CHRISTCHURCH HARPENDEN

England & Wales · Charity number 1168847

Details

Status	Registered
Legal form	CIO
Registered	2016-08-22
Register	View on the Charity Commission register

Contact

Address	Christ Church 4 Vaughan Road Harpenden AL5 4ED
Phone	01582713031
Website	www.christchurchharpenden.org.uk

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN HARPENDEN AND THE SURROUNDING NEIGHBOURHOOD; ANDSUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, FURTHER THE WORK OF THE CHURCH.

Activities: ChristChurch is open to all who wish to learn more about the Christian faith. We hold public Christian services of worship and teaching, arrange midweek Bible studies, run children's, young people's & senior citizen's activities, provide pastoral care, encourage voluntary giving to the church's work and other charitable activities and provide financial support for those associated with the Church.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** Education/training, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England

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Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£4,277,572	£531,007	£5,846,919	9
2023-12-31	£624,710	£506,080	£2,100,353	8
2022-12-31	£1,158,257	£485,263	£1,981,723	8
2021-12-31	£507,145	£435,090	£1,308,729	9
2020-12-31	£493,396	£415,870	-	-

Trustees

Name	Role	Appointed
Lauren Rachel Cox	Chair	2022-09-09
Andrew Michael Cox		2021-10-05
Edwin Wing Tang Kwok		2020-10-06
Gharry Abraham Eccles		2021-10-05
Haydn John Williams		2016-08-22
Nicholas Leslie Jelfs		2020-09-28
Oliver Charles David Richardson		2020-10-06
Pauline Martha Katherine Ida Mills		2023-05-30
Philip Nicholas Ioannou		2016-08-22
Rebecca Elizabeth Huntsman		2016-12-08
Rev Gareth Emlyn Loh		2019-09-01
Rev Ian James Randall		2022-08-01
Richard Charles Patrick Clarke		2018-12-03
Robert Matthew Booth		2024-05-28
Sarah Elizabeth VICKERS		2016-08-22
Simon James Anderson		2016-08-22

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CHRISTCHURCH HARPENDEN

England & Wales - Charity number 1168847

Accounts

Charity registration number 1168847 (England and Wales)

CHRISTCHURCH HARPENDEN

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Caladine

Chartered Certified Accountants

CHRISTCHURCH HARPENDEN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Richard Clarke (Treasurer)	
	Mr Simon Anderson	
	Mr Andrew Cox	
	Mrs Lauren Cox (Chair of Trustees)	
	Mr Gharry Eccles	
	Mrs Rebecca Huntsman	
	Mr Philip Ioannou	
	Mr Nicholas Jelfs	
	Mr Edwin Kwok	
	Rev Gareth Loh	
	Rev Ian Randall	
	Mr Oliver Richardson	
	Dr Haydn Williams	
	Mrs Sarah Vickers	
	Mr Robert Booth	(Appointed 28 May 2024)
	Mrs Pauline Mills (Secretary to the Trustees)	
Staff team	Rev Gareth Loh	Senior Minister
	Rev Ian Randall	Associate Minister
	Rev Philip Hammersley (resigned 31.12.24)	Assistant Minister
	Mr Rob Booth	Operations Manager
	Miss Deborah Goodhead	Children's & Youth Worker
	Mr Harry McCrossan	Children's & Youth Worker
	Mrs Allison Hilton	Women's Worker
	Mrs Janet Fawcett	Office Manager
Charity number (England and Wales)	1168847	
Principal address	4 Vaughan Road Harpenden Hertfordshire AL5 4ED	
Auditor	Caladine Limited Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF	
Bankers	Lloyds Bank plc 120 Lewisham High Street Lewisham London SE13 6JG	

CHRISTCHURCH HARPENDEN

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CHRISTCHURCH HARPENDEN

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 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 purposes of the Charity are defined in the Constitution as:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively, within Harpenden and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the Charity Trustees, further the work of the church.

The Trustees consider our objectives and activities on an ongoing basis, to ensure they continue to reflect our aims and this includes consideration of the Charity Commission's guidance on public benefit.

ChristChurch Harpenden ("**ChristChurch**") wants to be:

a Church for others . . . committed to reaching out in meaningful ways to friends and families with the good news of Jesus Christ;
a Church that grows . . . making and maturing disciples, meeting together in large and small groups to learn from the Bible, to encourage and motivate one another, and being equipped to serve;
a Church in the world . . . both challenging and attractive to our community and demonstrating practically the love of Christ, addressing everyone with a clear biblical perspective on the issues of the day, and sending out people to minister to our world.

In three words . . . ***Mission, Maturity, Ministry***

Main Activities
ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we:

- Hold public Christian services of worship and teaching on Sundays, catering for all ages.
- Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support.
- Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet.
- Run social events for senior citizens.
- Run Parent/carer and Toddler groups for those in the community as well as for church attenders.
- Provide pastoral care, support and encouragement for any in such need.
- Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective.
- Encourage voluntary giving to the church's work in the locality, to our Mission Partner organisations and to other charitable activities.
- Provide financial and other support for individuals and groups associated with ChristChurch.
- Advance the Christian faith and undertake community activities in a range of social and cultural contexts. Such activities and services to the community are, in the main, provided free of charge.

Congregation
ChristChurch has a congregation of approximately 400, including children, who attend regularly and are involved in the church's activities.

Membership
ChristChurch extends fellowship to all who attend and we encourage all regular attendees to join us in membership so that they can play a full part in the life of the church, influencing the direction of the church through the regular members meetings and taking on roles with significant responsibility.

As at 31 December 2024 there were 181 members.

Grant making policy
ChristChurch is committed to supporting mission work both financially and through prayer and the practical support of its Mission Partners, both within and beyond the UK.

ChristChurch has an active Mission Committee who meet three times a year. The Committee reviews financial support of Mission Partners regularly. The Committee acts as a sounding board for those considering missions work and brings recommendations to the elders of the church about possible new mission partners or organisations.

Volunteers
ChristChurch encourages all members and attenders to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are key within ChristChurch. All volunteers working with projects involving children or other vulnerable groups are DBS checked. There is also a Volunteer Management Policy and a Code of Conduct for Volunteers.

Achievements and performance
Significant activities and achievements against objectives
The Charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide public benefit, both to those who worship at our church and the wider communities of Harpenden and the surrounding area.

Regular Religious Activities
Our church in Harpenden provides a centre for Christian worship and ministry and for the activities associated with our faith. We offer a range of religious services and activities including:

Services of Worship

- Weekly Sunday morning services held at Roundwood Park School in Harpenden. ChristChurch has been meeting there since 2004 and has an excellent relationship with the school.
- Weekly Sunday evening services held at the United Reformed Church in the centre of Harpenden. ChristChurch has been meeting there since September 2013. We are able to use this building by means of a very cordial agreement with the URC as they do not hold a Sunday evening service themselves.
- All our services are open to the public.
- Our own building in Vaughan Road, Harpenden, whilst too small for Sunday services, is well used for midweek activities, meetings and office accommodation for staff.

Homegroups and book clubs

- We have 7 homegroups with an average of 12 people in each group. We meet on weekday evenings to study the Bible, pray together and encourage each other to live out their faith in the community and at work. These groups are in Harpenden and the local area.
- Groups support their members with practical and spiritual needs.
- Our groups manage the welcome and stewarding of our Sunday morning services. This has given further opportunity to welcome newcomers into our church.
- We also have 2 book clubs that meet on a regular basis to discuss a particular book (usually by a Christian author) that they have been reading.

Women's Work

- We have 9 Women's groups (called 'Word Alive') which meet together regularly during the week for Bible study, prayer and friendship support to each other. Each group has 8 to 12 members. One of the weekly groups is specifically for mothers of young children where a creche is provided and run by volunteers from within the church. Some groups meet fortnightly and one meets once a month on Saturday mornings to meet the needs of working women.
- The leaders of the Word Alive groups meet 3 to 4 times throughout the year to choose and plan Bible Studies, organize social events, pray together and encourage each other regarding needs and circumstances among members of the groups.
- Our church women enjoyed a spring Walk in April, a Summer Social, and some attended the Cambridge Women's Convention, deepening bonds and spiritual encouragement.
- Pastoral care is carried out through the Word Alive groups in numerous ways including prayer support as well as practical provision including meals, shopping or car lifts when needed.

Men's Work

- Several groups of men met for fellowship, Bible study and prayer over the reporting year. Some of these were weekly gatherings, others monthly but were all designed to encourage, support and build up members in their spiritual lives and in evangelism.
- During the reporting year there were also a number of men's social activities, varying in frequency. These ranged from social times (such as fortnightly football) to community support (such as occasional DIY working parties in the church building or the homes of those who needed some practical help) or away days.
- Men's Breakfasts featured powerful testimonies: one on "Food, Faith, and Foster Care", and another from "The Cop Who Became a Crook and Then Found Jesus."

Youth & Children's Groups

- Sunday school sessions for pre-school and primary age children;
- Interactive, age specific teaching slots on Sunday mornings for those in school years 7-11;
- Sunday evening youth group for all Secondary age children twice a term;
- Wednesday evening youth groups for school years 7-9;
- Friday evening children's group for Primary age children (including an opportunity for young people in school years 10-13 to develop their skills as young leaders, organising games, leading activities and occasionally, where appropriate, teaching the Bible to the younger children);
- Friday evening youth group for school years 10-13.
- Two home groups, specifically for school years 12-13 met weekly for prayer, Bible study and fellowship.

All of these groups are open to the general public, but the activities which take place on days other than Sunday are designed to be easier for those without a Christian background to access and children and families are encouraged to invite their friends along. Approximately 150 children take part in the church's activities regularly and it is a joy to see them engaging with and enjoying the teaching about the Lord Jesus and the gospel.

Pastoral Care

- **Pastoral care** is coordinated through the church office and those needing pastoral support are given support through our staff team (ministers and women's worker). We have a separate youth team who attend to youth and children. There are lay members who also undertake pastoral care visits as part of a network of pastoral support. People have been supported spiritually with fellowship and prayer along with practical support for those in need. We have a number of housebound and care home members who are visited on a regular basis.
- **Practical Support** has involved providing meals to the sick or those with new babies, assistance with house moves and shopping. Those who are carers to vulnerable partners or relatives were supported.
- **Financial Support** is provided through a hardship fund and a pastoral care fund. The hardship fund supported specific individuals who have financial difficulty. Our pastoral fund is used to support individuals with specific pastoral needs during times of crisis. We have members of the church who serve at Harpenden Money Advice and so we are able to signpost individuals to that organisation when they have financial challenges.
- **Family support** was coordinated for families who foster and those single parent households in need of specific support.

- **External Support** – we do not provide specialist advice in our pastoral care to members and we have clear risk assessments as to the support we offer. So where appropriate we will signpost to other agencies: GP medical advice, Citizens Advice Bureau, Biblical counselling, mediation facilities, social services, Harpenden Money Advice.

Prayer

- Whole-church evening prayer meetings were held monthly, led by staff members or elders. These provide an opportunity for local members to keep in touch with and build up the church family, to praise God in song, and to seek him corporately in prayer together. The church family long to know God better and be dependent on him and prayer is important in this.
- At Sunday morning and evening services members are often asked to lead the prayers and these regularly include personal prayers for local members and partners, for the charitable causes they are involved with and for mission partners and other ministries that the church supports.
- The church has an email prayer chain that allows members of the church to support one another through prayer.
- The elders pray corporately for church members and households by name during their regular monthly meetings throughout the year.

Mission

- ChristChurch is committed to supporting mission work both financially and through prayer and the practical support of its Mission Partners, both within and beyond the UK.
- ChristChurch has an active Mission Committee who meet three times a year. The Committee reviews financial support of Mission Partners regularly. The Committee acts as a sounding board for those considering missions work and brings recommendations to the elders of the church about possible new mission partners or organisations.
- During the reporting year ChristChurch:
    - supported a range of activities such as community health and development, Bible training, financial and administrative support, support of missionaries, support of local churches and Bible translation.
    - supported workers/mission partners in Asia, Costa Rica, Cyprus, Kosovo, Spain, Germany, the UK, and Bible translation work for Tanzania.
    - supported a missionary organisation called Care2Share working in India and Uganda helping communities with the relief of poverty through education, healthcare and life skills training.
    - supported four specific local organisations financially, practically and in prayer; - St Albans & Harpenden Christian Education Project (Step), Jump! Azalea, and Harpenden Money Advice Centre (see page 6).
    - prayed regularly for each Mission Partner in the morning and evening services and at the monthly central prayer meeting. Church members were encouraged to pray privately for each partner too. Each mission partner and organisation is linked to a member of the Mission Committee who keeps in contact with them personally.

Training People for Ministry
As a large and well-supported church, we believe that we have a responsibility to support smaller/other churches. The Rev Philip Hammersley (Assistant Minister) completed a training post within ChristChurch. Throughout this time ChristChurch has funded two days of study per week at the London Theological Seminary. At the end of the year, Phil left ChristChurch to go on to be a minister of another church in Dunstable.

Special Events, activities and developments
Alongside our regular groups, 2024 was a vibrant year at Christchurch, where our church family came together for numerous one off events, to grow in faith and fellowship:

Children & Youth

- **Awesome Adventures Holiday Camp** brought February half-term to life for primary-aged children with games, crafts, and Bible stories.
- Our **Youth Group** enjoyed two weekend getaways in March and September, a trip to **Sorted London**, and fun outings including **Laser Quest** and a **Fireworks Night** - all fostering friendships and spiritual growth.

Supporting Families

- A six-week Parenting Course for those with primary-aged children offered shared meals and thoughtful discussions, using materials from Care from the Family.
- We also ran a special session on “Parenting in the Digital Age.”

Church-Wide Gatherings

- Come Together Camping at a local school brought families and friends under the stars for worship and fun.
- The Easter Trail led families through town to follow the story of Easter in an interactive way.
- Our Church Weekend Away in Dunstable in September was a highlight—time to worship, learn, and relax together.
- Hospitality Sunday encouraged members to open their homes and hearts.
- Quiz Night in June, a Church Picnic in July, and Summer Rounders in the park kept the community connected through laughter and play.

Evangelism

- The Hope Explored Course offered seekers a chance to explore Christianity in a welcoming setting.
- Evangelism Workshops in October equipped members to share their faith with confidence and compassion.

Celebrating the Seasons

- Our Christmas Light Trail brought festive joy and reflection.
- The Light Party provided a fun, faith-filled alternative to Halloween for primary aged children.
- At the Harpenden Christmas Light Switch on, we hosted a Café, Crafts, and Christmas Tea Room, welcoming the community with warmth and creativity.
- Two evangelistic Carol Services were held to which the church family were encouraged to invite friends. These were held in Harpenden’s arts and cultural centre and were well attended by about 300 people at each event.

Property purchase

- A significant milestone: on 5 December, the charity signed an agreement to acquire Harpenden Public Halls, opening exciting possibilities for future ministry and outreach. The purchase of the property was managed by a team of trustees, who consulted with the membership, both for approval and for provision of funds. The intention is for the new building, a large asset in the centre of the town, to be a new home for all church activities. The building will need extensive renovation and so is likely to be open in late 2026.

Community Activities and partnerships

Parent/Carer & Toddler Group (MaMites)

- During the reporting period ChristChurch ran a midweek toddler group in Harpenden (MaMites). The aim of the group is to offer parents and other carers of pre-school age children in the community a safe place to bring their children to play and for them to find friendship and support. It was open to anyone, not just church members or attenders. The group met on Friday mornings during school term time.
- In 2024, around 70 families attended one or more MaMites sessions, the majority of which are families who do not tend to attend church on Sundays. The group is run on a drop-in basis. A small voluntary donation is suggested for families who attend MaMites to cover the cost of refreshments.
- At each session children enjoy free time to play with a range of toys on offer, there is also a craft table and a short bible story and singing time, which we hope is engaging for the children and also speaks of the good news of Jesus to the parents and carers.

Father/Carer & Toddler Group (Saturdads)

- ChristChurch runs a monthly toddler group for pre-school children and their male carers. Its aim is to provide a friendly environment for men to have quality playtime with their children and an opportunity to meet other dads/carers.
- We have seen an average of 10 dads attend each month with their children, with many who are not regularly a part of any other activities at ChristChurch attending across the reporting year.

Ministry to the Elderly – Senior Citizens Tea Parties

- Senior Citizens tea parties are held bi-monthly throughout the year in our building in Vaughan Road, Harpenden. The aim of the activity is to offer friendship and fun with an opportunity to hear from a speaker from ChristChurch.
- Between 20 and 30 guests are usually welcomed to the teas with the majority of attendees from outside of the church. The teas are well supported by the church family with some members providing transport. The provision of lifts is much needed as it enables many guests who can't go out during the week to come and make friends.

St Albans & Harpenden Christian Education Project, Step

- Step is a charity made up of a core staff team and volunteers from numerous local churches which works in secondary schools in the local area in a number of ways, for example delivering assemblies and lessons, supporting Christian Unions, running social action projects such as collecting donations for food banks, mentoring students and running courses such as Haven (helping students deal with anxiety), Tough Stuff (supporting students who have experienced loss such as bereavement or divorce) Youth Alpha (introduction to the Christian faith) and Leadership Foundations (for 6th Formers). The aim of Step is to share, through words and actions, the Christian faith in a lively, relevant and consistent way.
- In the Reporting Year Step worked in all 4 of the Harpenden schools.
- ChristChurch members are trustees and volunteers within Step.

Jump!

- Jump! is a local organisation of volunteers, set up to support local Primary schools in the delivery of the Christian element of the Hertfordshire RE syllabus. Lessons offered have been designed and developed by Jump! for years Reception to 6.
- Jump! has volunteers, including members of ChristChurch. ChristChurch also supports Jump! financially.

Azalea

- Azalea is a Christian charity based in Luton working to see men and women walk free from the injustice of sex trafficking in which men buy sex and women are sexually exploited. It offers prayer, practical support and exit strategies.
- Members of ChristChurch are trustees and volunteer for Azalea, and ChristChurch provides regular financial help and prayer support to Azalea.

Harpenden Money Advice Centre (HMAC)

- HMAC offers free, impartial advice and help for those struggling with debt or having difficulty managing finances.
- Members of ChristChurch are trustees and volunteer for HMAC, and ChristChurch provides regular financial help and prayer support to Azalea.

Financial review

Reserves policy

At the end of the financial period the Charity had net current assets of £4,200,147. Restricted property funds totalled £3,659,771. The amount of liquid reserves the Charity holds after allowing for restricted funds is £295,376.

Apart from the restricted Property Fund, the Charity did not have any material amounts designated or otherwise committed at the end of the period.

The Trustees consider that the appropriate value of reserves that should be held by the Charity is £120,000 equivalent to three months of current expenditure. The actual level of unrestricted reserves, excluding those only realised by the sale of fixed assets, is more than this figure.

Principal funding sources

The principal funding of the Charity is voluntary donations by members, attendees at church services and other supporters. Total income in the Reporting Period amounted to £4,277,572, including Gift Aid.

The Charity does not have a defined benefit pension scheme and pension costs are not material to the Charity.

The Charity does not hold any financial investments other than monies held in a deposit account. Subject to the reserves policy, most of the Charity's funds are spent in the short term to fulfil the Charity's objectives.

Significant Events Affecting Financial Performance

The Trustees have identified that a reduction in donations resulting from either a decrease in the number of members or an average reduction in giving per member (and non-member givers) would be the principal financial risk to the Charity. This risk would be managed by reducing the Charity's expenditure. This may include a review of staffing levels.

Total income for the reporting period increased by £3,652,861 (584.7%). Regular giving for general activities was £579,055, 30.1% higher than the prior year. Overall, the accounts show a total surplus for the year of £3,746,565.

Major risks

The Trustees assess the risks the Charity faces on an ongoing basis. This includes:

- an annual review and update of a formal risk analysis tool which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them;
- the completion of Risk Assessments for groups and activities or one off events, as appropriate, which are then reviewed regularly;
- consideration at Trustee and Deacon meetings of possible impending risks, as well as risk generally;
- consideration of specific risks by Trustee committees, for example safeguarding risk by the
- Safeguarding Committee (further details regarding the management of safeguarding risk are set out below);
- a Risk Management Policy; and
- appropriate insurance cover.

The Trustees are satisfied that systems are in place to manage the risks that have been identified and to identify any impending risks on the horizon.

Safeguarding risk is managed primarily by the Safeguarding Committee, a Trustee Committee which also includes non-trustee members with relevant knowledge to assist in this area. The Charity has a Safeguarding Policy, which is based on the thirtyone:eight model. The Policy sets out our procedures for the protection of children and adults at risk. It describes what the church and its appointed leaders will endeavour to do to protect the welfare of the children and adults at risk in church-linked groups. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies and training, are made for all the Trustees and those who work with children or other vulnerable groups within the church.

Plans for future periods

Property: the church completed its purchase of the Harpenden Public Halls on 27 March 2025.

Structure, governance and management

ChristChurch is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 22 August 2016 under Charity number 1168847. It is governed by a constitution dated 16 November 2015 and approved by the membership of the church at a meeting on that date. An updated Church Guide was also approved by the membership of the church at that meeting.

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

Mr Richard Clarke (Treasurer)	
Mr Simon Anderson	
Mr Andrew Cox	
Mrs Lauren Cox (Chair of Trustees)	
Mr Gharry Eccles	
Rev Philip Hammersley	(Retired 31 December 2024)
Mrs Rebecca Huntsman	
Mr Philip Ioannou	
Mr Nicholas Jelfs	
Mr Edwin Kwok	
Rev Gareth Loh	
Rev Ian Randall	
Mr Oliver Richardson	
Dr Haydn Williams	
Mrs Sarah Vickers	
Mr Robert Booth	(Appointed 28 May 2024)
Mrs Pauline Mills (Secretary to the Trustees)	

Recruitment and appointment of trustees

The Constitution identifies that the Church Officers (Elders and Deacons) are the Trustees of the church as a Registered Charity. Suggestions that a particular member should be considered for appointment as a Church Officer are made to or by the existing Trustees. If the proposed appointment is agreed and the candidate is not disqualified from office under section 178 of the Charities Act 2011 or under the Automatic Disqualification Rules 2018, then the proposal for them to become an Officer of the church and Trustee will be considered at a Members Meeting and thereafter voted on by members in accordance with the Constitution and Church Guide.

