



Annual Report and Accounts 2021

FOR THE PERIOD 1ST JANUARY TO 31ST AUGUST 2021

Charity No.1165450

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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

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	➡	Build Strong
L	➡	Leaders Raised
E	➡	Evangelistic Advance
S	➡	Serving Initiatives
S	➡	Starting & Sending

- **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

H Pearce – Trustee

INDEPENDENT EXAMINERS REPORT

Independent Examiner's Report **to the Trustees of Redeemer Church Colchester** **on the Accounts for the period 1st January to 31st August 2021** **Registered Charity No. 1165450**

I report to the trustees on my examination of the accounts of the above charity for the period 1st January to 31st August 2021.

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:

CA Cowgill

Date:

9/6/22



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



STATEMENT OF FINANCIAL ACTIVITIES

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

BALANCE SHEET

BALANCE SHEET AT 31ST AUGUST 2021			
		31 August	31 December
		2021	2020
	Note	£	£
FIXED ASSETS	3	1,269	1,698
CURRENT ASSETS			
Debtors	4	3,097	1,600
Cash at bank and in hand		74,742	40,013
Total current assets		77,839	41,613
CREDITORS: amounts falling due			
within one year	5	(3,499)	(1,646)
NET CURRENT ASSETS		74,340	39,967
TOTAL ASSETS LESS			
CURRENT LIABILITIES		75,609	41,665
FUNDS OF THE CHARITY			
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	
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 £15,924 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.	
		£
	COST	
	Bal bf 1/1/21	2572
	Additions	
	Bal cf 31/08/21	2572
	DEPRECIATION	
	Bal bf 1/1/21	874
	Charge for the 8 month period	429
	Bal cf 31/08/21	1303
	NET BOOK VALUE	
	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		
4	Debtors	2021	2020
		£	£
	Gift aid debtors	3,097	1,600
		3,097	1,600
5	Creditors: amounts falling due within one year		
		2021	2020
		£	£
	Creditors and Accruals	3,499	1,646
		3,499	1,646
6	Charity Funds		
		2021	2020
		£	£
	Unrestricted funds:		
	General fund		
	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
	Total Unrestricted funds	75,609	41,665
7	Trustee remuneration and benefits		
		2021	2020
		£	£
	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.		
	Trustee expenses		
	Speaker fees - Mr M. Nightingale	475	0
	Admin expenses - Mr. H. Pearce	185	0
		660	0

NOTES TO THE ACCOUNTS CONTINUED

			2021	2020
			£	£
INCOME AND ENDOWMENTS				
	Donations, legacies and grants:			
		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
Expenditure on Charitable Activities:				
	Salaries and pension costs			
		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
	Church Activities			
		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
	Gifts and Donations		1,050	6,815
	Management and Admin costs			
		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
	Depreciation			
		Depreciation of computer equipment	429	644
Total Expenditure			51,786	74,875