the members of the Church, or involved in the wider ministry of Relational Mission, who are well known to the existing Board of Trustees and have demonstrated a high level of dedication and commitment towards the aims of the Church. All new trustees are taken through an induction outlining the roles and responsibilities required of them.

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Charity and of the profit and loss of the Charity for that period. The trustees are responsible for keeping accounting records which disclose with reasonable accuracy, the financial position of the charity. 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. The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's Constitution.

Redeemer Church Colchester operates with a core Elders team of four who are responsible for setting the overall vision and objectives of the Church. The trustees delegate the running of the charity to the Elders of the Church, who oversee the achievement of the objectives of the charity, day-to-day operational decisions and the coordination and strategic direction of the Church's work. The progress of the Elders team is monitored regularly by the trustees. The trustees monitor finance, risk management and internal control, which includes implementing and enforcing relevant policies and procedures.

At the end of the year there were three staff members, one full-time, and two part-time. The trustees present their report with the financial statements of the charity for the period 1st September 2021 to 31st August 2022.

## OUR PURPOSES, AIMS AND PUBLIC BENEFIT

### Our objectives

(1) to advance the christian faith in Colchester and in such other parts of the United Kingdom or the world as the directors of the charity (herein called 'the trustees') may from time to time think fit. This will be done for the benefit of the public through the holding of prayer meetings, member gatherings, lectures, public celebration of religious festivals, producing and/or distributing literature on christianity to enlighten others about the christian religion, and whatsoever the trustees decide will advance the faith.

(2) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind in Colchester and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

## MAIN ACTIVITIES UNDERTAKEN FOR THE PUBLIC BENEFIT

As an outworking of these objectives, Redeemer Church Colchester's vision is to lead people to discover fullness of life by helping them find and follow Jesus. The Church also aims to be a growing local church with a global reach, multiplying and strengthening churches by raising leaders, releasing missionaries and resourcing pioneering.

# REPORT OF THE TRUSTEES

## FOR THE PERIOD 1ST SEPTEMBER 2021 TO 31ST AUGUST 2022

The Church provides public benefit in many ways, including through the provision of teaching and pastoral support to single people (including university students), married couples and their families, who have a connection with Redeemer Church. Many church members make significant contributions of benefit to the people of Colchester and beyond, through their employment in such spheres as health care, law and order, and education; and in addition, church members are equipped, encouraged and supported to serve into the town and surrounding communities as volunteers in various ways, such as via the Food Bank and local hospital.

During the year we continued to recover from the impact of the pandemic and delivered Weekly worship meetings at St John's Green Primary School in Colchester (moving to St Benedicts School in June 2022). Other church activities and programmes comprised those shown in the images on the following pages.

As a result of these activities, the church has continued to thrive, with Sunday and midweek attendance growing. Our average Sunday attendance was up from 80-90 in 20/21 to 110 on average in 21/22. As a church we have been called to be an equipping and sending church, yet despite many members moving on during the year on missional activities the church continues to attract new members.

The vast majority of Redeemer Church Colchester's events and activities can be accessed free of charge. When a charge has to be made, every effort is made to ensure that the cost does not exclude those for whom the activity would be especially beneficial (this includes financial subsidies where appropriate)



## The Year in Brief

**September 21** - Evangelism training, Redeemer Youth launch, quiz night

**October 21** - 5 Year anniversary, Christian Union tour with meal

**November 21**- Light Party

**December 21** - Christmas service and nativity

**Jan 22** - 21 days of prayer, baptism, ladies morning, Chelmsford plant prayer time

**Feb 22** - Baptism, get connected, newcomers lunch, Nijmegen weekend

**March 22** - Pub quiz, gift days, called to go Sunday, outgrowing venue

**April 22**- Get connected, baptism, announced move to new venue

**May 22**- Ladies afternoon tea, baptism, Living out / doctrine day, Grace Church Stockholm visit (Hugh, Lead Elder)

**June 22** - Churches together pentecost service, Man Camp, Farewells / sending of Parkers to Nijmegen church plant, new venue

**July / Aug 22** - Newday Youth conference, welcoming new members, summer socials

# REVIEW OF THE YEAR'S ACTIVITIES FOR THE PERIOD 1ST SEPTEMBER 2021 TO 31ST AUGUST 2022



# FINANCIAL REVIEW

## Incoming Resources

It's been an encouraging 12 months for redeemer regarding Church income, despite the challenging economic conditions. The Financial Statements, show a positive outcome with our budgeted income being exceeded. Redeemers' income continues to be primarily comprised of donations from church members (73.43%), with gift aid reclaim accounting for 16.71% of income and 9.85% from gift days and special offerings which support the aims and objectives of the charity including bolstering the staff team, supporting the community and furthering church planting endeavours on the continent.

## Outgoing Resources

Our expenditure over the past 12 months (£120,046) has remained broadly in line with our budget spending of £10,000pm. This has been a particularly focussed area of financial oversight for us as a charity, particularly given the impact of inflationary increases across all areas of society.

Our charity commission returns have now been aligned with our preferred reporting period of September to August which reflects the flow of income, spending and budgeting more accurately. The next return due will therefore give interested parties a clear comparison of year-on-year.

## Funds and Balance Sheet

The total funds carried forward for the reporting period show a 31.11% increase on the funds brought forward, which is in monetary terms a £23,523 increase on funds held at the bank. This brings total unrestricted funds to £99,132. Once again it should be noted the comparative period is only 8 months due to our move in reporting period.