Appointments of Staff are considered and made by the Elders and Staff. Staff appointments are generally made for an indefinite period, unless specifically agreed otherwise.

Organisational structure

The Trustees are responsible for the general control and management of the Charity. The Trustees delegate the day to day running of the functions of the Charity to the Senior Minister and his Staff team and dedicated staff are responsible for particular areas of church life. Significant decisions regarding the Charity will be made by the Elders or Deacons (who are all Trustees) or by the Trustee body as a whole.

The Trustees meet together as a body to deal with church business monthly and formal Trustees meetings take place quarterly. All formal Trustee meetings are minuted. To assist in the smooth running of the Charity, the Trustees have set up a number of committees, which report back regularly to the Board of Trustees. Elder and Deacon meetings take place monthly.

The Trustees give their time freely and receive no remuneration or other financial benefits for their work as Trustees. The three Ministers were employees of the Charity (as well as being trustees) and received remuneration in their role as employees. The three ministers also had the benefit of housing and thereby provided benefit for their respective families.

Staff team during the Reporting Period

Senior Minister - Rev Gareth Loh
Associate Minister - Rev Ian Randall
Assistant Minister - Rev Philip Hammersley (resigned [31.12.24)
Operations Manager - Mr Rob Booth
Children's & Youth Worker - Miss Deborah Goodhead
Children's & Youth Worker - Mr Harry McCrossan
Women's Worker - Mrs Allison Hilton
Office Manager - Mrs Janet Fawcett

Post Reporting Period - Staff Changes
Mathew Thomas was appointed Minister-in-Training as of 1st September 2025.

Induction and training of trustees
Prior to appointment, all Trustees are made aware of the scope of their responsibilities as trustees and are provided with relevant documentation for the Charity and Charity Commission publications. Trustees receive training on trustee duties and safeguarding following appointment and receive monthly Charity Bulletins from Trust Advice, an organisation providing advice to charities (in particular churches) as well as the Charity Commission regular 'News' publication.

During the reporting year 1 trustee attended online training for trustees run by Trust Advice.

Other matters
The Governance Committee (a committee of the Trustees) uses the Charity Governance Code for smaller charities to help the Trustees continuously strive for improvement in our standards of governance. It meets quarterly to review governance matters.

Relationship with wider network
ChristChurch is affiliated to the Fellowship of Independent Evangelical Churches (FIEC). ChristChurch has long been the beneficiary of help, advice and legal services provided by the FIEC and from their conferences which have been attended by several Staff members over the years. Edward Connor Solicitors (a sister organisation to the FIEC) is a valued source of legal advice for the Trustees. ChristChurch also seeks advice from Stewardship and Trust Advice (formerly Advice for the Voluntary Sector) as appropriate.

ChristChurch is also affiliated to the Evangelical Alliance (EA).

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

R Clarke
.....
Mr Richard Clarke (Treasurer)
Trustee

Lauren Cox
.....
Mrs Lauren Cox (Chair of Trustees)
Trustee

Date: 17/10/2025

CHRISTCHURCH HARPENDEN

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

CHRISTCHURCH HARPENDEN

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHRISTCHURCH HARPENDEN

Opinion

We have audited the financial statements of ChristChurch Harpenden (the 'charity') for the year ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 27 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and employment legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Audit response to risks identified
To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Other matters
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "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)" (as amended) 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.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

The corresponding comparative figures are unaudited.



Caladine Limited, Statutory Auditor
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Date: 20/10/2025

Caladine Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CHRISTCHURCH HARPENDEN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:							
Donations and legacies	**3**	533,465	3,689,140	4,222,605	420,899	162,987	583,886
Charitable activities	**4**	19,430	-	19,430	10,343	-	10,343
Investments	**5**	11,097	9,377	20,474	7,601	16,747	24,348
Other income	**6**	15,063	-	15,063	6,134	-	6,134
Total income		579,055	3,698,517	4,277,572	444,977	179,734	624,711
Expenditure on:							
Charitable activities	**7**	490,288	40,719	531,007	470,925	35,155	506,080
Total expenditure		490,288	40,719	531,007	470,925	35,155	506,080
Net income		88,767	3,657,798	3,746,565	(25,948)	144,579	118,631
Transfers between funds	**20**	-	-	-	965,841	(965,841)	-
Net movement in funds	**10**	88,767	3,657,798	3,746,565	939,893	(821,262)	118,631
Reconciliation of funds:							
Fund balances at 1 January 2024		2,098,381	1,973	2,100,354	1,158,488	823,235	1,981,723
Fund balances at 31 December 2024		2,187,148	3,659,771	5,846,919	2,098,381	1,973	2,100,354

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

CHRISTCHURCH HARPENDEN

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**14**		1,891,772		1,893,873
Current assets					
Debtors	**15**	499,194		21,674	
Cash at bank and in hand		3,875,035		224,975	
		4,374,229		246,649	
Creditors: amounts falling due within one year	**16**	(174,082)		(40,168)	
Net current assets			4,200,147		206,481
Total assets less current liabilities			6,091,919		2,100,354
Creditors: amounts falling due after more than one year	**17**		(245,000)		-
Net assets			5,846,919		2,100,354
The funds of the charity					
Restricted income funds	**20**		3,659,771		1,973
Unrestricted funds	**21**		2,187,148		2,098,381
			5,846,919		2,100,354

The financial statements were approved by the trustees on 17/10/2025

.....
Mr Richard Clarke (Treasurer)
Trustee

Lauren Cox
.....
Mrs Lauren Cox (Chair of Trustees)
Trustee

CHRISTCHURCH HARPENDEN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from operations	**25**		3,234,586		118,939
Investing activities					
Purchase of tangible fixed assets		-		(1,025,204)	
Investment income received		20,474		24,348	
Net cash generated from/(used in) investing activities			20,474		(1,000,856)
Financing activities					
Proceeds from borrowings		395,000		-	
Net cash generated from financing activities			395,000		-
Net increase/(decrease) in cash and cash equivalents			3,650,060		(881,917)
Cash and cash equivalents at beginning of year			224,975		1,106,892
Cash and cash equivalents at end of year			3,875,035		224,975

1 Accounting policies

Charity information

The charity is a charitable incorporated organisation, registered with the Charity Commission in England & Wales, registered charity number 1168847. The charity is governed by its Constitution dated 16th November 2015.

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 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. 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.

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.

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.

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 basis:

Freehold land and buildings	Is not depreciated
Garden Office	Over 10 years
Fixtures and fittings	Over 4 years

The trustees consider that the residual value of the freehold properties owned by the charity are at least equal to their original cost and therefore no depreciation has been charged.

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 end 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' 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.

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.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

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	533,465	3,689,140	4,222,605	420,899	162,987	583,886
Donations and gifts						
Donations	440,496	3,235,285	3,675,781	346,105	147,148	493,253
Income tax recoverable	92,969	453,855	546,824	74,794	15,839	90,633
	533,465	3,689,140	4,222,605	420,899	162,987	583,886

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Charitable activities		
Church event & activities	19,430	9,150
Other income	-	1,193
	19,430	10,343

5 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Interest receivable	11,097	9,377	20,474	7,601	16,747	24,348

6 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Insurance claim	15,063	6,134

7 Expenditure on charitable activities

	Charitable activities	Charitable activities
	2024	2023
	£	**£**
Direct costs		
Staff costs	200,838	186,728
Programmes	28,685	24,498
Church meeting costs	1,913	10,833
Other staff costs	18,973	25,690
Property costs	95,479	80,564
	345,888	328,313
Grant funding of activities (see note 8)	67,516	118,686
Share of support and governance costs (see note 9)		
Support	106,803	54,161
Governance	10,800	4,920
	531,007	506,080
Analysis by fund		
Unrestricted funds - general	490,288	470,925
Restricted funds	40,719	35,155
	531,007	506,080

8 Grants payable

	Charitable activities 2024	Charitable activities 2023
	£	£
Grants to institutions:		
Azalea	1,800	3,000
Care2Share	1,800	1,800
Hook Evangelical	-	1,500
UFM	3,000	3,000
Interserve	-	2,080
Wyecliffe	9,720	9,720
Inter Team	6,900	6,000
STEP	3,400	3,400
ChristChurch Redbourn	-	3,200
Veritas College re Nepal	-	1,800
Kingsly Hall Church	3,840	3,840
London Bible Church	-	8,091
Santuary Foundation	-	3,985
Grants to institutions under £1,000	3,950	2,300
	34,410	53,716
Grants to individuals	33,106	64,970
	67,516	118,686

9 Support costs allocated to activities

	Charitable activities 2024	**Total 2023**
	£	**£**
Staff costs	57,181	17,550
Depreciation	2,101	-
Other support costs	24,866	20,183
Other staff costs	22,655	16,428
Governance	10,800	4,920
	117,603	59,081

9 Support costs allocated to activities (Continued)

Governance costs comprise:	2024 £	2023 £
Audit fees (2023 Independent Examination fees)	7,800	1,920
Accountancy	3,000	3,000
	10,800	4,920

10 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	7,800	1,920
- for tax advisory services	-	893
- for other financial services	3,000	3,000
Depreciation of owned tangible fixed assets	2,101	-

11 Trustees

Rev Gareth Loh, Trustee, received total remuneration of £47,743 (2023: £45,900) during the year for their role serving as Senior Minister.

Rev Ian Randall, Trustee, received total remuneration of £32,506 (2023: £36,913) during the year for their role serving as Associate Minister.

Rev Philip Hammersley, Trustee, received total remuneration of £30,110 (2023: £28,722) during the year for their role serving as Assistant Minister.

In addition, the charity incurred expenditure totalling £45,088 (2023: £49,498) in respect of the customary provision of accommodation to Rev Gareth Loh, Rev Ian Randall and Rev Philip Hammersley (and their respective families) so they could better perform their duties.

These payments are permitted by the charity's governing document.

Dr Haydn Williams, Trustee, and his spouse received rent of £7,200 (2023: £7,200) from the charity for a property used by the charity to provide accommodation to a minister.

The charity received aggregate donations from Trustees and related parties of £1,164,599 (2023: £192,238) during the year.

12 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	9	8

12 Employees (Continued)

Employment costs	2024	2023
	£	£
Wages and salaries	235,526	188,223
Social security costs	17,096	11,576
Other pension costs	5,397	4,479
	258,019	204,278

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

13 Taxation

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

14 Tangible fixed assets

	Freehold land and buildings	Garden Office	Fixtures and fittings	Total
	£	£	£	£
Cost				
At 1 January 2024	1,872,859	21,014	13,154	1,907,027
At 31 December 2024	1,872,859	21,014	13,154	1,907,027
Depreciation and impairment				
At 1 January 2024	-	-	13,154	13,154
Depreciation charged in the year	-	2,101	-	2,101
At 31 December 2024	-	2,101	13,154	15,255
Carrying amount				
At 31 December 2024	1,872,859	18,913	-	1,891,772
At 31 December 2023	1,872,859	21,014	-	1,893,873

15 Debtors

Amounts falling due within one year:	2024	2023
	£	£
Other debtors	67,507	19,987
Prepayments and accrued income	431,687	1,687
	499,194	21,674

16 Creditors: amounts falling due within one year

	2024	2023
	£	£
Borrowings	150,000	-
Other creditors	10,213	22,329
Accruals and deferred income	13,869	17,839
	174,082	40,168

17 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Borrowings	245,000	-

18 Loans and overdrafts

	2024	2023
	£	£
Other loans	395,000	-
Payable within one year	150,000	-
Payable after one year	245,000	-

Borrowings represent a number of unsecured, interest free loans provided by Members of the Church to assist with the purchase and renovation of Harpenden Public Halls as detailed within note 23 of the financial statements. The majority of these loans are repayable on the completion of the sale of the current church building at 4 Vaughan Road, Harpenden.

Additional loans from members to the sum of £525,000 were agreed in the year, however were not received until after the year.

19 Retirement benefit schemes

Defined contribution schemes	2024	2023
	£	£
Charge to profit or loss in respect of defined contribution schemes	5,397	4,479

The charity contributes to a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 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 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Property fund	-	3,686,842	(35,756)	-	3,651,086
Pastoral fund	-	3,800	(3,338)	-	462
Hardship fund	1,682	-	-	-	1,682
Other restricted funds	291	1,625	(1,625)	-	291
Evangelical Outreach fund	-	6,250	-	-	6,250
	1,973	3,698,517	(40,719)	-	3,659,771

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Property fund	823,235	128,767	(3,972)	(948,030)	-
Pastoral fund	-	10,120	(10,120)	-	-
Hardship fund	-	125	-	1,557	1,682
Other restricted funds	-	40,722	(21,063)	(19,368)	291
	823,235	179,734	(35,155)	(965,841)	1,973

Property Fund - Monies raised for the purchase of properties.

Pastoral Fund - Specific donations given for pastoral needs.

Hardship Fund - Monies raised to relieve hardship.

Other Restricted Funds - Specific one off appeals.

Evangelical Outreach Fund - Gifts to go towards events engaged in evangelical and general outreach.

21 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 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Church premises	1,872,859	-	-	-	1,872,859
General funds	225,522	579,055	(490,288)	-	314,289
	2,098,381	579,055	(490,288)	-	2,187,148

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Church promises	868,669	-	-	1,004,190	1,872,859
General funds	289,819	444,977	(470,925)	(38,349)	225,522
	1,158,488	444,977	(470,925)	965,841	2,098,381

Church Premises - The trustees desire is that whenever possible, the sale of any church property would be reinvested in another property.

22 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	1,891,772	-	1,891,772
Current assets/(liabilities)	295,376	3,904,771	4,200,147
Long term liabilities	-	(245,000)	(245,000)
	2,187,148	3,659,771	5,846,919

22 Analysis of net assets between funds (Continued)

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:			
Tangible assets	1,893,873	-	1,893,873
Current assets/(liabilities)	204,508	1,973	206,481
	2,098,381	1,973	2,100,354

23 Events after the reporting date

On the 27 March 2025, the Church acquired Harpenden Public Halls for the sum of £4,300,000 plus legal fees. This was financed from Restricted giving as detailed within 20 of the financial statements, and loans as detailed in note 18 of the financial statements.

24 Related party transactions

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

25 Cash generated from operations	2024 £	2023 £
Surplus for the year	3,746,565	118,631
Adjustments for:		
Investment income recognised in statement of financial activities	(20,474)	(24,348)
Depreciation and impairment of tangible fixed assets	2,101	-
Movements in working capital:		
(Increase)/decrease in debtors	(477,520)	4,678
(Decrease)/increase in creditors	(16,086)	19,978
Cash generated from operations	3,234,586	118,939

26 Analysis of changes in net funds

	At 1 January 2024	Cash flows	At 31 December 2024
	£	£	£
Cash at bank and in hand	224,975	3,650,060	3,875,035
Loans falling due within one year	-	(150,000)	(150,000)
Loans falling due after more than one year	-	(245,000)	(245,000)
	224,975	3,255,060	3,480,035

27 Non-audit services provided by auditor

In common with many organisations of our size and nature we use our auditor to assist with the preparation of the financial statements.

CHRISTCHURCH HARPENDEN

England & Wales - Charity number 1168847

Accounts

ChristChurch Harpenden

Report and Accounts
Year ended 31 December 2023

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ChristChurch Harpenden
Charitable Incorporated Organisation
Trustees Annual Report
Year ended 31 December 2023

The Trustees present their report and the financial statements of the charity for the year ended 31 December 2023.

Registered charity name	ChristChurch Harpenden
Charity registration number	1168847
Principal office and registered office	4 Vaughan Road Harpenden Hertfordshire AL5 4ED
The trustees	Mr Simon Anderson Mr Richard Clarke (Treasurer) Mr Andrew Cox Mrs Lauren Cox (Chair of Trustees) Mr Gharry Eccles Rev Philip Hammersley Mrs Rebecca Huntsman Mr Philip Ioannou Mr Nicholas Jelfs Mr Edwin Kwok Rev Gareth Loh Rev Ian Randall Mr Oliver Richardson Mrs Sarah Vickers (Secretary to the Trustees until 20/11/2023) Dr Haydn Williams Mrs Pauline Mills (Appointed 30/05/2023 and Secretary to the Trustees from 20/11/2023)
Independent Examiner	Sarah Crispin ACA Stewardship Services (UKET) Limited 1 Lamb's Passage, London, EC1Y 8AB
Bank	Lloyds Banking Group

Structure, governance and management

Governing document

ChristChurch is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 22 August 2016 under Charity number 1168847. It is governed by a constitution dated 16 November 2015 and approved by the membership of the church at a meeting on that date. An updated Church Guide was also approved by the membership of the church at that meeting.

Organisational structure

The Trustees (set out on page 1) are responsible for the general control and management of the Charity. The Trustees delegate the day to day running of the functions of the Charity to the Senior Minister and his Staff team (set out on page 4) and dedicated staff are responsible for particular areas of church life. Significant decisions regarding the Charity will be made by the Elders or Deacons (who are all Trustees) or by the Trustee body as a whole.

The Trustees meet together as a body to deal with church business monthly and formal Trustees meetings take place quarterly. All formal Trustee meetings are minuted. To assist in the smooth running of the Charity, the Trustees have set up a number of committees, which report back regularly to the Board of Trustees. Elder and Deacon meetings take place monthly.

The Trustees give their time freely and receive no remuneration or other financial benefits for their work as Trustees. The three Ministers were employees of the Charity (as well as being trustees) and received remuneration in their role as employees. The three ministers also had the benefit of housing and thereby provided benefit for their respective families.

Recruitment and appointment of Trustees and Staff

The Constitution identifies that the Church Officers (Elders and Deacons) are the Trustees of the church as a Registered Charity. Suggestions that a particular member should be considered for appointment as a Church Officer are made to or by the existing Trustees. If the proposed appointment is agreed and the candidate is not disqualified from office under section 178 of the Charities Act 2011 or under the Automatic Disqualification Rules 2018, then the proposal for them to become an Officer of the church and Trustee will be considered at a Members Meeting and thereafter voted on by members in accordance with the Constitution and Church Guide.
Appointments of Staff are considered and made by the Elders and Staff. Staff appointments are generally made for an indefinite period, unless specifically agreed otherwise.

Trustee training

Prior to appointment, all Trustees are made aware of the scope of their responsibilities as trustees and are provided with relevant documentation for the Charity and Charity Commission publications. Trustees receive training on trustee duties and safeguarding following appointment and receive monthly Charity Bulletins from Trust Advice, an organisation providing advice to charities (in particular churches) as well as the Charity Commission regular 'News' publication.

During the reporting year 1 trustee attended online training for trustees run by Trust Advice.

Governance Committee

The Governance Committee (a committee of the Trustees) uses the Charity Governance Code for smaller charities to help the Trustees continuously strive for improvement in our standards of governance. It meets quarterly to review governance matters.

Risk management

The Trustees assess the risks the Charity faces on an ongoing basis. This includes:

- an annual review and update of a formal risk analysis tool which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them;
- the completion of Risk Assessments for groups and activities or one off events, as appropriate, which are then reviewed regularly;
- consideration at Trustee and Deacon meetings of possible impending risks, as well as risk generally;
- consideration of specific risks by Trustee committees, for example safeguarding risk by the Safeguarding Committee (further details regarding the management of safeguarding risk are set out below);
- a Risk Management Policy; and
- appropriate insurance cover.

The Trustees are satisfied that systems are in place to manage the risks that have been identified and to identify any impending risks on the horizon.

Managing Safeguarding risk

Safeguarding risk is managed primarily by the Safeguarding Committee, a Trustee Committee which also includes non-trustee members with relevant knowledge to assist in this area. The Charity has a Safeguarding Policy, which is based on the thirtyone:eight model. The Policy sets out our procedures for the protection of children and adults at risk. It describes what the church and its appointed leaders will endeavour to do to protect the welfare of the children and adults at risk in church-linked groups. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies and training, are made for all the Trustees and those who work with children or other vulnerable groups within the church.

Affiliations and advice

ChristChurch is affiliated to the Fellowship of Independent Evangelical Churches (FIEC). ChristChurch has long been the beneficiary of help, advice and legal services provided by the FIEC and from their conferences which have been attended by several Staff members over the years. Edward Connor Solicitors (a sister organisation to the FIEC) is a valued source of legal advice for the Trustees. ChristChurch also seeks advice from Stewardship and Trust Advice (formerly Advice for the Voluntary Sector) as appropriate.

ChristChurch is also affiliated to the Evangelical Alliance (EA).

Post Reporting Period - Trustee Changes

None to date

Staff team during the Reporting Period

Senior Minister	Rev Gareth Loh
Associate Minister	Rev Ian Randall
Assistant Minister	Rev Philip Hammersley
Operations Manager	Mr Rob Booth (appointed 3/11/23)
Children's & Youth Worker	Miss Deborah Goodhead
Children's & Youth Worker	Mr Harry McCrossan (appointed 1/9/23)
School Leaver Intern	Miss Mila Largatzis (resigned 31/7/23)
Women's Worker	Mrs Allison Hilton
Office Manager	Mrs Janet Fawcett (appointed 12/6/23)
Administrator	Mrs Pauline Mills (resigned 31/3/23)

Post Reporting Period - Staff Changes

None to date

Objectives and activities

The purposes of the Charity are defined in the Constitution as:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively, within Harpenden and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the Charity Trustees, further the work of the church.

The Trustees consider our objectives and activities on an ongoing basis, to ensure they continue to reflect our aims and this includes consideration of the Charity Commission's guidance on public benefit.

ChristChurch Harpenden ("**ChristChurch**") wants to be:

a Church for others . . . committed to reaching out in meaningful ways to friends and families with the good news of Jesus Christ;
a Church that grows . . . making and maturing disciples, meeting together in large and small groups to learn from the Bible, to encourage and motivate one another, and being equipped to serve;
a Church in the world . . . both challenging and attractive to our community and demonstrating practically the love of Christ, addressing everyone with a clear biblical perspective on the issues of the day, and sending out people to minister to our world.

