



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

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 Lo Baker

INDEPENDENT EXAMINERS REPORT

Independent Examiner's Report **to the Trustees of Redeemer Church Colchester** **on the Accounts for the year ended 31st 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 31st August 2022.

Responsibilities and basis of report

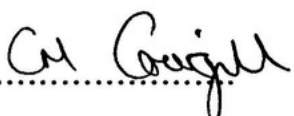
As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Charities Act).

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:  Date: 24/4/2023

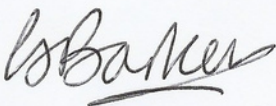
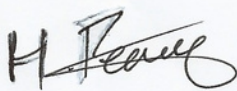
Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU



STATEMENT OF FINANCIAL ACTIVITIES

Statement of Financial Activities, including Income and Expenditure Account, for the year ended 31st August 2022				
			Total Funds	Total Funds
			Sep21-Aug22	Jan-Aug 2021
			(Unrestricted)	(Unrestricted)
		Notes	£	£
INCOME	2			
Income and endowments from:				
Donations, legacies and grants			143,561	85,730
Investment income			8	0
Total incoming resources			143,569	85,730
EXPENDITURE				
Expenditure on:				
Charitable activities			120,046	51,786
Total expenditure			120,046	51,786
Net income/(expenditure) for the year			23,523	33,944
RECONCILIATION OF FUNDS				
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	£		£
FIXED ASSETS		3	6,906		1,269
CURRENT ASSETS					
Debtors		4	2,144		3,097
Cash at bank and in hand			96,409		74,742
Total current assets			98,553		77,839
CREDITORS: amounts falling due within one year					
		5	(6,327)		(3,499)
NET CURRENT ASSETS			92,226		74,340
TOTAL ASSETS LESS CURRENT LIABILITIES					
			99,132		75,609
FUNDS OF THE CHARITY					
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			
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 £23,984 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 1/9/21	2,572	
	Additions	6,457	
	Bal cf 31/08/22	9,029	
	DEPRECIATION		
	Bal bf 1/9/21	1,303	
	Charge for the year	820	
	Bal cf 31/08/22	2,123	
	NET BOOK VALUE		
	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				
4	Debtors		2022	2021
			£	£
	Gift aid debtors		2,144	3,097
			2,144	3,097
5	Creditors: amounts falling due within one year			
			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
6	Charity Funds			
			2022	2021
	Unrestricted funds:		£	£
	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
	Total Unrestricted funds		99,132	75,609
7	Trustee remuneration and benefits			
			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 (£)
INCOME AND ENDOWMENTS				
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
Expenditure on Charitable Activities:				
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
Total Expenditure		120,046		51,786