## Budget Setting

We liaise with ministry leaders across the church during March and April to gather their anticipated needs for the year ahead and finalised figures are presented to the trustees to review and sign-off during June and July in preparation for the year ahead (September to August).

## Reserves Policy

Redeemer Church Colchester seeks to maintain funds equivalent to three months' expenditure in order to ensure the continued operation of the charity regardless of fluctuations in cash flow.

## Investment Policy

It is the policy of Redeemer Church Colchester to invest our funds in a conservative manner which is generally in interest bearing accounts with mainstream banks. The Trustees review the allocation of funds as and when necessary.

## Grant Making Policy

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. Grants are made following regular contact, budgetary control and adequate reporting.

## Internal Control and Risk Management

The Trustees have overall responsibility for Redeemer Church Colchester's system of internal control. Such a system can provide only reasonable and not absolute assurance against errors or frauds. There is a clear delegation of the Trustees' authority through the Eldership to the rest of the Charity. Redeemer Church Colchester operates a stringent financial review process, whereby income and expenditure is reviewed on a three monthly basis. A high level budget is also prepared and reviewed by the Trustees to provide visibility into the future spending and financial position of Redeemer Church Colchester.

Redeemer Church Colchester holds various insurance policies which were renewed for 2021/22 to mitigate this risk, including:

- Employer's liability cover of £10,000,000
- Public liability of £5,000,000
- Trustee's indemnity cover of £100,000

The Trustees have continued to review the major risks facing the charity and plans are in place to mitigate those risks. On-going monitoring and assessment is in place to include health and safety, safeguarding, and GDPR compliance. Contractual risks are reviewed before being entered into, to assess that they could not significantly impact upon the Church's ability to fulfil its objectives.

**Policies and Procedures**

Redeemer Church Colchester regularly reviews and implements the following policies:

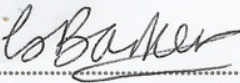
- Safeguarding
- Health and Safety
- Employment Policies (Staff Handbook)
- Data Protection
- Expenses

The Charity continues to benefit from the service of many volunteers. The Charity's principal source of funds is derived from regular giving by our Church members.

Our expenditure has supported many local, national and international projects, including but not limited to local foodbanks, a homeless project, supporting Afghan refugee families and through pastoral support for individuals and families within our community.

The Trustees feel confident that Church income will cover all operating costs in during the 2022/23 financial year.

Approved by the Board of Trustees on 16/05/2015 and signed on its behalf

by 

# INDEPENDENT EXAMINERS REPORT

**Independent Examiner's Report**  
**to the Trustees of Redeemer Church Colchester**  
**on the Accounts for the year ended 31<sup>st</sup> August 2022**  
**Registered Charity No. 1165450**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31<sup>st</sup> August 2022.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect, the accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts did not accord with the accounting records, or the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities Act (Accounts and Reports) Regulations 2008, 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. 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 accounts to be reached.

Signed: ..... *CM Cowgill* ..... Date: ..... 24/4/2023 .....

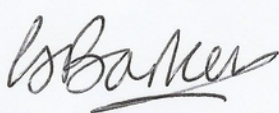

Mrs. Carole Cowgill ACA  
4 Penny Meadow  
Capel St. Mary  
Ipswich  
IP9 2UU



# STATEMENT OF FINANCIAL ACTIVITIES

<b>Statement of Financial Activities, including Income and Expenditure Account, for the year ended 31st August 2022</b>				
			<b>Total Funds</b>	<b>Total Funds</b>
			<b>Sep21-Aug22</b>	<b>Jan-Aug 2021</b>
			(Unrestricted)	(Unrestricted)
		Notes	£	£
<b>INCOME</b>		2		
Income and endowments from:				
Donations, legacies and grants			143,561	85,730
Investment income			8	0
Total incoming resources			143,569	85,730
<b>EXPENDITURE</b>				
Expenditure on:				
Charitable activities			120,046	51,786
Total expenditure			120,046	51,786
<b>Net income/(expenditure) for the year</b>			23,523	33,944
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward			75,609	41,665
Total funds carried forward			99,132	75,609

# BALANCE SHEET

BALANCE SHEET AT 31ST AUGUST 2022					
			31 August		31 August
			2022		2021
		Note	£		£
<b>FIXED ASSETS</b>		3	6,906		1,269
<b>CURRENT ASSETS</b>					
Debtors		4	2,144		3,097
Cash at bank and in hand			96,409		74,742
<b>Total current assets</b>			98,553		77,839
<b>CREDITORS: amounts falling due within one year</b>					
		5	(6,327)		(3,499)
<b>NET CURRENT ASSETS</b>			92,226		74,340
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
			99,132		75,609
<b>FUNDS OF THE CHARITY</b>					
Unrestricted funds		6	99,132		75,609
These accounts were approved by the Trustees and signed on their behalf:					
Signed: 		Date: 16/05/2023			
L Barker - Trustee					
Signed: 		Date: 16/05/2023			
H Pearce - Trustee					

# NOTES TO THE ACCOUNTS

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2022			
<b>1</b>	<b>Accounting Policies</b>		
	<b>Basis of preparation of the accounts</b>		
	The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value. They have been prepared in pounds sterling.		
	The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1st January 2019, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.		
	The charity has taken advantage of the exemption in Financial Reporting Standard 102 Section 1A Small Entities from the requirement to produce a Cash Flow Statement.		
	The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.		
	The accounts have been prepared using the Accruals method.		
<b>2</b>	<b>Income</b>		
	Income includes donations (including £23,984 in gift aid) and income from meetings and booklets.		
<b>3</b>	<b>Tangible Fixed Assets</b>		
	Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:		
	Computer and Audio Visual equipment - - 25% of cost		
	Items costing less than £800 are written off in the year of purchase.		
		£	
	<b>COST</b>		
	Bal bf 1/9/21	2,572	
	Additions	6,457	
	Bal cf 31/08/22	9,029	
	<b>DEPRECIATION</b>		
	Bal bf 1/9/21	1,303	
	Charge for the year	820	
	Bal cf 31/08/22	2,123	
	<b>NET BOOK VALUE</b>		
	At 31/08/22	6,906	
	At 31/08/21	1,269	