In three words . . . ***Mission, Maturity, Ministry***

Main activities

ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we:

- Hold public Christian services of worship and teaching on Sundays, catering for all ages.
- Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support.
- Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet.
- Run social events for senior citizens.
- Run Parent/carer and Toddler groups for those in the community as well as for church attenders.
- Provide pastoral care, support and encouragement for any in such need.
- Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective.
- Encourage voluntary giving to the church's work in the locality, to our Mission Partner organisations and to other charitable activities.
- Provide financial and other support for individuals and groups associated with ChristChurch.
- Advance the Christian faith and undertake community activities in a range of social and cultural contexts. Such activities and services to the community are, in the main, provided free of charge.

Congregation - ChristChurch has a congregation of approximately 400, including children, who attend regularly and are involved in the church's activities.

Membership - ChristChurch extends fellowship to all who attend, and we encourage all regular attendees to join us in membership so that they can play a full part in the life of the church, influencing the direction of the church through the regular members meetings and taking on roles with significant responsibility. As at 31 December 2023 there were 181 members.

Volunteers - ChristChurch encourages all members and attenders to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are key within ChristChurch. All volunteers working with projects involving children or other vulnerable groups are DBS checked. There is also a Volunteer Management Policy and a Code of Conduct for Volunteers.

Strategic Report

The following sections for achievements and performance and financial review form the strategic report of the Charity.

Achievements and Performance

The Charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide public benefit, both to those who worship at our church and the wider communities of Harpenden and the surrounding area.

1. REGULAR RELIGIOUS ACTIVITIES

Our church in Harpenden provides a centre for Christian worship and ministry and for the activities associated with our faith. We offer a range of religious services and activities including:

Services of Worship

- Weekly Sunday morning services held at Roundwood Park School in Harpenden. ChristChurch has been meeting there since 2004 and has an excellent relationship with the school.
- Weekly Sunday evening services held at the United Reformed Church in the centre of Harpenden. ChristChurch has been meeting there since September 2013. We are able to use this building by means of a very cordial agreement with the URC as they do not hold a Sunday evening service themselves.
- All our services are open to the public.
- Our own building in Vaughan Road, Harpenden, whilst too small for Sunday services, is well used for midweek activities, meetings and office accommodation for staff.

Homegroups

- We have 7 homegroups with an average of 12 people in each group. We meet on weekday evenings to study the Bible, pray together and encourage each other to live out their faith in the community and at work. These groups are in Harpenden and the local area.
- Groups support their members with practical and spiritual needs.
- Our groups manage the welcome and stewarding of our Sunday morning services. This has given further opportunity to welcome newcomers into our church.

Women's Work

- We have 9 Women's groups (called 'Word Alive') which meet together regularly during the week for Bible study, prayer and friendship support to each other. Each group has 8 to 12 members. One of the weekly groups is specifically for mothers of young children where a creche is provided and run by volunteers from within the church. Some groups meet fortnightly, and one meets once a month on Saturday mornings to meet the needs of working women.

- The leaders of the Word Alive groups meet 3 to 4 times throughout the year to choose and plan Bible Studies, organize social events, pray together and encourage each other regarding needs and circumstances among members of the groups.

- Pastoral care is carried out through the Word Alive groups in numerous ways including prayer support as well as practical provision including meals, shopping or car lifts when needed.

- This year we have also run a number of Women's events for the ladies who have recently joined our congregation from Hong Kong, with the aim of helping them learn more about UK culture and encourage new friendships. We particularly enjoyed meeting at Easter and Christmas to share some British traditions for those seasons.

Men's Work

- Several groups of men met for fellowship, Bible study and prayer over the reporting year. Some of these were weekly gatherings, others monthly but were all designed to encourage, support and build up members in their spiritual lives and in evangelism.

- During the reporting year there were also a number of men's social activities, varying in frequency. These ranged from social times (such as fortnightly football) to community support (such as occasional DIY working parties in the church building or the homes of those who needed some practical help).

- The monthly community outreach program "Saturdads" continued to run, open to fathers and their young children. (See page 12)

Youth & Children's Groups

In the reporting year, during term time, the church ran multiple weekly youth and children's activities, including:

- Sunday school sessions for pre-school and primary age children;
- Interactive, age specific teaching slots on Sunday mornings for those in school years 7-11;
- Sunday evening youth group for all Secondary age children twice a term;
- Wednesday evening youth groups for school year 7-9;
- Friday morning carer and toddler group (see page 12);
- Saturday morning group for fathers/male carers and toddler (monthly) (see page 12);
- Friday evening children's group for Primary age children (including an opportunity for young people in school years 10-13 to develop their skills as young leaders, organising games, leading activities and occasionally where appropriate teaching the Bible to the younger children);
- Friday evening youth group for school years 10-13.

All of these groups are open to the general public, but the activities which take place on days other than Sunday are designed to be easier for those without a Christian background to access and children and families are encouraged to invite their friends along.

Alongside these regular groups, we also ran a range of one-off events, including:

- Taking a small group of young people on a residential summer camp (School Years 6-9) and a larger group on a weekend away for school years 7-13;
- A serving fair and training weekend was organised to encourage young people school years 7-13 to serve in church;
- Numerous day trips and special events for children of all ages, e.g. our light trail for Primary age children in the community at Halloween time, SORTED event in London, Bonfire Night;
- A Christmas craft and café event at the Harpenden Christmas Carnival open for all with crafts to engage children of primary school age.

Approximately 150 children take part in the church's activities regularly and it is a joy to see them engaging with and enjoying the teaching about the Lord Jesus and the gospel.

Pastoral Care

Pastoral care in ChristChurch is delivered through a number of channels within the church

- Staff team
- Small groups (homegroups, Word Alive women's groups, men's groups)
- Pastoral visits

Pastoral care is coordinated through the church office and those needing pastoral support are given support through our staff team (senior minister, associate minister, assistant minister and women's worker). We have a separate youth team who attend to youth and children. There are lay members who also undertake pastoral care visits as part of a network of pastoral support.

Pastoral care - People have been supported spiritually with fellowship and prayer along with practical support for those in need. We have a number of housebound and care home members who are visited on a regular basis.

Practical Support has involved providing meals to the sick or those with new babies, assistance with house moves and shopping. Those who are carers to vulnerable partners or relatives were supported.

Financial Support is provided through a hardship fund and a pastoral care fund. The hardship fund supported specific individuals who have financial difficulty as a result of the cost-of-living crisis. Our pastoral fund is used to support individuals with specific pastoral needs during times of crisis. We have members of the church who serve at Harpenden Money Advice (see page 14) and so we are able to signpost individuals to that organisation when they have financial challenges.

Family support was coordinated for families who foster and those single parent households in need of specific support.

External Support – we do not provide specialist advice in our pastoral care to members and we have clear risk assessments as to the support we offer. So where appropriate we will signpost to other agencies: GP medical advice, Citizens Advice Bureau, Biblical counselling, mediation facilities, social services, Harpenden Money Advice.

Prayer

- Whole-church evening prayer meetings were held monthly, led by staff members or elders. These provide an opportunity for local members to keep in touch with and build up the church family, to praise God in song, and to seek him corporately in prayer together. The church family long to know God better and be dependent on him and prayer is so important in this.

- At Sunday morning and evening services members are often asked to lead the prayers and these regularly include personal prayers for local members and partners, for the charitable causes they are involved with and for mission partners and other ministries that the church supports.

- The church has an email prayer chain that allows members of the church to support one another through prayer. This was active throughout the Reporting Period.

- The elders pray corporately for church members and households by name during their regular monthly meetings throughout the year.

Mission

ChristChurch is committed to supporting mission work both financially and through prayer and the practical support of its Mission Partners, both within and beyond the UK.

ChristChurch has an active Mission Committee who meet three times a year. The Committee reviews financial support of Mission Partners regularly. The Committee acts as a sounding board for those considering missions work and brings recommendations to the elders of the church about possible new mission partners or organisations.

During the reporting year ChristChurch:

- supported a range of activities such as community health and development, pharmacy including training, supporting third culture children, Bible training, financial and administrative support, support of missionaries, support of local churches and Bible translation.

- supported workers/ mission partners in Asia, Costa Rica, Cyprus, Kosovo, Spain, Germany, the UK and Bible translation work for Tanzania.

- supported a missionary organisation called Care2Share working in India and Uganda helping communities with the relief of poverty through education, healthcare and life skills training.

- supported a Christian orphanage in Nepal, until end August 23.

- supported four specific local organisations financially, practically and in prayer; - St Albans & Harpenden Christian Education Project (Step), Jump! Azalea, and Harpenden Money Advice Centre (see pages 13 and 14).

- prayed regularly for each Mission Partner in the morning and evening services and at the monthly central prayer meeting. Church members were encouraged to pray privately for each partner too. Each mission partner and organisation is linked to a member of the Mission Committee who keeps in contact with them personally.

- received a visit from one mission partner family whom ChristChurch funded whilst they were here. Two other mission partners were supported financially towards the cost of purchasing homes in the countries where they minister.

Training People for Ministry

As a large and well-supported church, we believe that we have a responsibility to support smaller/other churches. The Rev Philip Hammersley (Assistant Minister) is currently in the third year of a four-year training post within ChristChurch. Throughout these four years ChristChurch is funding two days of study per week at the London Theological Seminary. At the end of that time, it is expected that he will go on to be a minister of another church.

2. SPECIAL EVENTS, ACTIVITIES AND DEVELOPMENTS

- **Property purchase** – in November 2023 the charity completed the purchase of a house to be used as accommodation for one of the church ministers and his family. The house is a semi-detached 4 bedroom house on a quiet residential street in the centre of Harpenden. The charity already owns one house which the Senior Minister lives in. This second house will enable the Associate Minister to be housed in the local area and serve the church and the community from it. As well as being a home for the Minister and his family, it is intended that the house will be used for some church events, such as a weekly young persons' Bible Study. The purchase of the house was managed by a small team of trustees, who consulted with both the wider trustee body and the membership as appropriate in relation to the purchase.

- **Easter** - an Easter Family Craft event was held as an opportunity to invite folk from the community.

- **Summer** – there was a weekly meeting to play rounders in the local park during the summer holidays.

- **Christmas** - ChristChurch took part in the town's Christmas Carnival by opening the church for a Carnival Café and Drop in craft event. Two evangelistic Carol Services were held to which the church family were encouraged to invite friends. These were held in Harpenden's arts and cultural centre and were well attended by about 300 people at each event.

- **Ukrainian fundraiser** – in February a group of volunteers from ChristChurch arranged "Hope in a Dark Place", a charity dinner with Ukrainian guests sharing music and stories from the frontline, together with an after dinner talk from Dr Krish Kandiah (founder of Sanctuary Foundation).

- **Roots of Jazz** – in November Christchurch hosted a dinner and jazz concert with live music and a talk exploring the intertwining stories of the roots of jazz and the Christian faith.

- **Quiz night** – in July we held a quiz night at a central venue in Harpenden, with 10 teams competing and enjoying a great evening together.

3. COMMUNITY ACTIVITIES & PARTNERSHIPS

Parent and Toddler Group (MaMites)

- During the reporting period ChristChurch ran a midweek toddler group in Harpenden (MaMites). The aim of the group is to offer parents and other carers of pre-school age children in the community a safe place to bring their children to play and for them to find friendship and support. It was open to anyone, not just church members or attenders. The group met on Friday mornings during school term time,

- Between January and December 2023, around 70 families attended one or more MaMites sessions, the majority of which are families who do not tend to attend church on Sundays. The group is run on a drop-in basis. A small voluntary donation is suggested for families who attend MaMites to cover the cost of refreshments.

- At each session children enjoy free time to play with a range of toys on offer, there is also a craft table and a short bible story and singing time, which we hope is engaging for the children and also speaks of the good news of Jesus to the parents and carers.

Father & Toddler Group (Saturdads)

- ChristChurch runs a monthly toddler group for pre-school children and their male carers. Its aim is to provide a friendly environment for men to have quality playtime with their children and an opportunity to meet other dads/carers.

- We have seen an average of 10 dads attend each month with their children, with many who are not regularly a part of any other activities at ChristChurch attending across the reporting year.

Ministry to the Elderly – Senior Citizens Tea Parties

- Senior Citizens tea parties are held bi-monthly throughout the year in our building in Vaughan Road, Harpenden. The aim of the activity is to offer friendship and fun with an opportunity to hear from a speaker from ChristChurch.

- Between 20 and 30 guests are usually welcomed to the teas with the majority of attendees from outside of the church. The teas are well supported by the church family with some members providing transport. The provision of lifts is much needed as it enables many guests who can't go out during the week to come and make friends.

St Albans & Harpenden Christian Education Project, Step

- Step is a charity made up of a core staff team and volunteers from numerous local churches which works in secondary schools in the local area in a number of ways, for example delivering assemblies and lessons, supporting Christian Unions, running social action projects such as collecting donations for food banks, mentoring students and running courses such as Haven (helping students deal with anxiety), Tough Stuff (supporting students who have experienced loss such as bereavement or divorce) Youth Alpha (introduction to the Christian faith) and Leadership Foundations (for 6th Formers). The aim of Step is to share, through words and actions, the Christian faith in a lively, relevant and consistent way.

- In the Reporting Year Step worked in all 4 of the Harpenden schools.

- Three ChristChurch members are trustees of Step and one other ChristChurch member has volunteered during the reporting year, doing general administration, coordinating prayer support and helping with clubs, lessons and retreat days.

- ChristChurch is one of 50 local churches partnering Step and one of 20 who support Step financially as well as in prayer. In the Reporting Year ChristChurch hosted a Step prayer meeting. Individuals within ChristChurch also support Step financially.

Jump!

- Jump! is a local organisation of volunteers, set up to support local Primary schools in the delivery of the Christian element of the Hertfordshire RE syllabus. Lessons offered have been designed and developed by Jump! for years Reception to 6.

- Jump! has 10 volunteers, of which two are from ChristChurch.

- In the Reporting year Jump! delivered lessons in 8 Harpenden Primary schools. The lessons delivered covered a range of topics, including Christmas, Easter, stories Jesus told, Creation, the symbols of Christianity and who is God. The lessons aim to be as engaging as possible using PowerPoint presentations and a variety of activities.

- In the summer term, June 2023, one day workshops were held in schools for Year 6 pupils who were moving on to secondary schools. These workshops help the pupils to explore issues surrounding taking this big step in their lives.

- ChristChurch supports Jump! financially.

Azalea

- Azalea is a Christian charity based in Luton working to see men and women walk free from the injustice of sex trafficking in which men buy sex and women are sexually exploited. It offers prayer, practical support and exit strategies.

- A member of ChristChurch congregation works for Azalea in the office and three others are Trustees of Azalea.

- During the Reporting Year, other members of ChristChurch volunteered with Azalea in various roles such as administrative work, working at the Women's Drop In Centre, baking cakes, making meals, driving to pick up donations and helping at the Christmas party for the women.

- ChristChurch Harpenden provides regular financial help and prayer support to both Azalea and several individuals within the church also provide financial support.

Harpenden Money Advice Centre (HMAC)

- HMAC offers free, impartial advice and help for those struggling with debt or having difficulty managing finances.

- During 2023 it was staffed by one paid part-time administrator and 8 volunteers who come from 6 different local churches. Three of HMAC's volunteers are members of ChristChurch Harpenden and they attend sessions regularly. One of the ChristChurch volunteers as well as another ChristChurch member are trustees of HMAC.

- ChristChurch also provided financial support to HMAC during the Reporting Year.

Plans for future periods (i.e., Post Reporting Period)

- **Church property:** the church is considering options for purchasing a larger building in Harpenden for the growing congregation.
- **Church outreach**: the church has formed a committee to consider how the congregation can better serve and reach members of the town.
- **February holiday club:** the church ran a successful children's holiday club over the February half term holiday.
- **Parenting course:** the church also ran a 6 week parenting course using materials from Care from the Family, to support parents of Primary age children.

- **Financial Review**

Principal funding sources

The principal funding of the Charity is voluntary donations by members, attendees at church services and other supporters. Total income in the Reporting Period amounted to £624,710 (including Gift Aid).

The Charity does not have a defined benefit pension scheme and pension costs are not material to the Charity.

The Charity does not hold any financial investments other than monies held in deposit accounts. Subject to the reserves policy (see below), most of the Charity's funds are spent in the short term to fulfil the Charity's objectives.

Significant Events Affecting Financial Performance

The Trustees have identified that a reduction in donations resulting from either a decrease in the number of members or an average reduction in giving per member (and non-member givers) would be the principal financial risk to the Charity. This risk would be managed by reducing the Charity's expenditure. This may include a review of staffing levels.

Total income for the reporting period decreased by £533,547 (46%). However, donations for general activities were £58,285 (11%) higher than the prior year. Overall, the accounts show a total surplus for the year of £118,630.

Reserves

At the end of the financial period the Charity had net current assets of £206,480. The amount of general funds the Charity holds is £225,521, with designated funds of £1,872, 859 and restricted funds totalled £1,973.

The Charity did not have any material amounts designated or otherwise committed at the end of the period.

The Trustees consider that the appropriate value of reserves that should be held by the Charity is £120,000 equivalent to three months of current expenditure. The actual level of general reserves is more than this figure.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and the application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The Trustees' Annual Report and the Strategic Report were approved by the Trustees and presented to the Members AGM on 13 May 2024 and signed on behalf of the board of trustees by:

Lauren Cox
Lauren Cox (Sep 26, 2024 17:36 GMT+1)

Lauren Cox
Trustee
Sep 26, 2024

R Clarke
R Clarke (Sep 24, 2024 15:33 GMT+1)

Richard Clarke
Trustee
Sep 24, 2024

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

CHRISTCHURCH HARPENDEN
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2023 on pages 18 to 29 following, which have been prepared on the basis of the accounting policies set out on pages 21 and 22.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (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.

Sarah Crispin
Sarah Crispin (Sep 30, 2024 11:24 GMT+1)

Sarah Crispin ACA
Institute of Chartered Accountants in England and Wales
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Sep 30, 2024

CHRISTCHURCH HARPENDEN

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	420,899	162,987	583,885	525,600
Charitable activities	4	10,343	-	10,343	8,292
Investments	5	7,601	16,747	24,348	2,998
Other income	6	6,134	-	6,134	621,367
Total income and endowments		444,977	179,734	624,710	1,158,257
EXPENDITURE ON:					
Charitable activities	7	470,925	32,879	503,804	484,480
Raising funds	8	-	2,276	2,276	783
Total expenditure		470,925	35,155	506,080	485,263
Net income/(expenditure)		(25,949)	144,579	118,630	672,994
Transfers between funds	15	965,841	(965,841)	-	-
Net movement in funds		939,892	(821,262)	118,630	672,994
Reconciliation of funds:					
Total funds brought forward		1,158,488	823,235	1,981,723	1,308,729
Total funds carried forward	15	2,098,380	1,973	2,100,353	1,981,723

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 21-28 form part of these accounts.

CHRISTCHURCH HARPENDEN

BALANCE SHEET

AS AT 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS					
Tangible assets	10	1,893,873	-	1,893,873	868,669
		1,893,873	-	1,893,873	868,669
CURRENT ASSETS					
Debtors	11	21,394	280	21,674	26,352
Cash at bank and in hand	12	223,281	1,693	224,974	1,106,892
		244,676	1,973	246,649	1,133,244
CREDITORS: Amounts falling due within one year	13	(40,168)	-	(40,168)	(20,190)
Net current assets / (liabilities)		204,507	1,973	206,480	1,113,054
TOTAL NET ASSETS		2,098,380	1,973	2,100,353	1,981,723
FUND BALANCES	15				
Unrestricted Funds					
General funds		225,521	-	225,521	289,819
Designated funds		1,872,859	-	1,872,859	868,669
		2,098,380	-	2,098,380	1,158,488
Restricted Funds		-	1,973	1,973	823,235
		2,098,380	1,973	2,100,353	1,981,723

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

R Clarke
R Clarke (Sep 24, 2024 15:33 GMT+1)

Richard Clarke

Date: Sep 24, 2024

Charity number: 1168847

The notes on page 21-28 form part of these accounts.

CHRISTCHURCH HARPENDEN

FOR THE YEAR ENDED 31 DECEMBER 2023

CASH FLOW STATEMENT

	Note	2023	2022
		£	£
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	a	118,938	51,065
Cash flows from investing activities:			
Dividends, interest and rents from investments		24,348	2,998
Proceeds from the sale of property, plant and equipment		-	731,991
Purchase of property, plant and equipment		(1,025,204)	-
Net cash provided by/(used in) investing activities		(1,000,856)	734,989
Change in cash and equivalents in the reporting period		(881,918)	786,054
Cash and equivalents at the beginning of the year	b	1,106,892	320,838
Cash and cash equivalents at the end of the year	b	224,974	1,106,892

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023	2022
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	118,630	672,994
Adjustments for:		
Dividends, interest and rents from investments	(24,348)	(2,998)
Loss/(profit) on the sale of fixed assets	-	(621,367)
(Increase)/decrease in debtors	4,678	(5,222)
Increase/(decrease) in creditors	19,978	7,658
Net cash provided by (used in) operating activities	118,938	51,065

Note b: Analysis of cash and cash equivalents

	2023	2022
	£	£
Cash at bank with immediate access	224,974	1,106,892
Total cash and cash equivalents	224,974	1,106,892

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements 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) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church events and activities.

Investment income represents income generated by the charity's assets and includes income from bank interest.

Other income comprises gains arising from the disposal of tangible fixed assets.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Expenditure on raising funds comprises the costs incurred on managing investments.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

2 Accounting Policies (cont.)

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold property	Is not depreciated
Garden office	Over 10 years
Fixtures, fittings & equipment	Over 4 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

i) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity as communicated to the grant beneficiary. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations

	2023	2022
	£	£
Donations of cash and similar	493,252	432,147
Income tax recoverable	90,633	93,453
	583,885	525,600

4 Income from charitable activities

	2023	2022
	£	£
Church events & activities	9,150	7,557
Other income	1,193	735
	10,343	8,292

5 Investment income

	2023	2022
	£	£
Bank interest	24,348	2,998
	24,348	2,998

6 Other income

	2023	2022
	£	£
Gains on disposal of church premises	-	621,367
Insurance claim	6,134	-
	6,134	621,367

7 Charitable expenditure

		2023	2022
		£	£
a	**Costs incurred directly on specific activities**		
	Ministry staff costs	210,409	241,495
	Programmes	24,498	28,593
	Church meeting costs	10,833	4,731
	Property costs	82,573	58,733
		328,313	333,552
	Grants payable (note 8c)	118,686	77,095
		446,999	410,647
b	**Costs incurred on support & administration**		
	Governance costs		
	Independent examiner's fee	4,920	-
	Audit fee	-	5,400
		4,920	5,400
	Operational staff costs	33,978	53,619
	Other support costs	17,907	14,814
		56,805	73,832
	Total expenditure	503,804	484,480

The fee payable to the independent examiner for preparing and examining the accounts was £4,920; in addition the charity paid £893 to Stewardship for payroll bureau services.

c Grants payable

	Institutions	Individuals	2023
	£	£	£
Grants for UK and overseas mission	52,916	64,970	117,886
Grants for the relief of poverty	800	-	800
	53,716	64,970	118,686

The comparatives for the previous year are as follows:

	Institutions	Individuals	2022
	£	£	£
Grants for UK and overseas mission	46,595	30,395	76,990
Grants for the relief of poverty	800	-	800
	47,395	30,395	77,790

7 Charitable expenditure (cont.)

The charity's principal grants to institutions comprised:

	2023	2022
	£	£
Azalea	3,000	3,000
Care2Share	1,800	1,800
Hook Evangelical	1,500	2,000
UFM	3,000	3,000
Interserve	2,080	3,120
Wycliffe	9,720	9,720
Inter Team	6,000	6,000
OMF	-	2,700
STEP	3,400	3,400
Jump	800	1,495
ChristChurch Redbourn	3,200	4,800
Veritas College re Nepal	1,800	1,800
Nepal Development Association	700	1,200
Kingsley Hall Church	3,840	2,560
London Bible Church	8,091	-
Sanctuary Foundation	3,985	-
Grants to institutions for less than £1,000 each	800	800
	53,716	47,395

8 Cost of raising funds

	2023	2022
	£	£
Investment management fees	2,276	783
	2,276	783

9 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2023	2022
	£	£
Gross wages and salaries	188,223	243,729
Social security	11,576	19,727
Pension costs	4,479	7,328
	204,278	270,784

The average monthly number of employees during the year was 8. Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £
Trustees:				
Rev Gareth Loh	44,745	-	1,155	45,900
Rev Philip Hammersley	28,067	-	655	28,722
Rev Ian Randall	36,020	-	893	36,913
				111,535

9 Analysis of staff costs, the cost of key management personnel and trustee remuneration (cont.)

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2022 £
Trustees:				
Rev Gareth Lewis	48,986	-	3,208	52,194
Rev Gareth Loh	37,300	-	932	38,232
Rev Philip Hammersley	25,750	-	585	26,335
Rev Ian Randall	13,449		325	13,774

The above trustees served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £49,498 (2022: £2,767) in respect of the customary provision of accommodation to Rev Gareth Loh, Rev Ian Randall and Rev Philip Hammersley, who are trustees, so that they could better perform their duties.

10 Tangible fixed assets

	Freehold Property £	Garden Office £	Fixtures, fittings and equipment £	Total 2023 £
Cost				
At 1 January 2023	868,669	-	13,153	881,822
Additions	1,004,190	21,014	-	1,025,204
At 31 December 2023	1,872,859	21,014	13,153	1,907,026
Accumulated depreciation				
At 1 January 2023	-	-	13,153	13,153
Charge for the year	-	-	-	-
At 31 December 2023	-	-	13,153	13,153
Net book value				
At 31 December 2023	1,872,859	21,014	-	1,893,873
At 31 December 2022	868,669	-	-	868,669

The trustees consider that the residual value of the freehold properties owned by the charity are at least equal to their original cost and therefore no depreciation has been charged. The Garden office was not in use until after the year end so depreciation will be charged from 2024 onwards.

11 Debtors

	2023 £	2022 £
Falling due within one year:		
Tax recoverable	18,603	22,489
Other debtors	1,384	2,710
Prepayments and accrued income	1,687	1,153
	21,674	26,352

12 Cash at Bank and in Hand

	2023 £	2022 £
Cash at bank with immediate access	224,974	1,106,892
	224,974	1,106,892

13 Creditors: liabilities falling due within one year

	2023	2022
	£	£
Taxation and social security	-	5,764
Other creditors	2,329	1,872
Accruals	17,839	12,554
Grant obligations	20,000	
	40,168	20,190

14 Pension commitments

During the year employer's pension contributions totalling £4,202 (2022: £7,328) were payable to defined contribution personal pension schemes. Pension contributions of £2,039 (2022: £1,839) were owing at the balance sheet date.

15 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2023	Incoming resources 2023	Outgoing resources 2023	Transfers in the year 2023	Gains and losses 2023	Closing balance 2023
	£	£	£	£	£	£
Designated Funds						
Church premises	868,669	-	-	1,004,190	-	1,872,859
	868,669	-	-	1,004,190	-	1,872,859
General Unrestricted Funds	289,819	444,977	(470,925)	(38,349)	-	225,521
Total Unrestricted Funds	1,158,488	444,977	(470,925)	965,841	-	2,098,380
Restricted Funds						
Property fund	823,235	128,767	(3,972)	(948,030)	-	-
Pastoral fund	-	10,120	(10,120)	-	-	-
Hardship fund	-	125	-	1,557	-	1,682
Other restricted funds	-	40,721	(21,062)	(19,368)	-	291
	823,235	179,734	(35,155)	(965,841)	-	1,973
Aggregate of funds	1,981,723	624,710	(506,080)	-	-	2,100,353

The transfers referred to above were made for the following reasons:

a) From General to Hardship & Other restricted funds to recognise the opening balances on these funds.

b) From the Property fund & General funds to the Church premises fund to reflect the purchase of a property for ministers' accommodation.

c) From Other restricted funds to General funds to reflect the purchase of a garden office for use by the Senior Minister.

15 Funds (cont.)

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2023 £
Tangible fixed assets	21,014	1,872,859	-	1,893,873
Debtors	21,394	-	280	21,674
Cash at bank and in hand	223,281	-	1,693	224,974
Creditors falling due within one year	(40,168)	-	-	(40,168)
	225,521	1,872,859	1,973	2,100,353

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
Designated Funds						
Church premises	979,293	-	-	(110,624)	-	868,669
	979,293	-	-	(110,624)	-	868,669
General Unrestricted Funds	285,742	489,037	(484,960)	-	-	289,819
Total Unrestricted Funds	1,265,035	489,037	(484,960)	(110,624)	-	1,158,488
Restricted Funds						
Property fund	43,694	669,220	(303)	110,624	-	823,235
	43,694	669,220	(303)	110,624	-	823,235
Aggregate of funds	1,308,729	1,158,257	(485,263)	-	-	1,981,723

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2022 £
Tangible fixed assets	-	868,669	-	868,669
Debtors	26,352	-	-	26,352
Cash at bank and in hand	283,657	-	823,235	1,106,892
Creditors falling due within one year	(20,190)	-	-	(20,190)
	289,819	868,669	823,235	1,981,723

15 Funds (cont.)

Designated Funds
The Church Premises holds the properties owned by the charity. The trustees desire is that whenever possible, the sale of any church property would be reinvested in another property.

Restricted Funds
The Property fund represents money raised for the purchase of properties.
The Pastoral fund relates to specific donations given for pastoral needs.
The Hardship fund is to relieve hardship.
Other restricted funds are for specifc one off appeals. In 2023, this included fundraising for Ukraine and donations to the upkeep of church houses.

16 Transactions with related parties

During the year the charity:

a) received donations totalling £192,238 (2022: £197,840) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

b) No expenses (2022: £nil) were paid to, or for, the trustees for costs incurred whilst carrying out their duties as trustees.

During the year the charity also made the following payments to, or for, related parties:

a) Haydn Williams, who is a trustee, and his spouse received rent of £7,200 from the charity for a property used by the charity to provide accommodation to a minister.

Except as disclosed in note 9 'Analysis of staff costs', there have been no other transactions with related parties during the year.

17 Reconciliation with previously reported funds

During the year the charity reviewed the treatment of the church premises fund following the purchase of the manse in 2023. The trustees believe that the restrictions on the property donations were fulfilled on purchase of the properties and therefore they have taken the decision that the church premises fund should be treated as unrestricted. The comparatives presented in these accounts have been re-stated so that they reflect this change in policy and the cost of the church premises is now shown as a designated fund. There is no impact on total reserves or prior year results.

CHRISTCHURCH HARPENDEN

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds General 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £	Unrestricted funds General 2022 £	Designated 2022 £	Restricted 2022 £	Total 2022 £
INCOME AND ENDOWMENTS FROM:									
Donations	3	420,899	-	162,987	583,885	479,350	-	46,250	525,600
Charitable activities	4	10,343	-	-	10,343	8,292	-		8,292
Investments	5	7,601	-	16,747	24,348	1,395	-	1,603	2,998
Other income	6	6,134	-	-	6,134	-	-	621,367	621,367
Total income and endowments		444,977	-	179,734	624,710	489,037	-	669,220	1,158,257
EXPENDITURE ON:									
Charitable activities:	7	470,925	-	32,879	503,804	484,177	-	303	484,480
Raising funds	8	-	-	2,276	2,276	783	-	-	783
Total Expenditure		470,925	-	35,155	506,080	484,960	-	303	485,263
Net gains/(losses) on investments		-	-	-	-	-	-	-	-
Net income/(expenditure)		(25,949)	-	144,579	118,630	4,077	-	668,917	672,994
Transfers between funds	15	(38,349)	1,004,190	(965,841)	-	-	(110,624)	110,624	-
Net movement in funds		(64,298)	1,004,190	(821,262)	118,630	4,077	(110,624)	779,541	672,994
Reconciliation of funds:									
Total funds brought forward		289,819	868,669	823,235	1,981,723	285,742	979,293	43,694	1,308,729
Total funds carried forward	15	225,521	1,872,859	1,973	2,100,353	289,819	868,669	823,235	1,981,723

CHRISTCHURCH HARPENDEN

England & Wales - Charity number 1168847

Accounts

COMPANY REGISTRATION NUMBER: CE008596
CHARITY REGISTRATION NUMBER: 1168847

ChristChurch Harpenden

Charitable Incorporated Organisation

Financial Statements

31 December 2022

HICKS AND COMPANY
Chartered Accountants & Statutory Auditor
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

ChristChurch Harpenden

Charitable Incorporated Organisation

Financial Statements

Year ended 31 December 2022

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ChristChurch Harpenden

Charitable Incorporated Organisation

Trustees' Annual Report

Year ended 31 December 2022

The trustees present their report and the financial statements of the charity for the year ended 31 December 2022.

Reference and administrative details

Registered charity name	ChristChurch Harpenden
Charity registration number	1168847
Company registration number	CE008596
Principal office and registered Office	4 Vaughan Road Harpenden Hertfordshire AL5 4ED

The trustees

Simon Anderson	
Richard Clarke	
Andrew Cox	
Lauren Cox (Chair of Trustees)	(Appointed 9 September 2022)
Gharry Eccles	
Philip Hammersley	
Rebecca Huntsman	
Philip Ioannou	
Nicholas Jelfs	
Edwin Kwok	
Gareth Lewis	(Resigned 3 October 2022)
Gareth Loh	
Ian Randall	(Appointed 1 August 2022)
Oliver Richardson	
Sarah Vickers (Secretary to the Trustees)	
Garry Williams	(Resigned 31 December 2022)
Haydn Williams	

Auditor	Hicks and Company Chartered Accountants & Statutory Auditor Vaughan Chambers Vaughan Road Harpenden AL5 4EE

Structure, governance and management

Governing document

ChristChurch Harpenden ("ChristChurch") is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 22 August 2016 under Charity number 1168847. It is governed by a constitution dated 16th November 2015 and approved by the membership of the church at a meeting on that date. An updated Church Guide was also approved by the membership of the church at that meeting.

Organisational structure

The Trustees (set out on page 1) are responsible for the general control and management of the Charity. The Trustees delegate the day to day running of the functions of the Charity to the Senior Minister and his Staff team (set out on page 4) and dedicated staff are responsible for particular areas of church life.

Significant decisions regarding the Charity will be made by the Elders or Deacons (who are all Trustees) or by the Trustee body as a whole.

The Trustees meet together as a body to deal with church business monthly and formal Trustees meetings take place quarterly. All formal Trustee meetings are minuted. To assist in the smooth running of the Charity, the Trustees have set up a number of committees, which report back regularly to the Board of Trustees. Elder and Deacon meetings take place monthly.

The Trustees give their time freely and receive no remuneration or other financial benefits for their work as Trustees. The three Ministers were employees of the Charity (as well as being trustees) and received remuneration in their role as employees. The three ministers also had the benefit of housing and thereby provided benefit for their respective families.

Recruitment and appointment of Trustees and Staff

The Constitution identifies that the Church Officers (Elders and Deacons) are the Trustees of the church as a Registered Charity. Suggestions that a particular member should be considered for appointment as a Church Officer are made to or by the existing Trustees. If the proposed appointment is agreed and the candidate is not disqualified from office under section 178 of the Charities Act 2011 or under the Automatic Disqualification Rules 2018, then the proposal for them to become an Officer of the church and Trustee will be considered at a Members Meeting and thereafter voted on by members in accordance with the Constitution and Church Guide.

Appointments of Staff are considered and made by the Elders and Staff. Staff appointments are generally made for an indefinite period, unless specifically agreed otherwise.

Trustee training

Prior to appointment, all Trustees are made aware of the scope of their responsibilities as trustees and are provided with relevant documentation for the Charity and Charity Commission publications. Trustees receive training on trustee duties and safeguarding following appointment and receive monthly Charity Bulletins from Trust Advice, an organisation providing advice to charities (in particular churches) as well as the Charity Commission regular 'News' publication.

During the reporting year 5 trustees attended online training for trustees run by Stewardship or Trust Advice. The new Chair of Trustees attended Charity Governance for Trustees training online run by Trust Advice.

Governance Committee

The Governance Committee (a committee of the Trustees) uses the Charity Governance Code for smaller charities to help the Trustees continuously strive for improvement in our standards of governance. It meets quarterly to review governance matters.

Risk management

The Trustees assess the risks the Charity faces on an ongoing basis. This includes:

- an annual review and update of a formal risk analysis tool which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them;
- the completion of Risk Assessments for groups and activities or one-off events, as appropriate, which are then reviewed regularly;
- consideration at Trustee and Deacon meetings of possible impending risks, as well as risk generally;
- consideration of specific risks by Trustee committees, for example safeguarding risk by the Safeguarding Committee (further details regarding the management of safeguarding risk are set out below);
- a Risk Management Policy; and
- appropriate insurance cover.

The Trustees are satisfied that systems are in place to manage the risks that have been identified and to identify any impending risks on the horizon.

Managing Safeguarding risk

Safeguarding risk is managed primarily by the Safeguarding Committee, a Trustee Committee which also includes non-trustee members with relevant knowledge to assist in this area. The Charity has a Safeguarding Policy, which is based on the thirtyone:eight model. The Policy sets out our procedures for the protection of children and adults at risk. It describes what the church and its appointed leaders will endeavour to do to protect the welfare of the children and adults at risk in church-linked groups. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies and training, are made for all the Trustees and those who work with children or other vulnerable groups within the church.

Affiliations and advice

ChristChurch is affiliated to the Fellowship of Independent Evangelical Churches (FIEC). ChristChurch has long been the beneficiary of help, advice and legal services provided by the FIEC and from their conferences which have been attended by several Staff members over the years. Edward Connor Solicitors (a sister organisation to the FIEC) is a valued source of legal advice for the Trustees. ChristChurch also seeks advice from Stewardship and Trust Advice (formerly Advice for the Voluntary Sector) as appropriate.

ChristChurch is also affiliated to the Evangelical Alliance (EA).

Post Reporting Period - Trustee changes

None to date

Staff Team during the Reporting Period

Senior Minister	Rev Gareth Lewis (retired 3 October 2022)
Senior Minister	Rev Gareth Loh (from 4 October 2022)
Associate Minister	Rev Gareth Loh (up to 3 October 2022)
Associate Minister	Rev Ian Randall (appointed 1 August 2022)
Assistant Minister	Rev Philip Hammersley
Youth Minister	Rev Daniel Mak (resigned 18 December 2022)
Senior Children's & Youth Worker	Miss Leanne Smyth (resigned 31 July 2022)
Senior Children's & Youth Worker	Miss Deborah Goodhead (appointed 1 November 2022)
School Leaver Intern	Miss Mila Largatzis (appointed 5 September 2022)
Women's Worker	Mrs Allison Hilton (appointed 3 October 2022)
Office Manager	Mrs Priscilla Hansen (resigned 27 October 2022)
Administrator	Mrs Pauline Mills

Post Reporting Period – Staff changes

Mrs Pauline Mills resigned as Administrator with effect from 31 March 2023.

Objectives and activities

The purposes of the Charity are formally defined in legal terms in the Constitution as:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Harpenden and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the Charity Trustees, further the work of the church.

The Trustees consider, on an ongoing basis, our objectives and activities to ensure they continue to reflect our aims and this includes consideration of the Charity Commission's guidance on public benefit.

ChristChurch Harpenden ("**ChristChurch**") wants to be:

a Church for others . . . committed to reaching out in meaningful ways to friends and families with the good news of Jesus Christ;

a Church that grows . . . making and maturing disciples, meeting together in large and small groups to learn from the Bible, to encourage and motivate one another, and being equipped to serve;

a Church in the world . . . both challenging and attractive to our community and demonstrating practically the love of Christ, addressing everyone with a clear biblical perspective on the issues of the day, and sending out people to minister to our world.

In three words . . . ***Mission, Maturity, Ministry***

Main Activities

ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end we:

- Hold public Christian services of worship and teaching on Sundays, catering for all ages.
- Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support.
- Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet.
- Run social events for senior citizens.
- Run Mother/carer and Toddler and Father/carer and Toddler groups for those in the community as well as for church attenders.
- Provide pastoral care, support and encouragement for any in such need.
- Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective.
- Encourage voluntary giving to the church's work in the locality, to our Mission Partner organisations and to other charitable activities.
- Provide financial and other support for individuals and groups associated with ChristChurch.
- Advance the Christian faith and undertake community activities in a range of social and cultural contexts. Such activities and services to the community are, in the main, provided free of charge.

Congregation - ChristChurch has a congregation of approximately 400, including children, who attend regularly and are involved in the church's activities.

Membership - ChristChurch extends fellowship to all who attend and we encourage all regular attendees to join us in membership so that they can play a full part in the life of the church, influencing the direction of the church through the regular members meetings and taking on roles with significant responsibility. As at 31 December 2022 there were 199 members.

Volunteers - ChristChurch encourages all members and attenders to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are key within ChristChurch. All volunteers working with projects involving children or other vulnerable groups are DBS checked. There is also a Volunteer Management Policy and a Code of Conduct for Volunteers.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

The Charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide public benefit, both to those who worship at our church and the wider communities of Harpenden and the surrounding area.

1. REGULAR RELIGIOUS ACTIVITIES

Our church in Harpenden provides a centre for Christian worship and ministry and for the activities associated with our faith. We offer a range of religious services and activities including:

Services of Worship

- Weekly Sunday morning services held at Roundwood Park School in Harpenden. ChristChurch has been meeting there since 2004 and has an excellent relationship with the school.
- Weekly Sunday evening services held at the United Reformed Church in the centre of Harpenden. ChristChurch has been meeting there since September 2013. We are able to use this building by means of a very cordial agreement with the URC as they do not hold a Sunday evening service themselves.
- All our services are open to the public.
- Our own building in Vaughan Road, Harpenden, whilst too small for Sunday services, is well used for midweek activities, meetings and office accommodation for staff.

Homegroups

- We have 10 homegroups with an average of 12 people in each group. We meet on weekday evenings to study the Bible, pray together and encourage each other to live out their faith in the community and at work. These groups are in Harpenden, Luton and Kimpton/Peter's Green.
- Groups support their members with practical and spiritual needs.
- Our groups have started to manage the welcome and stewarding of our Sunday morning services. This has given further opportunity to welcome newcomers into our church.

Women's Work

- We have 7 Women's groups (called 'Word Alive') which meet together regularly during the week for Bible study, prayer and friendship support to each other. Each group has 8 to 12 members, and we welcomed several new members to these groups in 2022. Four of the groups meet weekly, one of those specifically for mothers of young children where a creche is provided and run by volunteers from within the church. Two groups meet fortnightly and one meets once a month on Saturday mornings to meet the needs of working women.
- The leaders of the Word Alive groups meet 3 to 4 times throughout the year to choose and plan Bible Studies, organize social events, pray together and encourage each other regarding needs and circumstances among members of the groups.
- Pastoral care is carried out through the Word Alive groups in numerous ways including prayer support as well as practical provision including meals, shopping or car lifts when needed.
- In November we held a Women's Breakfast for 50+ women from the ChristChurch community. This was the first large women's event since Covid, and the aim was building relationships among the many new faces to the church and encouraging mixing between the various ages/ stages of women. We enjoyed food, games and purposeful conversation about Christian friendship.

Men's Work

- Several groups of men met for fellowship, Bible study and prayer over the reporting year. Some of these were weekly gatherings, others monthly but were all designed to encourage, support and build up members in their spiritual lives and in evangelism.
- During the reporting year there were also a number of men's social activities, varying in frequency. These ranged from social times (such as fortnightly football) to community support (such as occasional DIY working parties in the church building or the homes of those who needed some practical help).
- The monthly community outreach program "Saturdads" continued to run, open to fathers and their young children. (See page 12)

Group for the 20s age group

A group for people in their twenties usually meets on Sunday evenings twice a month after the evening service for food, Bible discussion, prayer and friendship. The aim of the group is to prepare 20s to live for Jesus in the complexities of adult life.

Over the course of the reporting period, the group met fortnightly for soup, Bible discussion and prayer. Attendance ranged from 4-12 people, with an average attendance of 8.

At the end of 2022 this group ceased to meet in its current form due to a number of people moving away from the area. Plans have been made to develop the group in to one for students returning home during university holidays from 2023.