## NOTES TO THE ACCOUNTS CONTINUED

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31ST AUGUST 2022				
<b>4</b>	<b>Debtors</b>		2022	2021
			£	£
	Gift aid debtors		2,144	3,097
			2,144	3,097
<b>5</b>	<b>Creditors: amounts falling due within one year</b>			
			2022	2021
			£	£
	Creditors - Relational Mission		5,500	0
	Creditors - venue hire		0	2,080
	Other creditors and accruals		827	1,419
			6,327	3,499
<b>6</b>	<b>Charity Funds</b>			
			2022	2021
	<b>Unrestricted funds:</b>		£	£
	General fund			
	Bal bf 1/9/21		75,609	41,665
	Net income in the year/ period		23,523	33,944
	General funds cf 31/08/22		99,132	75,609
	<b>Total Unrestricted funds</b>		99,132	75,609
<b>7</b>	<b>Trustee remuneration and benefits</b>			
			2022	2021
			£	£
	H. Pearce:			
	Trustee's salary		37,839	24,995
	Trustee's pension contributions		2,528	1,685
			40,367	26,680
	During the year, Hugh Pearce was paid by the charity as its Pastor. He did not receive any remuneration for his role as trustee.			
	In addition, remuneration of £9,525 was paid to Mikka Parker, wife of trustee Ben Parker, in relation to her employment with the charity. Ben Parker was not involved in any decision-making relating to her employment or remuneration.			
	Trustee expenses			
	M. Nightingale - speaker fees		180	475
	- admin expenses paid to related parties		295	0
	H. Pearce - admin and travel expenses		340	185
	B. Parker - admin and training expenses		281	0
	- donation to support move to Nijmegen		3,300	0

# NOTES TO THE ACCOUNTS CONTINUED

DETAILED NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2022			
		2022 (£)	2021 (£)
<b>INCOME AND ENDOWMENTS</b>			
Donations, legacies and grants:			
Donations, including church support gifts		105,431	62,225
Advance fund		6,305	7,495
Gift days		5,087	0
Special offerings		2,599	0
Gift aid		23,984	15,924
Other income		155	86
		143,561	85,730
<b>Expenditure on Charitable Activities:</b>			
Salaries and pension costs			
Trustees' salaries		37,839	24,995
Trustees' pension costs		2,528	1,685
Other wages		18,221	7,359
Other pension costs		682	233
Pension charges		144	0
Employers national insurance		353	0
		59,767	34,272
Church Activities			
Sundays - venue hire		15,187	5,919
Sundays - guest speaker fees		1,532	1,473
Sundays - equipment		422	0
Sundays - refreshments		852	157
Travel and subsistence		573	118
Pastoral costs - hospitality, courses, books		3,803	261
Pastoral - conferences/training		2,104	1,218
Pastoral - events		1,241	0
Ministry Teams - Worship/Audio Visual equipment		3,587	974
Ministry Teams - Kids expenses and DBS		1,376	257
Ministry Teams - hospitality		1,470	44
Ministry Teams - students		590	0
Ministry Teams - other expenses		0	919
Events expenses - youth		520	178
		33,257	11,518
Gifts and Donations			
RM tithes		10,500	0
Nijmegen support		3,300	0
Other giving		5,805	1,050
		19,605	1,050
Management and Admin costs			
Insurance		453	384
Payroll administration costs		569	564
Accountancy and independent exam fees		400	400
Office costs and equipment		1,426	162
Office - working refreshments		166	0
Bank charges		98	64
Donation charges		43	0
Licences and legal fees		0	352
Professional/ admin fees		2,140	700
Health and Safety expenses		284	744
Marketing expenses		23	0
Website, software and zoom costs		885	822
Media work		65	325
General expenses		45	0
		6,597	4,517
Depreciation			
Depreciation of AV/computer equipment		820	429
<b>Total Expenditure</b>		<b>120,046</b>	<b>51,786</b>

**REDEEMER CHURCH COLCHESTER**

England & Wales - Charity number 1165450

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# Accounts

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# Annual Report and Accounts 2021

FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021

Charity No.1165450

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CHURCH COLCHESTER  
**REDEEMER**



## REFERENCE AND ADMINISTRATIVE DETAILS

### Status

Charitable Incorporated Organisation (CIO)  
Registered Charity Number - 1165450

### Registered Address

Orwell Church, The Orwell Centre , 14 Fore Hamlet, IPSWICH IP3 8AF

### Principal address

The Hope Centre, 10 St. Margaret's Street, Ipswich, IP4 2AT

### Charity Trustees

Maurice Nightingale (Chair)  
Ben Parker  
Hugh Pearce  
Joel Davies

### Church Elders

Tom Allen  
Alastair McDonald  
Ben Parker  
Hugh Pearce

### Website

[www.redeemerchurchcolchester.org](http://www.redeemerchurchcolchester.org)

### Independent Examiner

Mrs Carole Cowgill ACA  
4 Penny Meadow  
Capel St Mary  
Ipswich  
IP9 2UU

### Bankers

Charities Aid Foundation (CAF Bank)  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

# REPORT OF THE TRUSTEES FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021

## STRUCTURE, GOVERNANCE AND MANAGEMENT

Redeemer Church Colchester is a Charitable Incorporated Company (CIO) It was registered on 5th February 2016. The Charity is governed by the Constitution. Redeemer Church Colchester is a member of the Relational Mission Sphere of Newfrontiers.