Youth & Children's Groups

In the reporting year, during term time, the church ran multiple weekly youth and children's activities, including:

- Sunday school sessions for pre-school and primary age children
- Interactive, age specific teaching slots on Sunday mornings for those in school years 7-11
- Sunday evening youth group for all Secondary age children
- Wednesday evening youth groups for school year 7-9 and 10-13
- Friday morning mother and toddler group (see page 12)
- Saturday morning group for fathers/male carers and toddler (monthly) (see page 12)
- Friday evening youth group for Primary age children (including an opportunity for secondary age pupils to develop their skills as young leaders, organising games and teaching the Bible to the younger children)

All of these groups are open to the general public, but the activities which take place on days other than Sunday are designed to be easier for those without a Christian background to access and children and families are encouraged to invite their friends along.

Alongside these regular groups, we also ran a range of one-off events, including:

- A residential summer camp and weekend away for Secondary age children
- Numerous day trips and special events for children of all ages, e.g. our light trail for Primary age children in the community at Halloween time
- A Christmas craft event at the Harpenden Christmas Carnival

Approximately 150 children take part in the church's activities regularly and it is a joy to see them engaging with and enjoying the teaching about the Lord Jesus and the gospel.

Pastoral Care

Our long serving pastor and his wife Gareth and Cilla Lewis retired after 30 years at ChristChurch in October 2022. Gareth's capacity to visit and care for his church family showed a deep commitment and care to the congregation fuelled by His love for God and his desire to share God's word with them. He was known by many in the local community, and was widely respected as a local pastor. He served for many years on the governing body of St George's secondary school Harpenden. At his leaving service in October, there were many testimonies of Gareth's service and care for people during both good and difficult times in their lives. Gareth and Cilla have moved to Wales to undertake an oversight role supporting FIEC churches. Another Gareth, Gareth Loh and his wife Rachel have stepped into the senior minister position. We welcome them to this role along with their 3 boys. We have also welcomed a new associate minister Ian Randall and wife Susie and their family.

Pastoral care in ChristChurch is delivered through a number of channels within the church

- Staff team
- Small groups (homegroups, Word Alive women's groups, men's groups)
- Pastoral visits

We had a part time pastoral co-ordinator who finished her role in August 2021. Pastoral care is now coordinated through the church office and those needing pastoral support are given support through our staff team (senior minister, associate minister, assistant minister and our newly appointed women's worker). We have a separate youth minister who attends to youth and children. There are lay members who also undertake pastoral care visits as part of a network of pastoral support.

Pastoral care - People have been supported spiritually with fellowship and prayer along with practical support for those in need. We have a number of housebound and care home members who are visited on a regular basis.

Practical Support has involved providing meals to the sick or those with new babies, assistance with house moves, shopping, setting up online shopping and pharmacy pick-ups. Those who are carers to vulnerable partners or relatives were supported.

Financial Support is provided through a hardship fund and a pastoral care fund. The hardship fund supported specific individuals who have financial difficulty as a result of the cost-of-living crisis. Our pastoral fund is used to support individuals with specific pastoral needs during times of crisis. We have members of the church who serve at Harpenden Money Advice (see page 15) and so we are able to signpost individuals to that organisation when they have financial challenges.

Family support was coordinated for families who foster and those single parent households in need of specific support.

External Support – we do not provide specialist advice in our pastoral care to members and we have clear risk assessments as to the support we offer. So where appropriate we will signpost to other agencies: GP medical advice, Citizens Advice Bureau, Biblical counselling, mediation facilities, social services, Harpenden Money Advice.

Prayer

- Whole-church evening prayer meetings were held monthly, led by staff members or elders. These provide an opportunity for local members to keep in touch with and build up the church family, to praise God in song, and to seek him corporately in prayer together. The church family long to know God better and be dependent on him and prayer is so important in this.
- At Sunday morning and evening services members are often asked to lead the prayers and these regularly include personal prayers for local members and partners, for the charitable causes they are involved with and for mission partners and other ministries that the church supports.
- The church has an email prayer chain that allows members of the church to support one another through prayer. This was active throughout the Reporting Period.
- The elders pray corporately for church members and households by name during their regular monthly meetings throughout the year.

Mission

ChristChurch is committed to supporting mission work both financially and through prayer and the practical support of its Mission Partners, both within and beyond the UK.

ChristChurch has an active Mission Committee of 8 members of the church who meet three times a year. The Committee reviews financial support of Mission Partners regularly and during 2022 they continued to discuss pension provision with each Partner. The Committee acts as a sounding board for those considering missions work and brings recommendations to the elders of the church about possible new mission partners or organisations.

During the reporting year ChristChurch: -

- supported a range of activities such as community health and development, pharmacy including training, supporting third culture children, Bible training, financial and administrative support, support of missionaries, support of local churches and Bible translation.
- supported workers/ mission partners in Asia, Costa Rica, Cyprus, India, Kosovo, Spain, Germany, the UK and Bible translation work for Tanzania.
- supported a missionary organisation called Care2Share working in India and Uganda helping communities with the relief of poverty through education, healthcare and life skills training. Financial help was given towards the establishment of sewing schools in three villages.
- supported a Christian orphanage in Nepal.
- supported four specific local organisations financially, practically and in prayer; - St Albans & Harpenden Christian Education Project (Step), Jump! Azalea, and Harpenden Money Advice Centre (see pages 13 to15).
- prayed regularly for each Mission Partner in morning services and church members were encouraged to pray privately for them too. Each mission partner and organisation are linked to a member of the Mission Committee who keeps in contact with them personally.
- received visits from two mission partners and made a financial gift to each of them. Another mission partner was supported with the cost of airfares when they needed to return home at short notice and pastoral support was provided while they were here.

Training people for Ministry

As a large and well-supported church, we believe that we have a responsibility to support smaller/other churches.

- We provide financial support to our Mission Partners in Germany who are pastoring in an English-speaking church in Leipzig. This support was originally for a four-year period up to September 2020 and it has now been extended to 2022.
- The Rev Philip Hammersley (Assistant Minister) is currently in the second year of a four-year training post within ChristChurch. Throughout these four years ChristChurch is funding two days of study per week at the London Seminary. At the end of that time, it is expected that he will go on to be a minister of another church.

2. SPECIAL EVENTS, ACTIVITIES AND DEVELOPMENTS

- **Easter** - an Easter Family Craft event was held as an opportunity to invite folk from the community.
- **Summer** - There were two outdoor church family picnics after the morning service in July and August which provided an opportunity for people to connect together.
- **Christmas** - ChristChurch took part in the town's Christmas Carnival by opening the church for a Carnival Café and Drop in craft event. Two evangelistic Carol Services were held to which the church family were encouraged to invite friends. These were held in Harpenden's new arts and cultural centre for the first time and were well attended by about 300 people at each event.
- **Autumn** - a Newcomer's tea was held in September and a golf day was organised together with a neighbouring church to which people were encouraged to bring friends from the community.
- **Harvest** – there were two recipients of our harvest donations this year; - a church in east London where one of our mission partners works and which reaches out through food distribution to a large housing estate in east London, and to Harpenden Food Bank.
- **Ukrainian refugees** – in March a group of volunteers from ChristChurch formed 'Helping Hands', a group which planned to host families fleeing from the conflict in Ukraine and to support the refugees and their hosts in many practical ways. Three families from the Ukraine were hosted. The group has also met monthly since March to pray for the families hosting and being hosted and also to pray for the general situation in Ukraine. Refugees and hosts have also been supported financially through a specific Ukrainian Fund.
- **Families from Hong Kong** – since late 2021 and throughout 2022 we have had the privilege of welcoming several families to ChristChurch who had recently emigrated to the UK from Hong Kong. Several introductory meetings were held for them with talks on subjects such as how to navigate the British education system and accessing the NHS. The number of families has steadily grown over the year and there is now a Hong Kong Fellowship group in the church which meets weekly and is accessible in Cantonese and English. ChristChurch aims to serve these families by helping them integrate well in to the life of the church community.
- **Outreach to other communities** – in April a team from ChristChurch volunteered to organise and lead the children's work at the church weekend away of Trinity Church, Everton in Liverpool. During the reporting year, attenders at ChristChurch responded to an appeal for clothing for migrants being accommodated in a local hotel. ChristChurch took part in the Samaritan's Purse Christmas Shoe Box Appeal which provides Christmas gifts to children in the Ukraine, Moldova and Romania.

3. COMMUNITY ACTIVITIES & PARTNERSHIPS

Mother and Toddler groups (MaMites)

- During the reporting period ChristChurch ran a midweek 'toddler' group in Harpenden (MaMites). The aim of the group is to offer parents and other carers of pre-school age children in the community a safe place to bring their children to play and for them to find friendship and support. It was open to anyone, not just church members or attenders. The group met on Friday mornings during school term time.
- Between January and December 2022, the group ran 36 times; 70 families attended one or more MaMites sessions, with around 12 families attending each week. The group is run on a drop-in basis. A small voluntary donation of £2 is suggested for families who attend MaMites to cover the costs of refreshments.
- At each session children enjoy free time to play with a range of toys on offer, there is also a craft table and a short bible story and singing time, which we hope is engaging for the children and also speaks of the good news of Jesus to the parents and carers. Refreshments for the adults and children are also provided.
- Once each term a lunch is hosted following the group for all attendees. Food and refreshments are provided for the adults and children alongside a short talk explaining an element of the Christian faith.
- Suitable books for young children are also gifted at the end of each term, e.g., a nativity story at Christmas, the Easter story at Easter. Additionally, the children receive a small gift sometimes, such as a chocolate egg.

Father & Toddler Group (Saturdads)

- ChristChurch runs a monthly toddler group for pre-school children and their male carers. Its aim is to provide a friendly environment for men to have quality playtime with their children and an opportunity to meet other dads/carers.
- The group started to meet again (following Covid) in March 2022 with new leaders. We have seen an average of 20 dads and children attend each month, with at least 42 individuals who are not regularly a part of any other activities at ChristChurch attending across the reporting year.

Ministry to the Elderly – Senior Citizens Tea Parties

- In normal circumstances Senior Citizens tea parties are held bi-monthly throughout the year in our building in Vaughan Road, Harpenden. As Covid cases were still high in Harpenden in the early spring of 2022 telephone calls were made regularly to the guests to keep in touch with them.
- Tea parties restarted in March with an Easter Tea Party. There were 4 further tea parties during the year, including a very popular one to celebrate the Queen's Jubilee. The aim of the activity continued to be to offer friendship and fun with an opportunity to hear from a speaker from ChristChurch.
- Between 20 and 30 guests are usually welcomed to the teas with the majority of attendees from outside of the church. The teas are well supported by the church family with some members providing transport. The provision of lifts is much needed as it enables many guests who can't go out during the week to come and make friends.

  Other church members help out on the day with serving the tea and chatting to the guests during the tea. We continue to have a regular speaker and the guests always enjoy singing some hymns.

St Albans & Harpenden Christian Education Project, (Step)

- Step is a charity made up of a core staff team and volunteers from numerous local churches which works in secondary schools in the local area in a number of ways, for example delivering assemblies and lessons, supporting Christian Unions, running social action projects such as collecting donations for food banks, mentoring students and running courses such as Haven (helping students deal with anxiety), Tough Stuff (supporting students who have experienced loss such as bereavement or divorce) Youth Alpha (introduction to the Christian faith) and Leadership Foundations (for 6th Formers). The aim of Step is to share, through words and actions, the Christian faith in a lively, relevant and consistent way.
- In the Reporting Year Step worked in 14 secondary schools, including all 4 of the Harpenden schools.
- Three ChristChurch members are trustees of Step and three other ChristChurch attenders have volunteered during the reporting year, doing general administration, coordinating prayer support and helping with clubs, lessons and retreat days.
- ChristChurch is one of 40 local churches partnering Step and one of 25 who support Step financially as well as in prayer. In the Reporting Year ChristChurch hosted a Step prayer meeting. Individuals within ChristChurch also support Step financially.

Jump!

- Jump! is a local organisation of volunteers, set up to support local Primary schools in the delivery of the Christian element of the Hertfordshire RE syllabus. Lessons offered have been designed and developed by Jump! for years Reception to 6.
- Jump! has 10 volunteers, of which two are from ChristChurch.
- In the Reporting year Jump! delivered 45 lessons in 5 Harpenden Primary schools. The lessons delivered covered a range of topics, including Christmas, Easter and the person of Jesus. The lessons aim to be as engaging as possible using PowerPoint presentations and a variety of activities.
- In the summer term, June 2022, one day workshops were held in 3 schools for Year 6 pupils who were moving on to secondary schools. These workshops help the pupils to explore issues surrounding taking this big step in their lives.
- ChristChurch supports Jump! financially.

Other Schools Work

- The senior minister was, up until the end of September 2022, a Trustee and Governor at St Georges school. In February four ChristChurch members of staff supported the school Christian Union by speaking at their 'Mission Week'.
- The associate minister took an assembly on the nativity at a local primary school in December.

Azalea

- Azalea is a Christian charity based in Luton working to see men and women walk free from the injustice of sex trafficking in which men buy sex and women are sexually exploited. It offers prayer, practical support and exit strategies.
- A member of ChristChurch congregation works for Azalea in the office and three others are Trustees of Azalea.
- During the Reporting Year, 14 other members of ChristChurch volunteered with Azalea in various roles such as administrative work, working at the Women's Drop In Centre, baking cakes, making meals, driving to pick up donations and helping at the Christmas party for the women.
- ChristChurch members responded to periodic requests from the organisation for various types of practical support such as clothes and donations of gifts for Christmas stockings for the women.
- ChristChurch Harpenden provides regular financial help and prayer support to both Azalea and several individuals within the church also provide financial support.

Harpenden Money Advice Centre (HMAC)

- HMAC offers free, impartial advice and help for those struggling with debt or having difficulty managing finances.
- During 2022 it was staffed by one paid part-time administrator and 8 volunteers who come from 7 different local churches. Three of HMAC's volunteers are members of ChristChurch Harpenden and they attend sessions 1-2 days a week. One of the ChristChurch volunteers as well as another ChristChurch member are trustees of HMAC.
- ChristChurch also provided financial support to HMAC during the Reporting Year

Plans for future periods (i.e. Post Reporting Period)

Covid 19

Although services and activities at ChristChurch returned to pre Covid 19 levels in 2022, the Staff and Trustees will continue to keep the long term effects of the pandemic under review, particularly with respect to the health and wellbeing of members of the church family and to the finances of the church.

Administration

ChristChurch has recognised the need for an Operations Manager to direct daily church operations and is actively advertising to recruit to this position.

Youth and Children's staffing

The church is currently seeking to appoint a further member of staff to the Youth and Children's team.

Housing

The property formerly occupied by the Senior Minster, Rev. Gareth Lewis but owned jointly by the church (55%) and Rev and Mrs Gareth Lewis (45%) was sold on Rev Lewis' retirement. The trustees are actively seeking to purchase a new property for housing for ChristChurch ministers.

Warm Space

In the light of the current energy crisis ChristChurch has joined the Hertfordshire County Council scheme to create warm spaces where any one in our community who is struggling to keep warm because of the increased cost of heating can find a warm welcome. ChristChurch has been open on Tuesday afternoons from January until Easter 2023 and tea, coffee, toast and biscuits have been provided as well as opportunities to chat to the hosts.

Ebenezer Church Luton

A group of about 40 people from ChristChurch are involved in the establishment of a new church in an area of social deprivation in Luton and will be leaving ChristChurch to form the core of the new congregation there. Planning has been taking place for over two years and the church held its first service on Easter Sunday 2023. ChristChurch will continue to support and encourage this work.

Ukraine

ChristChurch has continued to raise awareness of and to support those suffering as a result of the war in Ukraine. In February 2023 a charity fund raising dinner was held entitled 'Hope in a Dark Place'. There were presentations from the London Bible Church about Christians in Ukraine who are risking their lives to bring practical and spiritual help to those living through the war, and also from The Sanctuary Foundation which supports UK families hosting refugees. Funds raised through the event were donated to these two charities.

Financial review

Principal Funding Sources

The principal funding of the Charity is voluntary donations by members, attendees at church services and other supporters. Total income in the reporting period amounted to £1,158,257 (including Gift Aid).

The Charity does not have a defined benefit pension scheme and pension costs are not material to the Charity.

The Charity does not hold any financial investments other than monies held in a deposit account. Subject to the reserves policy (see below), most of the Charity's funds are spent in the short term to fulfil the Charity's objectives.

Significant Events Affecting Financial Performance

The Trustees have identified that a reduction in donations resulting from either a decrease in the number of members or an average reduction in giving per member (and non-member givers) would be the principal financial risk to the Charity. This risk would be managed by reducing the Charity's expenditure. This may include a review of staffing levels.

Total income for the reporting period increased by £651,112 but this included the surplus on the sale of a manse of £621,367 and £46,250 donations towards the restricted property fund. These latter amounts will be used in the current financial year on the purchase of a replacement manse.

Regular giving for general activities was £16,394 (3.5%) higher than the prior year. Overall, the accounts show a total surplus for the year of £672,994, or a surplus of £4,077 if the property income is excluded.

Reserves

At the end of the financial period the Charity had net current assets of £1,113,054. Restricted property funds totalled £823,235. The amount of liquid reserves the Charity holds after allowing for restricted funds is £289,819.

Apart from the restricted Property Fund, the Charity did not have any material amounts designated or otherwise committed at the end of the period.

The Trustees consider that the appropriate value of reserves that should be held by the Charity is £120,000 equivalent to three months of current expenditure. The actual level of unrestricted reserves, excluding those only realised by the sale of fixed assets, is more than this figure.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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' annual report and the strategic report were approved by the Trustees and presented to the Members AGM on 15 May 2023 and signed on behalf of the board of trustees on 26 September 2023 by:

Lauren Cox
Trustee

Sarah Vickers
Trustee

ChristChurch Harpenden

Charitable Incorporated Organisation

Independent Auditor's Report to the Members of ChristChurch Harpenden

Year ended 31 December 2022

Opinion

We have audited the financial statements of ChristChurch Harpenden (the 'charity') for the year ended 31 December 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the entity and sector in which it operates, we identified the principal risks of non-compliance with laws and regulations relating to the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud may occur, by making enquiries of the trustees and management as to where they considered there was susceptibility to fraud and considering the internal controls in place to mitigate fraud risks and non-compliance with laws and regulations.

In response to the risk of fraud through management bias (including the risk of override of controls) and the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- performing analytical procedures to identify unusual or unexpected transactions
- assessing whether judgements and assumptions made in determining accounting estimates were indicative of potential bias
- reviewed a sample of transactions from the charity's records
- performing completeness of income tests
- test checking the appropriateness of journal entries
- agreeing financial statement disclosures to the underlying supporting documentation
- checking for correspondence with the Charity Commission
- reading the minutes of Trustees meetings
- checking for any actual and potential litigation and claims

There are inherent limitations in our audit procedures outlined above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Philip Dean (Senior Statutory Auditor)

For and on behalf of
Hicks and Company
Chartered Accountants & Statutory Auditor
Vaughan Chambers
Vaughan Road
Harpenden
AL5 4EE

Date: 26 September 2023

ChristChurch Harpenden

Charitable Incorporated Organisation

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Church premises £	2022 Total funds £	2021 Total funds £
Income and endowments						
Donations and legacies	4	479,350	46,250	-	525,600	501,143
Charitable activities	5	7,557	-	-	7,557	4,536
Investment income	6	1,395	1,603	-	2,998	19
Other	7	735	621,367	-	622,102	1,447
Total income		489,037	669,220	-	1,158,257	507,145
Expenditure						
Expenditure on charitable activities	8,9	484,960	303	-	485,263	435,090
Total expenditure		484,960	303	-	485,263	435,090
Net income		4,077	668,917	-	672,994	72,055
Transfers between funds	14	-	110,624	(110,624)	-	-
Net movement in funds		4,077	779,541	(110,624)	672,994	72,055
Reconciliation of funds	19					
Total funds brought forward		285,742	43,694	979,293	1,308,729	1,236,674
Total funds carried forward		289,819	823,235	868,669	1,981,723	1,308,729

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

The notes on pages 26 to 36 form part of these financial statements.

ChristChurch Harpenden

Charitable Incorporated Organisation

Statement of Financial Position

31 December 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	15	868,669	979,293
Current assets			
Debtors	16	26,352	21,130
Cash at bank and in hand		1,106,892	320,838
		1,133,244	341,968
Creditors: amounts falling due within one year	17	20,190	12,532
Net current assets		1,113,054	329,436
Total assets less current liabilities		1,981,723	1,308,729
Net assets		1,981,723	1,308,729
Funds of the charity			
Church premises		868,669	979,293
Restricted funds		823,235	43,694
Unrestricted funds		289,819	285,742
Total charity funds	19	1,981,723	1,308,729

The statement of financial position
continues on the following page.

The notes on pages 26 to 36 form part of these financial statements.

These financial statements were approved by the board of trustees and authorised for issue on 26 September 2023, and are signed on behalf of the board by:



Richard Clarke
Trustee

ChristChurch Harpenden

Charitable Incorporated Organisation

Statement of Cash Flows

Year ended 31 December 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income	672,994	72,055
Adjustments for:		
Profit on disposal of property	(621,367)	–
Dividends, interest and rents from investments	(2,998)	(19)
Accrued expenses	6,220	(223)
Changes in:		
Trade and other debtors	(5,222)	1,281
Trade and other creditors	1,438	331
Cash generated from operations	51,065	73,425
Net cash from operating activities	51,065	73,425
Cash flows from investing activities		
Dividends, interest and rents from investments	2,998	19
Property disposal proceeds	731,991	–
Net cash from investing activities	734,989	19
Net increase in cash and cash equivalents	786,054	73,444
Cash and cash equivalents at beginning of year	320,838	247,394
Cash and cash equivalents at end of year	1,106,892	320,838

The notes on pages 26 to 36 form part of these financial statements.

1. General information

The charity is a public benefit entity and a charitable incorporated organisation, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 4 Vaughan Road, Harpenden, Hertfordshire, AL5 4ED.

2. Statement of compliance

These financial statements have been prepared in compliance with the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. **Accounting policies** *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	Not depreciated
Fixtures and fittings	-	25% straight line
Equipment	-	25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

3. **Accounting policies** *(continued)*

Financial instruments *(continued)*

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Donations			
General Fund donations	479,350	-	479,350
Property Fund donations	-	46,250	46,250
	479,350	46,250	525,600

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
General Fund donations	462,956	-	462,956
Property Fund donations	-	38,187	38,187
	462,956	38,187	501,143

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Other income from charitable activities	7,557	7,557	4,536	4,536

6. Investment income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Income from cash investments	1,395	1,603	2,998

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from cash investments	17	2	19

7. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Income from other activities	735	-	735
Profit on disposal of church premises	-	621,367	621,367
	735	621,367	622,102

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from other activities	1,447	-	1,447

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Ministry	231,570	-	231,570
Mission	77,095	-	77,095
Designated	15,100	-	15,100
Programmes	23,419	-	23,419
Operations	132,376	303	132,679
Support costs	5,400	-	5,400
	484,960	303	485,263

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Ministry	224,694	-	224,694
Mission	71,457	-	71,457
Designated	23,887	-	23,887
Programmes	12,416	-	12,416
Operations	99,996	-	99,996
Support costs	2,640	-	2,640
	435,090	-	435,090

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£
Ministry	231,570	-	231,570	224,694
Mission	77,095	-	77,095	71,457
Designated	15,100	-	15,100	23,887
Programmes	23,419	-	23,419	12,416
Operations	132,679	-	132,679	99,996
Governance costs	-	5,400	5,400	2,640
	479,863	5,400	485,263	435,090

10. Net income

Net income is stated after charging:

	2022	2021
	£	£
Depreciation of tangible fixed assets	-	-

11. Auditors remuneration

Fees payable to the charity's auditor:

	2022	2021
	£	£
For the audit of the financial statements	5,400	-
Independent examination fee	-	2,640
Other non-audit services	5,059	4,929
	10,459	7,569

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	243,729	229,318
Social security costs	19,727	17,748
Employer contributions to pension plans	7,328	7,310
Other employee benefits	-	3,625
	270,784	258,001

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

13. Trustee remuneration and expenses

The majority of the Trustees of the charity provide their services voluntarily and have received no remuneration or other benefits. However, the following Trustees have been paid remuneration due to their employment by the charity to perform ministry roles whilst they were also performing duties as Trustees:

	Remuneration	Pension contribution	Total 2022	Total 2021
	£	£	£	£
Rev Gareth Lewis	48,986	3,208	52,194	54,321
Rev Gareth Loh	37,300	932	38,232	34,689
Rev Philip Hammersley	25,750	585	26,335	8,714
Rev Ian Randall	13,449	325	13,774	-
Rev Barnaby Monteiro	-	-	-	4,764

The four Trustees who have employment contracts with the Church in 2022 (2021: four Trustees) have had expenses reimbursed as follows:

	2022	2021
	£	£
Travel, subsistence, accommodation and entertaining	6,422	2,118
Printing, postage, stationery and books	1,669	321
Telephone and computer	1,127	500
Caring and youth	605	280
Sundries	3,609	1,518
Total	13,432	4,737

14. Transfers between funds

During the year the Manse at 8 St James Road was sold. The ownership of the Manse had been split between the Church (55%) and Reverend Gareth Lewis (45%). Of the Church's share of the sale proceeds, the surplus realised compared to the cost of the Church's share of £621,367 is included within restricted funds other income. The realisation of the original cost in the sum of £110,624 has been transferred from the church premises restricted fund to the restricted property fund, which is monies held for future property purchases.

15. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 January 2022	979,293	3,690	9,463	992,446
Disposals	(110,624)	–	–	(110,624)
At 31 December 2022	868,669	3,690	9,463	881,822
Depreciation				
At 1 January 2022	-	3,690	9,463	13,153
Charge for the year	-	-	-	-
At 31 December 2022	-	3,690	9,463	13,153
Carrying amount				
At 31 December 2022	868,669	-	-	868,669
At 31 December 2021	979,293	-	-	979,293

The Trustees consider that the residual value of the freehold properties owned by ChristChurch Harpenden are at least equal to their original cost and therefore no depreciation has been charged.

16. Debtors

	2022 £	2021 £
Prepayments and accrued income	1,153	1,796
Other debtors	25,199	19,334
	26,352	21,130

17. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	12,554	6,334
Social security and other taxes	5,764	5,199
Other creditors	1,872	999
	20,190	12,532

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £7,328 (2021: £7,310).

19. Analysis of charitable funds

Unrestricted funds

	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
General funds	285,742	489,037	(484,960)	-	289,819

	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
General funds	251,876	468,956	(435,090)	-	285,742

Restricted funds

	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
Church premises	979,293	-	-	(110,624)	868,669
Property fund	43,694	669,220	(303)	110,624	823,235
	1,022,987	669,220	(303)	-	1,691,904

	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
Church premises	979,293	-	-	-	979,293
Property fund	5,505	38,189	-	-	43,694
	984,798	38,189	-	-	1,022,987

20. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2022**
		£	£
Tangible fixed assets	–	868,669	868,669
Current assets	310,009	823,235	1,133,244
Creditors less than 1 year	(20,190)	-	(20,190)
Net assets	289,819	1,691,904	1,981,723

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	-	979,293	979,293
Current assets	298,274	43,694	341,968
Creditors less than 1 year	(12,532)	-	(12,532)
Net assets	285,742	1,022,987	1,308,729

21. Analysis of changes in net cash

	At 1 January 2022	Cash flows	**At 31 December 2022**
	£	£	£
Cash at bank and in hand	320,838	786,054	1,106,892

22. Related parties

The Trustees don't consider that there have been related party transactions which are required to be disclosed.

During the year ChristChurch Harpenden received aggregate donations without conditions from Trustees amounting to £162,840 (2021: £100,850). In addition to the unconditional donations received from the Trustees, £35,000 (2021 £31,000) of donations to the Restricted Property Fund. All donations amounts are inclusive of Gift Aid.

CHRISTCHURCH HARPENDEN

England & Wales - Charity number 1168847

Accounts

ChristChurch Harpenden
Charitable Incorporated Organisation
Trustees Annual Report
Year ended 31 December 2021

The Trustees present their report and the financial statements of the charity for the year ended 31 December 2021.

Registered charity name	ChristChurch Harpenden
Charity registration number	1168847
Company registration number	CE008596
Principal office and registered office	4 Vaughan Road Harpenden Hertfordshire AL5 4ED
The trustees	Mr Simon Anderson Mr Richard Clarke (Treasurer) Mr Andrew Cox – appointed 5 October 2021 Mr Gharry Eccles – appointed 5 October 2021 Rev P Hammersley – appointed 1 September 2021 Mrs Rebecca Huntsman (Chair of Trustees) Mr Philip Ioannou Mr Morgan James – resigned 22 March 2021 Mr Nicholas Jelfs Mr Fraser Keir – resigned 15 July 2021 Mr Edwin Kwok Mr Mark Laughlan – deceased 22 June 2021 Rev Gareth Lewis Rev Gareth Loh Rev Barnaby Monteiro – resigned 18 January 2021 Mr Giuseppe Pasquale – resigned 30 April 2021 Mr Oliver Richardson Mrs Sarah Vickers (Secretary to the Trustees) Rev Dr Garry Williams Dr Haydn Williams
Independent Examiner	Hicks and Company Chartered Accountants Vaughan Chambers Vaughan Road Harpenden AL5 4EE

Structure, governance and management

Governing document

ChristChurch is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 22 August 2016 under Charity number 1168847. It is governed by a constitution dated 16 November 2015 and approved by the membership of the church at a meeting on that date. An updated Church Guide was also approved by the membership of the church at that meeting.

Organisational structure

The Trustees (set out on page 1) are responsible for the general control and management of the Charity. The Trustees delegate the day to day running of the functions of the Charity to the Senior Minister and his Staff team (set out on page 4) and dedicated staff are responsible for particular areas of church life. Significant decisions regarding the Charity will be made by the Elders or Deacons (who are all Trustees) or by the Trustee body as a whole.

The Trustees meet together as a body to deal with church business monthly and formal Trustees meetings take place quarterly, although six meetings were held in the reporting year. Meetings were held by Zoom until the October and December meetings which were held in person. All formal Trustee meetings are minuted. To assist in the smooth running of the Charity, the Trustees have set up a number of committees, which report back regularly to the Board of Trustees. Elder and Deacon meetings take place monthly.

The Trustees give their time freely and receive no remuneration or other financial benefits for their work as Trustees. The three Ministers were employees of the Charity (as well as being trustees) and received remuneration in their role as employees. The three ministers also had the benefit of housing and thereby provided benefit for their respective families.

Recruitment and appointment of Trustees and Staff

The Constitution identifies that the Church Officers (Elders and Deacons) are the Trustees of the church as a Registered Charity. Suggestions that a particular member should be considered for appointment as a Church Officer are made to or by the existing Trustees. If the proposed appointment is agreed and the candidate is not disqualified from office under section 178 of the Charities Act 2011 or under the Automatic Disqualification Rules 2018, then the proposal for them to become an Officer of the church and Trustee will be considered at a Members Meeting and thereafter voted on by members in accordance with the Constitution and Church Guide.
Appointments of Staff are considered and made by the Elders and Staff. Staff appointments are generally made for an indefinite period, unless specifically agreed otherwise.

Trustee training

Prior to appointment, all Trustees are made aware of the scope of their responsibilities as trustees and are provided with relevant documentation for the Charity and Charity Commission publications. Trustees receive training on trustee duties and safeguarding following appointment and receive monthly Charity

Bulletins from Trust Advice (formerly Advice for the Voluntary Sector), an organisation providing advice to charities (in particular churches) as well as the Charity Commission regular 'News' publication.

During the reporting year 3 trustees attended online training (two sessions) for trustees which was run by Stewardship. Two further trustees attended the same training in early 2022.

Governance Committee

The Governance Committee (a committee of the Trustees) uses the Charity Governance Code for smaller charities to help the Trustees continuously strive for improvement in our standards of governance. It meets quarterly to review governance matters.

Risk management

The Trustees assess the risks the Charity faces on an ongoing basis. This includes:

- an annual review and update of a formal risk analysis tool which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them;
- the completion of Risk Assessments for groups and activities or one off events, as appropriate, which are then reviewed regularly;
- consideration at Trustee and Deacon meetings of possible impending risks, as well as risk generally;
- consideration of specific risks by Trustee committees, for example safeguarding risk by the Safeguarding Committee (further details regarding the management of safeguarding risk are set out below);
- a Risk Management Policy; and
- appropriate insurance cover.

The Trustees are satisfied that systems are in place to manage the risks that have been identified and to identify any impending risks on the horizon.

Managing Safeguarding risk

Safeguarding risk is managed primarily by the Safeguarding Committee, a Trustee Committee which also includes non-trustee members with relevant knowledge to assist in this area. The Charity has a Safeguarding Policy, which is based on the thirtyone:eight model. The Policy sets out our procedures for the protection of children and adults at risk. It describes what the church and its appointed leaders will endeavour to do to protect the welfare of the children and adults at risk in church-linked groups. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies and training, are made for all the Trustees and those who work with children or other vulnerable groups within the church

Affiliations and advice

ChristChurch is affiliated to the Fellowship of Independent Evangelical Churches (FIEC). ChristChurch has long been the beneficiary of help, advice and legal services provided by the FIEC and from their conferences which have been attended by several Staff members over the years. Edward Connor Solicitors (a sister organisation to the FIEC) is a valued source of legal advice for the Trustees. ChristChurch also seeks advice from Stewardship and Trust Advice (formerly Advice for the Voluntary Sector) as appropriate.

ChristChurch is also affiliated to the Evangelical Alliance (EA).

Post Reporting Period - Trustee Changes

Rev Ian Randall – voted in on 31 May 2022. Appointment commences on 1 August 2022.

Staff team during the Reporting Period

Senior Minister	Rev Gareth Lewis
Associate Minister	Rev Barnaby Monteiro (resigned 18 January 2021)
Assistant Minister	Rev Gareth Loh (up to 9 February 2021)
Senior Minister Designate	Rev Gareth Loh (appointed 10 February 2021)
Assistant Minister	Rev Philip Hammersley (appointed 1 September 2021)
Youth Minister	Rev Daniel Mak
Senior Children's and Youth Worker	Miss Leanne Smyth
Children's Worker	Mr Ed Rush
Pastoral Coordinator	Mrs Annie Slobom (resigned 19 August 2021)
Operations & Communications Manager	Mrs Priscilla Hansen (on 22 March 2021 the title of this post changed to Office Manager)
Administrator	Mrs Pauline Mills

Post Reporting Period – Staff changes

Children's Worker	Mr Ed Rush (resigned 28 May 2022)
Senior Children's and Youth Worker	Miss Leanne Smyth (resigned 31 July 2022)
Associate Minister	Rev Ian Randall (commences 1 August 2022)
Senior Minister	Rev Gareth Lewis (retires 3 October 2022)
Senior Minister	Rev Gareth Loh (commences 4 October 2022)
Senior Children's & Youth Worker	Miss Deborah Goodhead (commences November 2022)

The impact of Covid 19 on our activities during the Reporting Period

The effects of the Covid 19 pandemic continued to affect the delivery of our activities up until April 2021 at the earliest for some activities and up to August /September for others. The time at which activities opened up very much depended on whether the activity was suitable for running in a socially distanced manner or in an outdoor setting so that we continued to comply with the government guidance at the time. If at all possible, we continued to run as many activities for all age groups making use of technology available to us or meeting in outdoor spaces. By way of example, church services, Bible Study groups, prayer meetings, youth activities and children's work all continued online for at least part of the year but were opened up as face to face meetings as soon as this could be done safely and in accordance with risk assessments. The Trustees and Officers of the church have continued to meet regularly and the Staff have worked tirelessly to ensure that we have continued to operate as much as possible through this testing period. We believe that we have continued to meet our purposes and provide a benefit to our community during the Reporting Year despite the restrictions.

Objectives and activities

The purposes of the Charity are defined in the Constitution as:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily, but not exclusively, within Harpenden and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the Charity Trustees, further the work of the church.

The Trustees consider our objectives and activities on an ongoing basis, to ensure they continue to reflect our aims and this includes consideration of the Charity Commission's guidance on public benefit.

ChristChurch Harpenden ("**ChristChurch**") wants to be:

a Church for others . . . committed to reaching out in meaningful ways to friends and families with the good news of Jesus Christ;
a Church that grows . . . making and maturing disciples, meeting together in large and small groups to learn from the Bible, to encourage and motivate one another, and being equipped to serve;
a Church in the world . . . both challenging and attractive to our community and demonstrating practically the love of Christ, addressing everyone with a clear biblical perspective on the issues of the day, and sending out people to minister to our world.

In three words . . . ***Mission, Maturity, Ministry***

Main activities

ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end (and under normal circumstances) we:

- Hold public Christian services of worship and teaching on Sundays, catering for all ages.
- Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support.
- Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet.
- Run Christian services of worship and social events for senior citizens.
- Run Mother and Toddler and Father and Toddler groups for those in the community as well as for church attenders.
- Provide pastoral care, support and encouragement for any in such need.
- Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective.
- Encourage voluntary giving to the church's work in the locality, to our Mission Partner organisations and to other charitable activities.
- Provide financial and other support for individuals and groups associated with ChristChurch.
- Advance the Christian faith and undertake community activities in a range of social and cultural contexts, both locally, and more widely in the UK and overseas. Such activities and services to the community are, in the main, provided free of charge.

Congregation - ChristChurch has a congregation of approximately 450, including children, who attend regularly and are involved in the church's activities.

Membership - ChristChurch extends fellowship to all who attend and we encourage all regular attendees to join us in membership so that they can play a full part in the life of the church, influencing the direction of the church through the regular members meetings and taking on roles with significant responsibility. Prospective members are interviewed by two Trustees or a Trustee and partner. New members are welcomed during a church service. As at 31 December 2021 there were 201 members.

Volunteers - ChristChurch encourages all members and attenders to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are key within ChristChurch. All volunteers working with projects involving children or other vulnerable groups are DBS checked. There is also a Volunteer Management Policy and a Code of Conduct for Volunteers.

Strategic Report

The following sections for achievements and performance and financial review form the strategic report of the Charity.

Achievements and Performance

The Charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide public benefit, both to those who worship at our church and the wider communities of Harpenden and the surrounding area.

1. REGULAR RELIGIOUS ACTIVITIES

Our church in Harpenden provides a centre for Christian worship and ministry and for the activities associated with our faith. During the period under review, and specifically up until April 2021, our usual range of in person services and activities was curtailed due to the Covid 19 pandemic, although as much as possible was delivered online, as explained further below. In normal circumstances we offer a range of religious services and activities including:

Services of Worship

- Weekly Sunday morning services held at Roundwood Park School in Harpenden. ChristChurch has been meeting there since 2004 and has an excellent relationship with the school.
- Weekly Sunday evening services have been held at the United Reformed Church building on Vaughan Road in the centre of Harpenden since September 2013. We are able to use this building by means of a very cordial agreement with the United Reformed Church as they do not hold a Sunday evening service themselves.
- All our services are open to the public.
- Our own building in Vaughan Road, Harpenden, whilst too small for Sunday services, is well used for midweek activities, meetings and office accommodation for staff.

During the coronavirus pandemic we held morning and evening services online on a YouTube channel. Every effort was made to include recorded contributions from as many of the congregation as possible over the months so that we could try to maintain a sense of togetherness amongst the church family. Contributions included singers, instrumentalists and people doing prayers and readings.

On 4 April 2021 in person morning services recommenced with a booking system so that social distancing could be assured. Two morning services were offered each Sunday so that as many people as possible who wished to attend could do so safely. The booking system also ensured that all those who wished to attend had an opportunity to do so. Live streaming of the 10am service continued on You Tube so that those who were unable to attend in person still had the opportunity to 'participate' in a church service.

Evening services remained online until 23 May 2021 when in person services re started with a similar booking system as used for morning services.

From 25 July 2021, when restrictions were further lifted, we were able to gather together in larger numbers without the need to pre book for any services. We continued to offer two morning services so that we accommodated approximately 120 at each service. Live streaming on You Tube continued.

By the start of the new term in September 2021 ChristChurch had returned to one morning service accommodating all of the church family who wished to meet together without restrictions.
In order to help those who were vulnerable or were not ready to meet in a large gathering, fortnightly small scale, socially distanced services without singing were held on Sunday afternoons. This enabled folk to have fellowship with others in a controlled environment. These continued to be held for the remainder of the year and beyond.

Similarly, livestreaming of morning services continued to be publicly available on You Tube until June 2022 when it changed to being available only by requesting a link to the service.

As our church services opened up again from July 2021, we began to receive new people on a regular basis. This was perhaps unexpected after the restrictions of the pandemic, but it has been a pleasure to welcome them and help them settle in as part of the church family.

Homegroups

The covid pandemic continued to impact on our small group work in ChristChurch during 2021. With the gradual roll out of the vaccination programme and lifting of covid restrictions, some groups were able to return to meeting in person in the autumn term. Some with more vulnerable members remained on line and then others adopted a hybrid approach.

- We have 9 homegroups, with, on average, around 12 people in each group. We meet on weekday evenings to study the Bible, pray together and encourage each other to live out their faith in the community and at work. These groups are in Harpenden, Luton and Kimpton/Peter's Green.
- Despite the varied approaches to meeting, the groups continued to support each other practically. Some who have elderly, and vulnerable members (e.g. those having cancer treatment) were supported by their groups. This ranged from phone calls, doorstep visits, and support with meals and shopping.

Women's and Men's groups

- Seven women's groups (called 'Word Alive' groups) with an average of 10 ladies in each group met on weekdays for Bible study, prayer and fellowship. Meetings continued on line for the first part of the year and as restrictions lifted groups began to meet in person again either outdoors or socially distanced indoors, depending on whether there were any particularly vulnerable members of the groups. The leaders of the groups continued to work hard to ensure the ladies were able to have fellowship, Bible study and prayer together.

  Pastoral care continued throughout the year, with What's App groups being invaluable for prayer requests, sharing of needs and encouraging one another. Practical help was given together with doorstep visits and gifts for encouragement.

A crèche is provided in one of the groups to enable young Mums to meet together. Volunteers from the other groups take a turn helping in the Creche on a rota basis

- A group for working women - Saturday Word Alive Group (SWAG) - with an average of 8 -12 ladies met monthly during the year. Meetings were online until April when in person meetings recommenced. The group study the Bible, pray together and provide mutual support and fellowship in living out the Christian faith. Some outdoor social meetings were arranged in the early part of the year which were well attended and members of the group met up on other occasions to encourage one another.

- A men's lunchtime group (averaging 5 - 6 men each week) for those who work locally or are retired and available during weekdays met weekly during term time. The group encouraged, supported and built up members in their day-to-day spiritual lives and evangelism through Bible study and prayer, including helping members support their families, friends and neighbours through difficult times. The group met online until September 2021 when in person meetings started again, initially in a hybrid format to continue to include those who were still hesitant to meet in person. The meetings consist of a social time to chat and encourage one another, Bible study and prayer. The group also support another church member in his preaching ministry with regular prayer.

- Four men's "Cutting Edge" groups (each with 8 – 15 members) met via Zoom, or went on walks together - where COVID restrictions allowed. The aim was to encourage men during lockdown to share concerns, share wisdom, to pray for each other and apply the bible to our day-to-day lives.

- In July 2021 a review of CCH men's work was undertaken and a more varied programme of activities for men was launched, with the focus on friendship. Activities have included football, cycling, hiking, golf, a book club, talks on understanding our bibles, a DIY/service team, a "second half" group for men who have retired or are planning retirement and a Dads and toddler group called "Saturdads" (see page 16). They ran routinely and in person through the remainder of 2021, mostly monthly, with each group attracting from 2 to 30 men – and have included men not previously attending "Cutting Edge" plus friends from the community.

- The future plans of CCH men's work will be reviewed again in the last quarter of 2022, to ensure that the spiritual needs of men associated with CCH are being met. Friendship will be at the heart of this initiative, encouraging men to become involved in the church family, who's remit includes looking outwards and supporting the community in which we are based.