The trustees, who meet around three times a year, are responsible for the ultimate financial and legal governance of the Church, having regard to the advice and guidance of the Elders team. There are 4 current Trustees. The quorum is two charity trustees, or the number nearest to one third of the total number of charity trustees, whichever is greater, or such larger number as the charity trustees may decide from time to time. The power of appointment or removal of trustees rests with the trustees. New trustees are selected from the members of the Church, or involved in the wider ministry of Relational Mission, who are well known to the existing Board of Trustees and have demonstrated a high level of dedication and commitment towards the aims of the Church. All new trustees are taken through an induction outlining the roles and responsibilities required of them.

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Charity and of the profit and loss of the Charity for that period. The trustees are responsible for keeping accounting records which disclose with reasonable accuracy, the financial position of the charity. 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. The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's Constitution.

Redeemer Church Colchester operates with a core Elders team of four who are responsible for setting the overall vision and objectives of the Church. The trustees delegate the running of the charity to the Elders of the Church, who oversee the achievement of the objectives of the charity, day-to-day operational decisions and the coordination and strategic direction of the Church's work. The progress of the Elders team is monitored regularly by the trustees. The trustees monitor finance, risk management and internal control, which includes implementing and enforcing relevant policies and procedures.

At the end of the year there were three staff members, one full-time, one part-time and another on maternity leave. The trustees present their report with the financial statements of the charity for the period 1st January to 31st August 2021.

## OUR PURPOSES, AIMS AND PUBLIC BENEFIT

### Our objectives

(1) to advance the christian faith in Colchester and in such other parts of the United Kingdom or the world as the directors of the charity (herein called 'the trustees') may from time to time think fit. This will be done for the benefit of the public through the holding of prayer meetings, member gatherings, lectures, public celebration of religious festivals, producing and/or distributing literature on christianity to enlighten others about the christian religion, and whatsoever the trustees decide will advance the faith.

(2) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind in Colchester and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

# REPORT OF THE TRUSTEES FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021

## MAIN ACTIVITIES UNDERTAKEN FOR THE PUBLIC BENEFIT

As an outworking of these objectives, Redeemer Church Colchester's vision is to lead people to discover fullness of life by helping them find and follow Jesus. The Church also aims to be a growing local church with a global reach, multiplying and strengthening churches by raising leaders, releasing missionaries and resourcing pioneering. This vision is translated into mission and activity using the acronym 'BLESS':

The Church provides public benefit in many ways, including through the provision of teaching and pastoral support to single people (including university students), married couples and their families, who have a connection with Redeemer Church. Many church members make significant contributions of benefit to the people of Colchester and beyond, through their employment in such spheres as health care, law and order, and education; and in addition, church members are equipped, encouraged and supported to serve into the town and surrounding communities as volunteers in various ways, such as via the Food Bank and local hospital.

During the year we adapted to the pandemic and national lockdowns but were still able to deliver Weekly worship meetings, either at St John's Green Primary School in Colchester or online. Other church activities and programmes comprised those listed on the right.

As a result of these activities, the church has continued to thrive, with Sunday and midweek attendance growing. As a church we have been called to be an equipping and sending church, yet despite many members moving on during the year on missional activities the church continues to attract new members.

The vast majority of Redeemer Church Colchester's events and activities can be accessed free of charge. When a charge has to be made, every effort is made to ensure that the cost does not exclude those for whom the activity would be especially beneficial (this includes financial subsidies where appropriate)

<b>B</b>	➔➔➔	<b>Build Strong</b>
<b>L</b>	➔➔➔	<b>Leaders Raised</b>
<b>E</b>	➔➔➔	<b>Evangelistic Advance</b>
<b>S</b>	➔➔➔	<b>Serving Initiatives</b>
<b>S</b>	➔➔➔	<b>Starting &amp; Sending</b>

- **Weekly prayer meetings (online during lockdowns)**
- **Weekly Small Groups (called Life Groups) where church members meet in small gatherings usually 8 - 16 in number. These meetings include worship, prayer and Bible study, and were mostly done online.**
- **Children's work went online, and resources and videos were provided weekly.**
- **A "Pray and Play" meeting was held during the week for mothers and toddlers when the pandemic restrictions were lifted.**
- **Various community events took place throughout the year, including our Christmas production.**
- **We partnered with other local churches and helped lead a town-wide WHO CARES? Initiative, researching and addressing the needs of the community**
- **Hugh Pearce (Pastor of Redeemer Church) and other members served churches or at events in Finland and France (online).**

# REVIEW OF THE YEAR'S ACTIVITIES FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021

## ACHIEVEMENTS AND PERFORMANCE

Particular items of note in the year were:

- Numerical growth (averaging between 80-90 towards the end of the year)
- Adapted to online church
- Income has grown (see financial review)
- New Small Groups system adjusted and adapted for online engagement
- Average Sunday attendance: 80-90 (when measurable)
- Increased engagement by members in the church.

### BLESS Campaign

#### Build Strong

- First Gift Days raising approx. £10k
- Church online and in-person
- Development of two services
- Outdoor services
- Live Streaming
- Kids work moved online
- Outdoor walks, meet ups
- Ladies gathering
- Life Groups online
- Many guests added and welcomed into church life and membership
- Increase in giving and reduction in expenses
- Dads and sons camping weekend

#### Leaders Raised

- Transition of team leadership – Kids/hospitality

#### Evangelistic Advance

- Community – valentine's day door deliveries around area
- Supporting Uni CU / Missions Week
- Online community events (Games Nights, Social chats)

#### Serving Initiatives

- Hospitality, Kids work, Life groups, PA/Tech, Worship etc

#### Starting and Sending

- Corporate prayer evenings – for nation and nations
- Goodbyes to student leavers

#### January (online)

Pray 2021 Sermon series  
Pray & Fasting month – Daniel Fast

#### February (online)

Building Strong & Sending Well series  
ADVANCE offering Apostolic speakers  
Valentine door deliveries

#### March

Judges Sermon series  
In-person services resumed

#### April

Judges sermon series

#### May

Judges sermon series  
Outdoor service  
Family Night

#### June

Family Friends sermon series  
Man Camp  
Church on the Field

#### July

Life Verse sermon series  
Outdoor services  
Online membership course  
RCC leadership summit

#### August

Summer socials – picnics, walks, games nights

# FINANCIAL REVIEW

## Incoming Resources

Church income, as shown in the Financial Statements, shows a positive move across the 8 month period. Income is made up primarily of donations from church members (72.58%), with gift aid reclaim accounting for 18.57% of income and 8.74% from gift days which support the aims and objectives of the charity including bolstering the staff team, supporting the community and furthering church planting endeavours on the continent.

## Outgoing Resources

Our expenditure is at a suppressed level for the period which reflects the rhythm of church life as much of our budgeted spending tends to happen in the latter months of the calendar year.

Our charity commission returns are shifting from calendar year reporting to a September to August reporting period, which we feel is a better picture of how our finances are managed as a charity. Therefore a comparison to the previous return will be impossible, however looking at the annualised comparative figures shows a positive shift in net income year-on-year.

## Funds and Balance Sheet

The total funds carried forward for the reporting period show a 44.89% increase on the funds brought forward, which is in monetary terms a £33,944 increase on funds held at the bank. This brings total unrestricted funds to £75,609.

## Budget Setting

We liaise with ministry leaders across the church during March and April to gather their anticipated needs for the year ahead and finalised figures are presented to the trustees to review and sign-off during June and July in preparation for the year ahead (September to August).

## Reserves Policy

Redeemer Church Colchester seeks to maintain funds equivalent to three months' expenditure in order to ensure the continued operation of the charity regardless of fluctuations in cash flow.

## Investment Policy

It is the policy of Redeemer Church Colchester to invest our funds in a conservative manner which is generally in interest bearing accounts with mainstream banks. The Trustees review the allocation of funds as and when necessary.

## Grant Making Policy

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. Grants are made following regular contact, budgetary control and adequate reporting.

## Internal Control and Risk Management

The Trustees have overall responsibility for Redeemer Church Colchester's system of internal control. Such a system can provide only reasonable and not absolute assurance against errors or frauds. There is a clear delegation of the Trustees' authority through the Eldership to the rest of the Charity. Redeemer Church Colchester operates a stringent financial review process, whereby income and expenditure is reviewed on a three monthly basis. A high level budget is also prepared and reviewed by the Trustees to provide visibility into the future spending and financial position of Redeemer Church Colchester.

Redeemer Church Colchester holds various Insurance Policies which were renewed for 2020/21 to mitigate this risk including:

- Employers liability cover of £10,000,000
- Public Liability of £5,000,000
- Trustees Indemnity cover of £100,000
- Contents cover of £10,000

The Trustees have continued to review the major risks facing the charity and plans are in place to mitigate those risks. On-going monitoring and assessment is in place to include health and safety, child protection and data protection. Contractual risks are reviewed before being entered into, to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. New contracts entered into by the Church are reviewed and approved by the Trustees.

### **Policies And Procedures**

Redeemer Church Colchester also has a number of policies which are in place and implemented including:


- Safeguarding
- Health and Safety
- Equal Opportunities

The Charity continues to benefit from the work and service of many volunteers. The Charity's principal source of funds is derived from regular giving by our core church members.

Our expenditure has supported many local, national and international projects, including but not limited to local foodbanks, supporting a church plant in San Francisco and through pastoral support for individuals and families within our community.

The trustees feel confident that church income will cover all operating costs in full during the 2021 financial year.

Approved by order of the board of trustees on ..... 21/6/22 ..... and signed on its behalf by:

  
.....



H Pearce – Trustee



## STATEMENT OF FINANCIAL ACTIVITIES

<b>Statement of Financial Activities, including Income and Expenditure Account, for the period 1st January to 31st August 2021</b>			
		<b>Total Funds</b>	<b>Total Funds</b>
		<b>Jan-Aug 2021</b>	<b>Jan-Dec 2020</b>
		<b>(Unrestricted)</b>	<b>(Unrestricted)</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>
<b>INCOME</b>	<b>2</b>		
<b>Income and endowments from:</b>			
<b>Donations, legacies and grants</b>		<b>85,730</b>	<b>93,983</b>
<b>Total incoming resources</b>		<b>85,730</b>	<b>93,983</b>
<b>EXPENDITURE</b>			
<b>Expenditure on:</b>			
<b>Charitable activities</b>		<b>51,786</b>	<b>74,875</b>
<b>Total expenditure</b>		<b>51,786</b>	<b>74,875</b>
<b>Net income/(expenditure) for the year</b>		<b>33,944</b>	<b>19,108</b>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<b>41,665</b>	<b>22,557</b>
<b>Total funds carried forward</b>		<b>75,609</b>	<b>41,665</b>