Group for the 20s age group

- A group for people in their twenties usually meets on Sunday evenings twice a month after the evening service for food, Bible discussion, prayer and friendship. The aim of the group is to prepare 20s to live for Jesus in the complexities of adult life.

- From January to April 2021 the group met fortnightly on Zoom for socials, including quizzes and board games evenings. In April the group returned to in person meetings in outdoor spaces for soup, Bible study and prayer. From September 2021 the group returned to the usual format of

fortnightly in person meetings. Over the course of the Reporting Period attendance ranged from 6 – 16 people with an average attendance of 10.

- In the coming year the group plans to arrange some evenings to engage with and get to know more people in the wider church family.

Youth & Children's Groups

In the reporting year Covid restrictions continued to impact the delivery of youth and children's activities which, in normal circumstances, are as follows: -

- Primary school aged children's groups on Friday evenings and Sunday mornings.

- Youth groups (senior school age) on Wednesday evenings, Sunday mornings and Sunday evenings.

- All these groups are open to anyone and children of church families are encouraged to bring their friends along.

- Prior to April 2021 Youth groups met on Zoom for Bible study and talks as well as social activities. In addition, small groups or 1-2-1's met outside to walk and talk.
  From April 2021 groups were able to meet in person again and this had a really positive effect on relationships between group members and between group members and leaders. Being together in person made the meetings more fun, there was closer fellowship and it made it easier for the young people to engage with the Bible teaching, to discuss it together and pray.
  In November a group of young people were taken to 'Sorted' – a Christian Youth day conference in London.

- Over the summer period spontaneous social events were arranged for any young people who were available e.g. barbeques, trips to a local aqua park and film nights. The young people really enjoyed these events and the opportunities they provided for social engagement.

- Prior to April 2021 the Friday evening children's group (Whizz Kids) met online on Zoom. The impact of this was that it was not so easy for youngsters to stay engaged with the online meetings, although the leaders worked hard to make the sessions lively and interactive. The leaders were faithful in prayer for the children and their parents and they showed love and care in practical ways and with doorstep visits. From April 2021 the group started to meet in person again in the local park which meant that there were no restrictions on numbers attending. Children and leaders alike felt the benefit of in person engagement again – there was more fun, social interaction and relating to one another. Leaders found it much easier to engage the children with teaching from the Bible.

- The Sunday morning children's group for 2.5 – 5-year-olds continued to be held online from January to July 2021 with no break for school holidays until the summer. Although the usual in person group is for 2.5 – 5-year-olds, many siblings also joined online so at each session there was an average of 13 children from 2.5 to 7 years of age.

Between May and July three family picnics were held in a local park with Bible teaching and games.

- The Sunday morning children's groups did not re start in their usual in person format until September 2021. Prior to morning services starting up again the Children's Team continued to record a children's 'slot' for every Sunday morning online church service and worked hard at teaching truths from the Bible in a fun and interactive way. Once morning services recommenced in April 2021, children would come along with their families. For six weeks over the summer period, an all age children's Summer Sunday School was held outdoors on the school field which was much enjoyed by all the children.

- At the end of August, a three day Children's Holiday Club was held outdoors in the grounds of a local school. Eighty children attended across the three days with an average of 65 – 70 each day. The Holiday Club was open to all and approximately 12 families who were not part of the church attended. It was a great opportunity for the children to be able to gather together again and have fun after the restrictions of Covid and it enabled children to hear about Jesus for the first time or to be encouraged to grow in their understanding of Jesus and in their faith. There were lots of opportunities to equip helpers to lead and to teach, especially the teenagers who served as helpers at the Holiday Club. It also enabled families in the church to reach out and invite friends and it enabled the church to welcome and include newer families and families on the fringe of church life.

- Approximately 150 children take part in the church's activities regularly and it is a joy to see them engaging with and enjoying the teaching about the Lord Jesus and the gospel.

Pastoral Care

Pastoral care in ChristChurch is delivered through a number of channels within the church

- Staff team
- Small groups (homegroups, Word Alive women's groups, men's groups)
- Pastoral Network

We had a part time pastoral co-ordinator who finished her role in August 2021. She coordinated the pastoral network which is a network of lay members (18) who provide pastoral support. The network continues to operate and is now coordinated by the church office administrators. We are looking to appoint a women's worker who will continue the pastoral support to women. The job description is in development.

Pastoral care through the pandemic has required adaptable approaches to visiting, both remotely and in person. People have been supported spiritually with fellowship and prayer along with practical support for those in need.

Practical Support has involved providing meals to the sick or those with new babies, assistance with house moves, shopping, setting up online shopping and pharmacy pick-ups. We supported the elderly

with laptops to access on line church services. Those who are carers to vulnerable partners or relatives were supported.

Financial Support is provided through a hardship fund and a pastoral care fund. The hardship fund supported specific individuals who were furloughed or had financial difficulty as a result of the pandemic. Our pastoral fund is used to support individuals with specific pastoral needs during times of crisis. We have members of the church who serve at Harpenden Money Advice and so we are able to signpost individuals to that organisation when they have financial challenges.

Family support was coordinated for families who foster and those single parent households in need of specific support.

External Support – we do not provide specialist advice in our pastoral care to members and we have clear risk assessments as to the support we offer. So where appropriate we will signpost to other agencies: GP medical advice, Citizens Advice Bureau, Biblical counselling, mediation facilities, social services, Harpenden Money advice.

Newcomers – we were able to have a newcomer's lunch in the autumn after 2 years of restrictions.

Community ministry – we have ongoing contact with Willow Court residential home (see page 16), though access has been limited by the pandemic. Remote support has continued to be offered individually to residents.

Prayer

- Whole-church prayer meetings continued to be held monthly by Zoom until the beginning of November 2021 when in person prayer meetings resumed. Zoom prayer meetings provided an opportunity for local members and mission partners in other countries to keep in touch with the church family, to pray together and to be prayed for. Attendance rates remained high. Attendance rates have not been so high since in person meetings resumed but this has been balanced by the blessings of people being able to connect with each other face to face again and has made praying in groups much easier. It's been encouraging to be able to sing together on several occasions at the in-person meetings.

- Service leaders arrange for members to lead prayers during morning and evening services, and these regularly include personal prayers for local members and partners as well as prayers for the charitable causes they are involved with. This has continued during our online services.

- The church has an email prayer chain that allows members of the church to support one another through prayer. This was active throughout the Reporting Period.

- The elders pray corporately for church members by name by soliciting prayer requests over email for their regular monthly meetings throughout the year.

Mission

ChristChurch is committed to supporting mission work both financially and through prayer and the practical support of its Mission Partners, both within and beyond the UK. Details of ChristChurch's commitment to mission during the Reporting Period are as follows:

- We supported a range of activities such as community health and development, pharmacy including training, supporting third culture children, Bible training, financial and administrative support, support of missionaries, support of local churches and Bible translation.

- In 2021 ChristChurch supported workers/ mission partners in Asia, Costa Rica, Cyprus, India, Kosovo, Spain, Germany, the UK and Bible translation work for Tanzania.

- We also supported a missionary organisation called Care2Share. This organisation works in India and Uganda helping communities with the relief of poverty through education, healthcare and life skills training. Support was also given to a Christian orphanage in Nepal.

- Financial, practical and prayer support was also provided to four specific local organisations; St Albans & Harpenden Christian Education Project (Step), Azalea (and its associated ministry, Flint), Jump! and Harpenden Money Advice Centre (see pages 17,18 and 19 respectively).

- Each Mission Partner was prayed for regularly in morning services (online during Covid) and church members were encouraged to pray privately for them too. Each mission partner and organisation is linked to a member of the Mission Committee who keeps in contact with them personally.

- Mission Committee - ChristChurch has an active Mission Committee of 8 members of the church who meet three times a year to update about and pray for our mission partners. The Committee reviews financial support of Mission Partners regularly and during 2021 they talked with each Partner about pension provision. The Committee acts as a sounding board for those considering missions work and brings recommendations to the elders of the church about possible new mission partners or organisations.

- Covid initiatives – during the Reporting Period additional financial support was given to two Mission Partners and an additional gift was given to one of the local organisations that we support.

Training People for Ministry

- As a large and well-supported church, we believe that we have a responsibility to support smaller churches and with this in mind, we have been providing financial support to our Mission Partners in Germany who are pastoring in an English-speaking church in Leipzig. This support was originally for a four year period up to September 2020 and it has now been extended to 2022.

- In June 2021 two members of the Staff team attended the Evangelical Ministry Assembly, this year in an online format, organised by the Proclamation Trust.

- In September 2021, The Rev Philip Hammersley was appointed to the post of Assistant Minister. This is a training post within ChristChurch and is for a four-year period. Throughout these four years ChristChurch is funding two days of study per week at the London Theological Seminary. At the end of that time it is expected that the post holder will go on to be a minister of another church.

2. SPECIAL EVENTS, ACTIVITIES AND DEVELOPMENTS

Regrettably there were only a few special events during the reporting period due to Covid restrictions. There were two outdoor church family picnics after the morning service in September which provided an opportunity for people to connect together again in a face-to-face setting. In October a men's Walk and Talk was held and at Christmas two evangelistic Carol Services were held to which the church family were encouraged to invite people. These were in a smaller venue than our usual Christmas services but the church was thankful to be able to hold the services in the circumstances.

3. COMMUNITY ACTIVITIES & PARTNERSHIPS

Roundwood Park School

ChristChurch has held its Sunday morning services at Roundwood Park School since 2004 and an excellent working partnership continues between the school and the church. We were still unable to hold services in the school until the beginning of April 2021 but up until that time, ChristChurch continued to pay a proportion of our monthly rent to the school as a gesture of good will and to help support the school. From April our normal rental payments resumed.

Mother and Toddler Groups (MaMites)

- For most of the reporting period ChristChurch ran two mother and toddler groups in Harpenden (MaMites). The aim of these groups is to offer mums and other carers of pre-school age children in the community a safe place to bring their children to play and for them to find friendship and support. They are open to anyone, not just church members or attenders. The groups met on Wednesday and Friday mornings.

  In May 2021 MaMites started meeting up again in an outdoor space. This offered an opportunity for families to meet up and chat and for the children to play. Spaces were marked out so that families could socially distance and parents brought their own toys and snacks. The sessions were not very well attended but 3 – 10 families came to each of the 16 sessions and 4 leaders attended each session. Those families who came enjoyed the opportunity to see each other and the team in a Covid-safe environment.

- In January 2021 there were 25 families on each register and there were 12 families on the waiting list up to summer 2021. By December 2021, 24 families had attended one or more Mamites sessions, with around 10 families being regular attenders.

- In September 2021 the Friday group started meeting again in the usual church building venue with new leaders. The Wednesday group did not restart as the leader who had given many years of service to the group had stepped down and there was no one able to take over. All the families from the previous Wednesday group were offered places to join the Friday group.
  There is no longer a waiting list for MaMites. The group is now run on a drop-in basis and the doors would be closed if numbers reached capacity. This has not happened to date. The decision was taken not to operate a waiting list in order to encourage numbers again post Covid and also to provide an immediate place and opportunity for newcomers to meet other parents and carers.

- A small charge is made for families who attend the MaMites to cover the costs of refreshments.

- Covid initiatives:

    - The MaMites team worked hard to continue to support the families known to us by maintaining contact via doorstop visits, phone calls, texts and emails.
    - We continued to offer craft packs for the children and 30 families requested these. Crafts were delivered once a month from January to May inclusive, each pack containing 4 crafts. In the March pack we included an Easter story book for each child and an Easter card with details of online services. These were also delivered to the families who did not request crafts packs.
    - For Mother's Day daffodils were delivered with a handwritten card and a gift bag to all 50 Mums on our list (Wednesday and Friday).
    - All the MaMites families were invited to take part in the Easter trail which was organised by ChristChurch, and a number took part. This involved walking/cycling or driving around Harpenden to find clues which were outside houses (belonging to church members) marked on a map.
    - The costs of all the above initiatives were met by the church.

- New plans – Since starting back to in person meetings the group has had a lovely mixture of regulars and new joiners each week which creates a welcoming atmosphere. A new weekly slot has been introduced where we tell a short bible story or talk about God, for example 'God made me', which we hope is engaging for the children and also speaks of the good news of Jesus to the parents and carers. We plan to have further socials and opportunities to engage the parents and carers more with church activities and events. For example, an extended MaMites once a term with lunch provided and a short talk more aimed at the adults.

Father & Toddler Group (Saturdads)

- ChristChurch normally runs a monthly father-oriented toddler group. Its aim is to provide a friendly environment for men to have quality playtime with their children and an opportunity to meet other dads. The group did not meet during Covid.

- The group started to meet again in March 2022 (post reporting period) with new leaders and those leaders are reviewing how they can make best use of the group to engage with local dads.

Ministry to the Elderly – Willow Court

- We have enjoyed a long standing and very happy arrangement with the Quantum Care Willow Court Care Home in Harpenden, which has welcomed our team of dedicated volunteers into the home since October 2012. We have consistently sought to share the good news of the gospel of Jesus Christ with believing and 'seeking' residents and to put prayer, worship and Christian support at the heart of our outreach ministry to older people in the community.

- Due to the Covid restriction for care homes ChristChurch has not been able to hold its weekly service of worship or the monthly group Bible studies throughout the reporting period and this is currently (July 2022) still the case.

- Some of the ChristChurch team members have continued to be in contact with residents at the home by phone calls, notes and prayer. At Easter, residents received an Easter card and egg with a message from one of the church Ministers.

Ministry to the Elderly – Senior Citizens Tea Parties

- In normal circumstances Senior Citizens tea parties are held bi-monthly throughout the year in our building in Vaughan Road, Harpenden. These are open to any seniors within the church and from the local community, but the majority of attendees are from outside the church. The aim of this activity is to offer friendship and fun as well as the opportunity to hear about the Christian gospel from a speaker from ChristChurch Harpenden. There is usually a team of six volunteers from the church who organise and set up the tea party and another team of eight who sit and chat to the guests and build relationships with them, play the piano, give the talk and clear away. No charge is made for the tea parties.

- Due to Covid, no tea parties were held in the first half of 2021. The team continued to support the regular guests by contacting them by phone on a regular basis. At Easter the team delivered an Easter package to each guest with an Easter card, Easter quiz, letter from one of the Ministers with an Easter message and a small chocolate bunny.

- In the summer we began Garden Party teas. We invited the guests in groups of 6 to tea in the gardens of members of the team with 2 members hosting each tea. At the tea there was a quiz and a short reflection on a hymn, which the guests then all sang! The teas were very well attended and enjoyed by the guests.

- In September 2021 the teas restarted in person with two smaller tea parties for 12 guests each to enable social distancing. There was another tea party in December. All regular guests received a small Christmas gift.

- There was a further team of six volunteer drivers who transported many of the guests to the tea. There are those who would not be able to attend without transport and for some it is their only outing of the week. Other volunteers in the church make sandwiches and cakes for the tea parties.

- Although Covid has been a difficult time for all, not least the elderly, the regular contact made with the guests by the team has afforded a real opportunity to get to know the guests better and to connect with them on a more personal level.

St Albans & Harpenden Christian Education Project, (Step)

Note :- because Step works in schools, it gathers its data in academic years, whilst this report is for a calendar year. The data for Step given here therefore covers September 2020 to the end of July 2021.

- Three ChristChurch members are trustees of Step and one other ChristChurch member volunteers with Step on a weekly basis, doing general administration and coordinating prayer support.
- Step is a charity made up of a core staff team and volunteers from numerous local churches which works in secondary schools in the local area in a number of ways, for example delivering assemblies and lessons, supporting Christian Unions, running social action projects, delivering courses and mentoring. The aim of Step is to share, through words and actions, the Christian faith in a lively, relevant and consistent way.

- In the Reporting Year Step worked in 17 secondary schools, including all 4 of the Harpenden secondary schools. In the 30 weeks that the schools were open Step delivered 1,275 activities and connected with approximately 850 students per week during those activities.

- ChristChurch is one of 43 local churches partnering Step and one of 25 who support Step financially as well as in prayer. In the Reporting Year ChristChurch hosted two Step prayer meetings on Zoom. Individuals within ChristChurch also support Step financially.

Jump!

- Jump! is a local organisation of volunteers, set up to support local Primary schools in the delivery of the Christian element of the Hertfordshire RE syllabus. Lessons offered have been designed and developed by Jump! for years Reception to 6.

- Two members of the ChristChurch congregation volunteer with Jump! helping to deliver lessons across four Harpenden schools. For most of 2021 it was not possible to deliver lessons in person in schools because of Covid related restrictions, so the team filmed the lessons to be shown to pupils online. Four lessons on what Easter means to Christians, three lessons on What God is like

and four lessons on Creation were filmed and made available to schools. ChristChurch also supports Jump! financially which helped to enable the filming of these lessons.

- The Jump! Team was in contact with 3 local primary schools and knows of at least 3 other schools further afield in Hertfordshire who were also using the video lessons.

Other Schools Work

- Due to Covid, the opportunities to have our usual engagement with St Georges School and its students were significantly restricted but the Assistant Minister kept in touch with the School Chaplain from time to time. The Senior Minister was, during the Reporting Period, a Trustee and Governor at the school.

Azalea

- Azalea is a Christian charity based in Luton working to see men and women walk free from the injustice of sex trafficking in which men buy sex and women are sexually exploited. It offers prayer, practical support and exit strategies. Azalea was the only agency of this type in the Luton area which remained open during Covid.

- A member of ChristChurch congregation works for Azalea in the office and two others are Trustees of Azalea.

- During the 2021 Reporting Year, 12 other members of ChristChurch volunteered with Azalea (or Flint, its associated work offering help to men caught in sexual addiction) in various roles such as administrative work, working at the Women's Drop In Centre or one on one with a Flint client, baking cakes, making meals, driving to pick up donations, helping at the Christmas meal for the women. The Senior Minister of ChristChurch spoke at one of the Azalea regular prayer evenings during the Reporting Year.

- ChristChurch members responded to periodic requests from the organisation for various types of practical support such as food for their foodbank and specific donations for their Christmas gift stockings.

- ChristChurch Harpenden provides regular financial help and prayer support to both Azalea and Flint and several individuals within the church also provide financial support.

Harpenden Money Advice Centre (HMAC)

- HMAC offers free, impartial advice and help for those struggling with debt or having difficulty managing finances.

- During 2021 it was staffed by one paid part-time administrator and 7 volunteers who come from 7 different local churches. Two of HMAC's volunteers are members of ChristChurch Harpenden

and they attend sessions 2-3 days a week. One of the ChristChurch volunteers as well as another ChristChurch member are trustees of HMAC.

- ChristChurch also provided financial support of £500 to HMAC during the Reporting Year.

Plans for future periods (i.e., Post Reporting Period)

- **Covid 19**

Whilst the effects of the Covid 19 pandemic continued to be felt throughout the first half of 2021, we were able to return to a more regular pattern of activity from September onwards. The Staff and Trustees will continue to review the long term effects of the pandemic particularly with respect to the health and wellbeing of members of the church family and to the finances of the church.

- **Senior Minister**

The current Senior Minister of ChristChurch will retire on 3 October 2022. On 10 February 2021 the Rev Gareth Loh (formerly the Assistant Minster) was appointed to the position of Associate Minister and Senior Minister Designate. He will become Senior Minister upon the retirement of the current Senior Minister.

- **Associate Minister**

The Rev Ian Randall has been appointed to the post of Associate Minister of ChristChurch to replace Gareth Loh when he becomes Senior Minister. Ian Randall will start in post on 1 August 2022.

- **Administration**

ChristChurch has recognised the need for further help and support for the ministry and administrative teams and in February 2022 a volunteer commenced work in the church office for three mornings a week.

- **Youth & Children's ministry**

Following the resignation of the Children's Worker and the Senior Children's and Youth Worker in May and July 2022 respectively, Miss Deborah Goodhead has been appointed as Senior Children's and Youth Worker and will commence in post at the beginning of November 2022.

In July 2022 approval was given by the church members to appoint a School Leaver Intern to support the work amongst children and youth. The post is for one year and the recruitment process has commenced. The person appointed will also receive some formal ministry training.

- **Women's Worker**

The church will be appointing a Women's Worker (in place of the previous Pastoral Worker) to provide pastoral ministry to women. The selection process is currently underway.

- **Housing**

The house which is currently occupied by the Senior Minster, Rev. Gareth Lewis is owned jointly by the church (55%) and Rev and Mrs Gareth Lewis (45%). The trustees are managing the process of the sale of the property and the consultation with church members regarding the purchase of another property for the new Senior Minister. This is ongoing as at July 2022.

Financial Review

Principal funding sources

The principal funding of the Charity is voluntary donations by members, attendees at church services and other supporters. Total income in the Reporting Period amounted to £507,145 (including Gift Aid).

The Charity does not have a defined benefit pension scheme and pension costs are not material to the Charity.

The Charity does not hold any financial investments other than monies held in a deposit account. Subject to the reserves policy (see below), most of the Charity's funds are spent in the short term to fulfil the Charity's objectives.

Significant Events Affecting Financial Performance

The Trustees have identified that a reduction in donations resulting from either a decrease in the number of members or an average reduction in giving per member (and non-member givers) would be the principal financial risk to the Charity. This risk would be managed by reducing the Charity's expenditure. This may include a review of staffing levels.

Total income for the reporting period increased by £13,749 (2.8%), but this included donations of £38,187 towards the church restricted property fund, for which there was no expenditure during the year. Regular giving for general activities was £24,440 (5%) lower than the prior year. However, the potential adverse impact of this drop was fully mitigated by church activity levels, and associated costs, being constrained due to Covid restrictions. Overall, the accounts show a total surplus for the year of £72,000, or a surplus of £33, 866 if the restricted property income is excluded.

Reserves

At the end of the financial period the Charity had net current assets of £329,436. Restricted property funds totalled £43,694. The amount of liquid reserves the Charity holds after allowing for restricted funds is £285,742.

Apart from the restricted Property Fund, the Charity did not have any material amounts designated or otherwise committed at the end of the period.