# BALANCE SHEET

BALANCE SHEET AT 31ST AUGUST 2021			
		31 August	31 December
		2021	2020
	Note	£	£
<b>FIXED ASSETS</b>	3	1,269	1,698
<b>CURRENT ASSETS</b>			
Debtors	4	3,097	1,600
Cash at bank and in hand		74,742	40,013
<b>Total current assets</b>		<b>77,839</b>	<b>41,613</b>
<b>CREDITORS: amounts falling due</b>			
within one year	5	(3,499)	(1,646)
<b>NET CURRENT ASSETS</b>		<b>74,340</b>	<b>39,967</b>
<b>TOTAL ASSETS LESS</b>			
<b>CURRENT LIABILITIES</b>		<b>75,609</b>	<b>41,665</b>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted funds	6	75,609	41,665
These accounts were approved by the Trustees and signed on their behalf:			
Signed: 	Date:	21/6/22	
J Davies - Trustee			
Signed: 	Date:	21/6/22	
H Pearce - Trustee			

## NOTES TO THE ACCOUNTS

NOTES TO THE ACCOUNTS	FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021	
<b>1</b>	<b>Accounting Policies</b>	
	<b>Basis of preparation of the accounts</b>	
	The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value. They have been prepared in pounds sterling.	
	The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1st January 2019, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.	
	The charity has taken advantage of the exemption in Financial Reporting Standard 102 Section 1A Small Entities from the requirement to produce a Cash Flow Statement.	
	The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.	
	The accounts have been prepared using the Accruals method.	
<b>2</b>	<b>Income</b>	
	Income includes donations (including £15,924 in gift aid) and income from meetings and booklets.	
<b>3</b>	<b>Tangible Fixed Assets</b>	
	Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:	
	Computer and Audio Visual equipment - 25% of cost	
	Items costing less than £800 are written off in the year of purchase.	
		£
	<b>COST</b>	
	Bal bf 1/1/21	2572
	Additions	
	Bal cf 31/08/21	2572
	<b>DEPRECIATION</b>	
	Bal bf 1/1/21	874
	Charge for the 8 month period	429
	Bal cf 31/08/21	1303
	<b>NET BOOK VALUE</b>	
	At 31/08/21	1,269
	At 31/12/20	1,698

## NOTES TO THE ACCOUNTS CONTINUED

NOTES TO THE ACCOUNTS (CONTINUED)	FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021		
<b>4</b>	<b>Debtors</b>	<b>2021</b>	<b>2020</b>
		£	£
	Gift aid debtors	3,097	1,600
		3,097	1,600
<b>5</b>	<b>Creditors: amounts falling due within one year</b>		
		<b>2021</b>	<b>2020</b>
		£	£
	Creditors and Accruals	3,499	1,646
		3,499	1,646
<b>6</b>	<b>Charity Funds</b>		
		<b>2021</b>	<b>2020</b>
		£	£
	<b>Unrestricted funds:</b>		
	<b>General fund</b>		
	Bal bf 1/1/21	41,665	22,557
	Net income in the period/ year	33,944	19,108
	General funds cf 31/08/21	75,609	41,665
	<b>Total Unrestricted funds</b>	<b>75,609</b>	<b>41,665</b>
<b>7</b>	<b>Trustee remuneration and benefits</b>		
		<b>2021</b>	<b>2020</b>
		£	£
	Trustees' salaries	24,995	36,540
	Trustees' pensions paid	1,685	2,424
		26,680	38,964
	During the 8 month period, Mr H. Pearce was paid by the charity as its Pastor. He did not receive any remuneration for his role as trustee.		
	Remuneration and employment costs of £2,609 (2020 £5,805) were paid during the period to Mikka Parker, wife of trustee Ben Parker. This was in relation to her employment with the charity. Ben Parker was not involved in any decision-making relating to her employment or remuneration.		
	<b>Trustee expenses</b>		
	Speaker fees - Mr M. Nightingale	475	0
	Admin expenses - Mr. H. Pearce	185	0
		660	0

## NOTES TO THE ACCOUNTS CONTINUED

			2021	2020
			£	£
<b>INCOME AND ENDOWMENTS</b>				
	<b>Donations, legacies and grants:</b>			
		Donations, including church support gifts	62,225	77,712
		Advance fund	7,495	0
		Gift aid	15,924	16,271
		Other income	86	0
			85,730	93,983
<b>Expenditure on Charitable Activities:</b>				
	<b>Salaries and pension costs</b>			
		Trustees' salaries	24,995	36,540
		Trustees' pension costs	1,685	2,424
		Other wages	7,359	9,381
		Other pension costs	233	315
		Employers national insurance	0	981
		Media work	325	1,235
			34,597	50,876
	<b>Church Activities</b>			
		Sundays - venue hire	5,919	5,289
		Sundays - guest speaker fees + refreshments	1,473	1,740
		Sundays - refreshments	157	0
		Travel and subsistence	118	138
		Pastoral costs -hospitality, courses, books	261	1,050
		Pastoral - conferences/training	1,218	868
		Ministry Teams -Worship/ Audio Visual equipment	974	1,513
		Ministry Teams - Kids expenses and DBS	257	0
		Ministry Teams - Students hospitality	44	0
		Ministry Teams - other expenses	919	1,467
		Events expenses	178	287
			11,518	12,352
	<b>Gifts and Donations</b>		1,050	6,815
	<b>Management and Admin costs</b>			
		Insurance	384	349
		Payroll administration costs	564	569
		Accountancy and independent exam fees	400	400
		Office costs and equipment	162	749
		Bank charges	64	60
		Licences and legal fees	352	339
		Professional/ admin fees	700	0
		Health and Safety expenses	744	330
		Website, software and zoom costs	822	1,067
		General expenses	0	325
			4,192	4,188
	<b>Depreciation</b>			
		Depreciation of computer equipment	429	644
<b>Total Expenditure</b>			51,786	74,875

**REDEEMER CHURCH COLCHESTER**

England & Wales - Charity number 1165450

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# Accounts

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**REDEEMER CHURCH COLCHESTER**

**REPORT AND ACCOUNTS**

**FOR THE YEAR ENDED**

**31ST DECEMBER 2020**

Registered Charity Number – 1165450

Address:

Orwell Church  
The Orwell Centre  
114 Fore Hamlet  
IPSWICH  
IP3 8AF

**REDEEMER CHURCH COLCHESTER**

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

**Charity Trustees**

Maurice Nightingale (Chair)  
Ben Parker  
Hugh Pearce  
Joel Davies

**Independent Examiner**

Mrs Carole Cowgill ACA  
4 Penny Meadow Chapel St Mary  
Ipswich IP9 2UU

**Bankers**

Charities Aid Foundation (CAF Bank)  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

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**REDEEMER CHURCH COLCHESTER****REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020.

**OBJECTIVES AND ACTIVITIES****Objectives and aims**

To advance the Christian faith, and to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind.

**Main activities undertaken for the public benefit in relation to these objectives**

During the year we adapted to the pandemic and national lockdowns. At the end of the year there were three staff members, one full-time, one part-time and another on maternity leave.

Weekly worship meetings were held at St John's Green Primary School in Colchester or online due to the pandemic. Other church activities and programmes comprise mainly of the following:

- Weekly prayer meetings
- Weekly Small Groups (called Life Groups) where church members meet in small gatherings usually 8 - 16 in number. These meetings include worship, prayer and Bible study, and were mostly done online.
- Children's work went online, and resources and videos were provided weekly.
- A "Pray and Play" meeting was held during the week for mothers and toddlers when the pandemic restrictions were lifted.
- Various community events took place throughout the year, including our Christmas production.
- 'We have partnered with other local churches and helped lead a town-wide WHO CARES? Initiative, researching and addressing the needs of the community.
- Hugh Pearce (Pastor of Redeemer Church) and other members served churches or at events in Finland and France (online!)

As a result of the above activities the church has continued to thrive, with Sunday and midweek attendance growing. As a church we have been called to be an equipping and sending church, yet despite many members moving on during the year on missional activities the church continues to attract new members.

**Public benefit**

The Church provides public benefit in many ways, including through the provision of teaching and pastoral support to single people (including university students), married couples and their families, who have a connection with Redeemer Church. Many church members make significant contributions of benefit to the people of Colchester and beyond, through their employment in such spheres as health care, law and order, and education; and in addition, church members are equipped, encouraged and supported to serve into the town and surrounding communities as volunteers in various ways, such as via the Food Bank and local hospital.

**ACHIEVEMENTS AND PERFORMANCE****Charitable activities**

Particular items of note in the year were:

- Numerical growth
- Helped organise town-wide 'Who Cares?' initiative
- Adapted to online church
- Income has grown
- New Small Groups system adjusted and adapted for online engagement
- Average Sunday attendance: 80-90 (when measurable)
- Increased engagement by members in the church

**FINANCIAL REVIEW****Financial position**

Church income, as shown in the Financial Statements, increased significantly during the year, although outgoings declined slightly, mainly due to a reduction in venue hire because of the transfer to online services during the pandemic lockdowns. The Trust's income for the year exceeded outgoings by around £19,000, and the year-end bank balances were in excess of the equivalent of 3 months 2020 outgoings, which is the reserves policy the trustees are seeking to operate to on an ongoing basis.

**REDEEMER CHURCH COLCHESTER**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020 (continued)**

The Trust continues to benefit from the work and service of many volunteers.

The Trust's principal source of funds is derived from regular giving by our core church members.

Our expenditure has supported many local, national and international projects, including but not limited to local foodbanks, supporting a church plant in San Francisco and through pastoral support for individuals and families within our community.

Trustees are selected from suitable people who are part of the Redeemer Church or involved in the wider ministry of Relational Mission.

Responsibility for the day-to-day management of the operation of the Trust rests with the church elders in liaison with the trustees as and when appropriate.

The trustees feel confident that church income will cover all operating costs in full during the 2021 financial year.

**Reserves policy**

We have established our reserves at 3 months running costs.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a constitution, and is a Charitable Incorporated Organisation (CIO).

There are 4 current Trustees. The quorum is two charity trustees, or the number nearest to one third of the total number of charity trustees, whichever is greater, or such larger number as the charity trustees may decide from time to time. The Church operates in association with the Relational Mission Sphere of Newfrontiers.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1165450

**Principal address**

The Hope Centre,  
10 St. Margaret's Street,  
Ipswich  
IP4 2AT

**Trustees**

M Nightingale  
B Parker  
H Pearce  
J Davies

**Independent Examiner**

Mrs. Carole Cowgill ACA  
4 Penny Meadow,  
Capel St. Mary,  
Ipswich  
IP9 2UU

Approved by order of the board of trustees on 27/10/21 and signed on its behalf by:

  
.....  
H Pearce – Trustee

**Independent Examiner's Report**  
**to the Trustees of Redeemer Church Colchester**  
**on the Accounts for the year ended 31<sup>st</sup> December 2020**  
**Registered Charity No. 1165450**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31<sup>st</sup> December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect, the accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts did not accord with the accounting records, or the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities Act (Accounts and Reports) Regulations 2008, 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.

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 accounts to be reached.

Signed: ..... *Al Cowgill* ..... Date: ..... *25/10/21* .....

Mrs. Carole Cowgill ACA  
4 Penny Meadow  
Capel St. Mary  
Ipswich  
IP9 2UU



**REDEEMER CHURCH COLCHESTER****STATEMENT OF FINANCIAL ACTIVITIES,  
including Income and Expenditure Account,  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

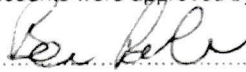
	Notes	Total Funds 2020 (Unrestricted) £	Total Funds 2019 (Unrestricted) £
<b>INCOME</b>	<b>2</b>		
<b>Income and endowments from:</b>			
Donations, legacies and grants		93,983	76,071
<b>Total incoming resources</b>		<u>93,983</u>	<u>76,071</u>
 <b>EXPENDITURE</b>			
<b>Expenditure on:</b>			
Charitable activities		74,875	78,766
<b>Total expenditure</b>		<u>74,875</u>	<u>78,766</u>
 <b>Net income/(expenditure) for the year</b>		<b>19,108</b>	<b>(2,695)</b>
 <b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		22,557	25,252
 <b>Total funds carried forward</b>		<u><u>41,665</u></u>	<u><u>22,557</u></u>

The notes to the accounts form an integral part of these accounts.

**REDEEMER CHURCH COLCHESTER****BALANCE SHEET****AT 31ST DECEMBER 2020**

		<u>31 December</u> <u>2020</u>	<u>31 December</u> <u>2019</u>
	Note	£	£
<b>FIXED ASSETS</b>	3	<u>1,698</u>	<u>688</u>
<b>CURRENT ASSETS</b>			
Debtors	4	1,600	1,669
Cash at bank and in hand		<u>40,013</u>	<u>22,417</u>
<b>Total current assets</b>		41,613	24,086
<b>CREDITORS: amounts falling due within one year</b>	5	(1,646)	(2,217)
<b>NET CURRENT ASSETS</b>		<u>39,967</u>	<u>21,869</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u><u>41,665</u></u>	<u><u>22,557</u></u>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted funds	6	<u><u>41,665</u></u>	<u><u>22,557</u></u>

These accounts were approved by the Trustees and signed on their behalf:

Signed: 

B Parker - Trustee

Date: 26/10/21

Signed: 

H Pearce - Trustee

Date: 26/10/21

**REDEEMER CHURCH COLCHESTER****NOTES TO THE ACCOUNTS****FOR THE YEAR ENDED 31ST DECEMBER 2020****1 Accounting Policies****Basis of preparation of the accounts**

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value. They have been prepared in pounds sterling.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1st January 2019, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity has taken advantage of the exemption in Financial Reporting Standard 102 Section 1A Small Entities from the requirement to produce a Cash Flow Statement.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The accounts have been prepared using the Accruals method.

**2 Income**

Income includes donations (including £16,271 in gift aid) and income from meetings and booklets.

**3 Tangible Fixed Assets**

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

Computer and Audio Visual equipment - 25% of cost

Items costing less than £800 are written off in the year of purchase.

	£
<b>COST</b>	
Bal bf 1/1/20	918
Additions	1654
Bal cf 31/12/20	<u>2572</u>
 <b>DEPRECIATION</b>	
Bal bf 1/1/20	230
Charge for the year	644
Bal cf 31/12/20	<u>874</u>
 <b>NET BOOK VALUE</b>	
At 31/12/20	<u><u>1,698</u></u>
At 31/12/19	<u><u>688</u></u>

**REDEEMER CHURCH COLCHESTER****NOTES TO THE ACCOUNTS (CONTINUED)****FOR THE YEAR ENDED 31ST DECEMBER 2020**

<b>4 Debtors</b>	<b>2020</b>	<b>2019</b>
	£	£
Gift aid debtors	1,600	1,669
	<u>1,600</u>	<u>1,669</u>
<b>5 Creditors: amounts falling due within one year</b>	<b>2020</b>	<b>2019</b>
	£	£
Creditors and Accruals	1,646	2,217
	<u>1,646</u>	<u>2,217</u>
<b>6 Charity Funds</b>	<b>2020</b>	<b>2019</b>
	£	£
<b>Unrestricted funds:</b>		
<b>General fund</b>		
Bal bf 1/1/20	22,557	25,252
Net income/ (expenditure) in the year	19,108	(2,695)
General funds cf 31/12/20	<u>41,665</u>	<u>22,557</u>
<b>Total Unrestricted funds</b>	<u><b>41,665</b></u>	<u><b>22,557</b></u>
<b>7 Trustee remuneration and benefits</b>	<b>2020</b>	<b>2019</b>
	£	£
Trustees' salaries	36,540	39,616
Trustees' pensions paid	2,424	2,528
	<u>38,964</u>	<u>42,144</u>

During the year, Mr H. Pearce was paid by the charity as its Pastor. He did not receive any remuneration for his role as trustee.

Remuneration and employment costs of £5,805 (2019: £9,500) were paid during the year to Mikka Parker, wife of trustee Ben Parker. This was in relation to her employment with the charity. Ben Parker was not involved in any decision-making relating to her employment or remuneration.

There were no trustees' expenses paid the year ended 31st December 2020, nor for the year ended 31st December 2019.