The Trustees consider that the appropriate value of reserves that should be held by the Charity is £120,000 equivalent to three months of current expenditure. The actual level of unrestricted reserves, excluding those only realised by the sale of fixed assets, is more than this figure.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and the application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

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

The Trustees' Annual Report and the Strategic Report were approved by the Trustees and presented to the Members AGM on 19 September 2022 and signed on behalf of the board of trustees by:

Rebecca Huntsman
Trustee

Sarah Vickers
Trustee

CHRISTCHURCH HARPENDEN
REGISTERED CHARITY NO. 1168847
YEAR ENDED 31 DECEMBER 2021

Independent Examiner's Report
To the Trustees of ChristChurch Harpenden

I report on the financial statements of ChristChurch Harpenden for the year ended 31 December 2021 which comprise the statement of financial activities, the balance sheet and related notes on pages 24 to 74.

This report is made solely to the trustees in accordance with Sections 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for my examination work.

Respective responsibilities of Trustees and examiner

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

The charity's trustees consider that an audit is not required this year and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiners statement

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (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; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I confirm that there are no other matters to which attention should be drawn to enable a proper understanding of the accounts to be reached.



Philip Dean FCA
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

04 October 2022

CHRISTCHURCH HARPENDEN		Charity No	1168847		
		Company No	CE008596		
Annual accounts for the period					
Period start date	01/01/2021	To	Period end date	31/12/2021	

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Guidance Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Income (Note 3)						
Income and endowments from:						
Donations and legacies	S01	462,956	38,187	-	501,143	491,503
Charitable activities	S02	4,536	-	-	4,536	1,770
Other trading activities	S03	-	-	-	-	-
Investments	S04	17	2	-	19	123
Separate material item of income	S05	-	-	-	-	-
Other	S06	1,447	-	-	1,447	-
Total	S07	468,956	38,189	-	507,145	493,396
Expenditure (Notes 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	435,090	-	-	435,090	415,870
Separate material expense item	S10					
Other	S11	-	-	-	-	-
Total	S12	435,090	-	-	435,090	415,870
Net income/(expenditure) before tax for the reporting period	S13	33,866	38,189	-	72,055	77,526
Tax payable	S14	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	S15	33,866	38,189	-	72,055	77,526
Net gains/(losses) on investments	S16	-	-	-	-	-
Net income/(expenditure)	S17	33,866	38,189	-	72,055	77,526
Extraordinary items	S18	-	-	-	-	
Transfers between funds	S19	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S20	-	-	-	-	-
Other gains/(losses)	S21	-	-	-	-	-
Net movement in funds	S22	33,866	38,189	-	72,055	77,526
Reconciliation of funds:						
Total funds brought forward	S23	251,876	5,505	979,293	1,236,674	1,159,148
Total funds carried forward	S24	285,742	43,694	979,293	1,308,729	1,236,674

Section B Balance sheet

		Guidance Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	-	-	979,293	979,293	979,293
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	-	-	979,293	979,293	979,293
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	21,130	-	-	21,130	22,411
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	277,144	43,694	-	320,838	247,394
Total current assets		B10	298,274	43,694	-	341,968	269,805
Creditors: amounts falling due within one year	(Note 20)	B11	12,532	-	-	12,532	12,424
Net current assets/(liabilities)		B12	285,742	43,694	-	329,436	257,381
Total assets less current liabilities		B13	285,742	43,694	979,293	1,308,729	1,236,674
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	285,742	43,694	979,293	1,308,729	1,236,674
Funds of the Charity							
Endowment funds	(Note 27)	B17	-		979,293	979,293	979,293
Restricted income funds	(Note 27)	B18		43,694		43,694	5,505
Unrestricted funds		B19	285,742		-	285,742	251,876
Revaluation reserve		B20				-	-
Fair value reserve		B21					
Total funds		B22	285,742	43,694	979,293	1,308,729	1,236,674

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by one or two trustees/directors on behalf of all the trustees/directors

Print Name	Date of approval dd/mm/yyyy
R. HUNTSMAN	1/9/2022
S. E. VICKERS	1.9.2022

Signature of director authenticating accounts being sent to Companies House

Signature	Date dd/mm/yyyy
	Print name

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and 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) issued on 16 July 2014
• 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 constitutes a public benefit entity as defined by FRS 102.*	✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	*The accounts have been prepared on a going concern basis having considered future plans including a review of the financial reserves as detailed in the Trustees's report, the Trustees consider it appropriate to do so.*
Disclosure of any uncertainties that make the going concern assumption doubtful;	
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	

1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2 **Accounting policies**

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy	

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
Adjustments:		
Fund balance as restated		

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of £
Net income/(expenditure) as previously stated	
Adjustments:	
Previous period net income/(expenditure) as restated	

Note 2 Accounting policies

2.2 INCOME

		Yes*	No*	N/a*
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; • the monetary value can be measured with sufficient reliability.	✓		
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	✓		
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	✓		
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).			✓
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	✓		
Government grants	The charity has received government grants in the reporting period		✓	
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	✓		
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.			✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.			✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.			✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.			✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.			✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.			✓
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.			✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.			✓
Support costs	The charity has incurred expenditure on support costs.	✓		
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	✓		
Income from interest,	This is included in the accounts when receipt is probable and the amount receivable can			

royalties and dividends	be measured reliably.	✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes* No* N/a* ✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes* No* N/a* ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes* No* N/a* ✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes* No* N/a* ✓

2.3 EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes* No* N/a* ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes* No* N/a* ✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes* No* N/a* ✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes* No* N/a* ✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes* No* N/a* ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes* No* N/a* ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes* No* N/a* ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes* No* N/a* ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes* No* N/a* ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes* No* N/a* ✓

2.4 ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least	£1,000
	They are valued at cost.	Yes* No* N/a* ✓
	The depreciation rates and methods used are disclosed in note 14.	
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.	Yes* No* N/a* ✓
	They are valued at cost.	Yes* No* N/a* ✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 16.	Yes* No* N/a* ✓
	They are valued at cost.	Yes* No* N/a* ✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes* No* N/a* ✓
	Investments held for resale or pending their sale and cash and cash equivalents with a	Yes* No* N/a*

	maturity date of less than 1 year are treated as current asset investments			✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes*	No*	N/a* ✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes*	No*	N/a* ✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes*	No*	N/a* ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes* ✓	No*	N/a*
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity of loss than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.	Yes*	No*	N/a* ✓
	They are valued at fair value except where they qualify as basic financial instruments.	Yes*	No*	N/a* ✓

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	

Note 3 Income

	Analysis of income	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	380,827	36,750	-	417,577	405,588
	Gift Aid	82,129	1,437	-	83,566	85,915
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	462,956	38,187	-	501,143	491,503
Charitable activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	4,536	-	-	4,536	1,770
	Total	4,536	-	-	4,536	1,770
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	17	2	-	19	123
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	17	2	-	19	123
Separate material item of income		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	1,447	-	-	1,447	-
	Total	1,447	-	-	1,447	-
TOTAL INCOME		468,956	38,189	-	507,145	493,396

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)	£2 of interest income received on funds held for this purpose of property purchases.
Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.	
Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.	
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	
This year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).	
Last year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).	

Note 4 Analysis of receipts of government grants

	Description	This year £
Government grant 1		-
Government grant 2		-
Government grant 3		-
Other		-
	Total	-

	Description	Last year £
Government grant 1		-
Government grant 2		-
Government grant 3		-
Other		-
	Total	-

	This year	Last year
Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.		

	This year	Last year
Please give details of other forms of government assistance from which the charity has directly benefited.		

Note 5 Donated goods, facilities and services

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-
	-	-

	This year	Last year
Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.		
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.		
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.		

Note 6 Expenditure

Analysis	This year Unrestricted funds	This year Restricted income funds	This year Endowment funds	This year Total funds	Last year Unrestricted funds	Last year Restricted income funds	Last year Endowment funds	Last year Total funds
Expenditure on raising funds:				£				£
Incurred seeking donations	-	-	-	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-	-	-	-	-
Staging fundraising events	-	-	-	-	-	-	-	-
Fudraising agents	-	-	-	-	-	-	-	-
Operating charity shops	-	-	-	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-	-	-
Investment management costs:	-	-	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-	-	-	-
Expenditure on charitable activities:								
Expenditure on charitable activities	435,090	-	-	435,090	403,278	12,592	-	415,870
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on charitable activities	435,090	-	-	435,090	403,278	12,592	-	415,870
Separate material item of expense								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Other								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	435,090	-	-	435,090	403,278	12,592	-	415,870

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Activity 1	-	-	-	-	-	-	-	-
Activity 2	-	-	-	-	-	-	-	-
Other	435,090	-	-	435,090	415,870	-	-	415,870
Total	435,090	-	-	435,090	415,870	-	-	415,870

This year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Last year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1		-	-
Extraordinary item 2		-	-
		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extraordinary items		-	-

Section C Notes to the accounts

Note 8 Funds received as agent

8.1 Please complete this note if the charity has agreed to administer the funds of another entity as its agent. Note: If a charity is acting as an agent, it should not recognise the income in the Statement of Financial Activities or the Balance Sheet.

Description/name of party	Related party (Yes or No)	Amount received		Amount paid out		Balance held at period end	
		This year	Last year	This year	Last year	This year	Last year
		£	£	£	£	£	£
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
	Total	-	-	-	-	-	-

8.2 Where a consortia or similar arrangement exists whereby 2 or more charities co-operate to achieve economies in the purchase of goods or services, please disclose details of any balances outstanding between any participating members.

Description/name of party	Balance held at period end	
	This year	Last year
	£	£
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

Section C Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

This year

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	-	-	-	-	-	

Last year

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	-	-	-	-	-	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C Notes to the accounts

Note 10 Details of certain types of expenditure

Note 10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	2,640	2,400
Assurance services other than independent examination	-	-
Tax advisory fees	-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	4,929	4,444

Note 11 Paid employees

Please complete this note if the charity has any employees (transactions with Trustees dealt with in Note 28)

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	229,318	214,877
Social security costs	17,748	16,179
Pension costs (defined contribution scheme)	7,310	7,117
Other employee benefits	3,625	388
Total staff costs	258,001	238,561

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000: TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

	This year £	Last year £
Please provide the total amount paid to key management	-	-

11.2 Average head count in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	9	8
Governance	-	-
Other	-	-
Total	9	8

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment	
This year	
Last year	

Please state the legal authority or reason for making the payment	
This year	
Last year	

Please state the amount of the payment (or value of any waiver of a right to an asset)	This year £	Last year £
	-	-

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

	This year	Last year
	£	£
Total amount of payment	-	-

The nature of the payment (cash, asset etc.)		

	This year	Last year
	£	£
The extent of redundancy funding at the balance sheet date	-	-

Please state the accounting policy for any redundancy or termination payments		

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	7,310	7,117

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	Expense all allocated to charitable unrestricted funds expense.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	n/a
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity this year and last year, if different	n/a

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan. If this is different for last year, provide details	n/a
Provide an explanation of how any liability arising from an agreement with a multi-employer plan to fund a deficit has been determined. If this is different for last year, provide details	n/a

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

This year:

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Mission support	37,182	34,275	-	71,457
Hardship grants	-	12,226	-	12,226
Other designated	-	4,950	-	4,950
	-	-	-	-
Total	**37,182**	**51,451**	**-**	**88,633**

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.		***Please provide details of charity's URL.***
	No	***Provide details below***

Names of institution	Purpose	Total amount of grants paid £
OMF	Support of church missionaries seconded to work with this organistion	9,000
Inter Team	Support of church missionaries seconded to work with this organistion	5,962
STEP	Support of local organisation providing holistic education of teenagers in schools specifically of a Christian ethos	3,400
Interserve	Support of church missionaries seconded to work with this organistion	3,120
UFM	Support of church missionaries seconded to work with this organistion	3,000
Hook	Support of church missionaries seconded to work with this organistion	2,000
Veritas College, Nepal	Support of church missionaries seconded to work with this organistion	1,800
Care2Share	Works in India and Uganda working to relieve poverty	1,800
Azalea	Support of local project reaching out to women caught up in prostitution	1,800
Christchurch Redbourn	Support for training of church apprentice	1,600
Flint	Support of local project reaching out to men caught in sexual addiction.	1,200
Nepal Development Association	Support of orphans and exiles in Nepal through education	1,200
Jump	Support for teaching of Christianity lessons in local primary schools	800
Harpenden Money Advice Centre	Support for provision of debt and budgeting advice service in local area	500

Total grants to institutions in reporting period	37,182
Other unanalysed grants	-
TOTAL GRANTS PAID	37,182

Last year:

13.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs £	Total £
Mission support	45,134	27,705	-	72,839
Hardship grants	-	13,250	-	13,250
Other designated	-	4,789	-	4,789
	-	-	-	-
Total	**45,134**	**45,744**	**-**	**90,878**

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.4 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.		***Please provide details of charity's URL.***
	No	***Provide details below***

Names of institution	Purpose	Total amount of grants paid £
OMF	Support of church missionaries seconded to work with this organistion	10,800
Veritas College	Support of church missionaries seconded to work with this organistion	9,420
Inter Team	Support of church missionaries seconded to work with this organistion	6,044
STEP	Support of local organisation providing holistic education of teenagers in schools specifically of a Christian ethos	3,400
Interserve	Support of church missionaries seconded to work with this organistion	3,120
UFM	Support of church missionaries seconded to work with this organistion	3,000
Hook	Support of church missionaries seconded to work with this organistion	2,000
Care2Share	Works in India and Uganda working to relieve poverty	1,800
Azalea	Support of local project reaching out to women caught up in prostitution	1,800
Flint	Support of local project reaching out to men caught in sexual addiction.	1,200
Nepal Development Association	Support of orphans and exiles in Nepal through education	1,200
Jump		800
Harpenden Money Advice Centre		550
Total grants to institutions in reporting period		**45,134**
Other unanalysed grants		-
TOTAL GRANTS PAID		45,134

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Fixtures and fittings £	Equipment £	Total £
At the beginning of the year	979,293	-	3,690	9,463	992,446
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	979,293	-	3,690	9,463	992,446

14.2 Depreciation and impairments

**Basis	SL	SL	SL	SL	SL
** Rate					
At beginning of the year	-	-	3,690	9,463	13,153
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	3,690	9,463	13,153

14.3 Net book value

Net book value at the beginning of the year	979,293	-	-	-	979,293
Net book value at the end of the year	979,293	-	-	-	979,293

14.4 Impairment

This year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	
Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:	**This year**	**Last year**
the effective date of the revaluation		
the name of independent valuer, if applicable		
the methods applied and significant assumptions		
the carrying amount that would have been recognised had the assets been carried under the cost model.	-	-

14.6 Other disclosures

	This year	**Last year**
	£	**£**
(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.	-	-
(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.	-	-
(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.		

** The "transfers" row is for movements between fixed asset categories.*
*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also*

Note 15 Intangible assets

Please complete this note if the charity has any intangible assets

15.1 Cost or valuation

	Research & development £	Patents and trademarks £	Other £	Total £
At beginning of the	-	-	-	-
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	-	-

15.2 Amortisation and impairments

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					
At beginning of the	-	-	-	-	
Disposals	-	-	-	-	
Amortisation	-	-	-	-	
Impairment	-	-	-	-	
Transfers*	-	-	-	-	
At end of year	-	-	-	-	

15.3 Net book value

Net book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	-	-

15.4 Accounting policy

Please disclose the accounting policy for intangible fixed assets including:

Reasons for choosing amortisation rates	
Policies for the recognition of any capital development	

15.5 Impairment

This year:

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

Last year:

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

15.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
the methods applied		
the carrying amount that would have been recognised had the assets been carried under the cost model.		

15.7 Other disclosures

(i) If your intangible asset was acquired by way of grant, provide value on initial recognition and carrying amount of the asset.		
(ii) Details of the carrying amounts of any intangible assets to which the charity has restricted title or that are pledged as security for liabilities.		
(iii) Please provide the amount of contractual commitments for the acquisition of intangible assets.		
(iv) State the amount of research and development expenditure recognised as expenditure in the year.		
(v) Please detail the headings in the SOFA in which a charge for amortisation of intangible assets is included.		
(vi) For any material intangible assets, please provide a description, its carrying amount and any remaining amortisation period.		

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 16 Heritage assets

Please complete this note if the charity has heritage assets

16.1 General disclosures for all charities holding heritage assets

	This year	Last year
(i) Explain the nature and scale of heritage assets held.		
(ii) Explain the policy for the acquisition, preservation, management and disposal of heritage assets.		

16.2 Cost or valuation

	Heritage asset 1 £	Heritage asset 2 £	Heritage asset 3 £	Heritage asset 4 £	Total £
At beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	-	-

16.3 Depreciation and impairments

****Basis**						Straight Line ("SL") or Reducing Balance
**** Rate**						
At beginning of the year	-	-	-	-	-	
Disposals	-	-	-	-	-	
Depreciation	-	-	-	-	-	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of year	-	-	-	-	-	

16.4 Net book value

Net book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

16.5 Impairment

This year

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

Last year

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

16.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
qualifications of independent valuer		
the methods applied and significant assumptions		
any significant limitations on the valuation		

16.7 Analysis of heritage assets by class or group distinguishing those at cost and those at valuation

	At valuation Group A £	At cost Group B £	Total £
Carrying amount at the beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Depreciation/impairment	-	-	-
Revaluation	-	-	-
Carrying amount at the end of period	-	-	-

16.8 Heritage assets (where heritage assets are not recoignised on the balance sheet)

	This year	Last year
(i) Explain the reason why heritage assets have not been recognised on the balance sheet.		
(ii) Describe the significance and nature of heritage assets.		
(iii) Disclose information that is helpful in assessing the value of heritage assets.		
(iv) Explain the reason why it is not practicable to obtain a valuation of heritage assets.		

16.9 Five year summary of heritage assets transactions

	2015	2014	2013	2012	2011
	£	£	£	£	£
Purchases					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-				
Other	-				
Donations					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total additions	-	-	-	-	-
Charge for impairment					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total charge for impairment	-	-	-	-	-
Disposals					
Group A - carrying amount	-	-	-	-	-
Group B - carrying amount	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total disposals	-	-	-	-	-

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

***Please specify additions resulting from acquisitions through business combinations, if any.**	

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowlegable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

This year:

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		-

Last year:

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		-

17.3 If your charity holds investment properties, please complete the following note:

	This year	Last year
(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity		
(ii) Name or independent valuer, if applicable, and relevant qualifications		
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds		
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements		

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance

Analysis of current asset investments	This year	Last year
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-

17.5 Guarantees

	This year	Last year
Please provide details and amount of any guarantee made to or on behalf of a third party		
Name of the entity or entities benefitting from those guarantees		
Please explain how the guarantee furthers the charity's aims		

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obsure significant information*).

Description	This year £	Last year £
	-	-
	-	-
	-	-
	-	-
Total	-	-

Amount of concessionary loans received *(Multiple loans received may be disclosed in aggregate provided that such aggregation does not obsure significant information).*

Description	This year £	Last year £
	-	-
	-	-
	-	-
Total	-	-

	This year	Last year
Terms and conditions eg interest rate, security provided		
Value of any concessionary loans which have been committed but not taken up at the reporting date		
Amounts payable within 1 year		
Amounts payable after more than 1 year		
Amounts receivable within 1 year		
Amounts receivable after more than 1 year		

17.7 Additional information

	This year	Last year
Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.		
For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.		
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.		

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.		
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.		

Note 18 Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	£
Charitable activities:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other trading activities:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Total this year	-	-	-	-	-
Total previous year	-	-	-	-	-

	This year	Last year
	£	£
18.2 Please specify the carrying amount of any stocks pledged as security for liabilities		

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	1,796	1,687
Other debtors	19,334	20,724
Total	21,130	22,411

Complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Disclosure of debtors recoverable in more than 1 year (included in debtors above)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
Total	-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	6,334	6,557	-	-
Taxation and social security	5,199	4,794	-	-
Other creditors	999	1,073	-	-
Total	12,532	12,424	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income

This year	Last year

Please explain the reasons why income is deferred.

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Movements in recognised provisions and funding commitment during the period

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts charged against the provision in the current period	-	-
Unused amounts reversed during the period	-	-
Balance at the end of the reporting period	-	-

21.2 Please provide:

	This year	Last year
- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;		
- an indication of the uncertainties about the amount or timing of those outflows; and		
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.		

	This year	Last year
21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).		

21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.		

Note 22 Other disclosures for debtors, creditors and other basic financial instruments

	This year	Last year
22.1 Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage financial risk.		
22.2 If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conitions related to its pledge should be given here.		

Note 23 Contingent liabilities and contingent assets

23.1 Contingent liabilities

Where the charity has contingent liabililities, please complete the following section unless the possibility of their existence is remote.

This year

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

Last year

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

23.2 Contingent assets

Where the charity has contingent assets, please complete the following section when their existence is probable

This year

Description of item	Estimate of financial effect

Last year

Description of item	Estimate of financial effect

23.4 Other disclosures for contingent assets and/or liabilities

Please provide the following information where practicable:

	This year	Last year
Explain any uncertainties relating to the amount or timing of settlement; and the possibilty of any reimbursement		
Where it is not practical to make one or more of these disclosures, please state this fact		

Note 24 Cash at bank and in hand

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	320,838	247,394
Other	-	-
Total	320,838	247,394

Note 25 Fair value of assets and liabilities

	This year	Last year
25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.		
25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.		

Note 26 Events after the end of the reporting period

Please complete this note events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

	This year	Last year
Please provide details of the nature of the event		
Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made		

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds' (which should include revaluation reserve and fair value reserve, if applicable). The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
			-	-	-	-	-	-
Unrestricted charitable fund	UR	Unrestricted balance of funds	251,876	468,956	(435,090)	-	-	285,742
Property fund	R	Property purchase	5,505	38,189	-	-	-	43,694
Endowment fund	PE	Property for ministers of the Church	979,293	-	-	-	-	979,293
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds (balancing figure)	N/a	N/a	-	-	-	-	-	-
		Total Funds as per balance sheet	1,236,674	507,145	(435,090)	-	-	1,308,729

Fund balances carried forward include assets and liabilities denominated in a foreign currency	Yes*	No*
		✓

If yes, please state the basis on which the assets and/or liabilities have been translated into sterling (or the currency in which the accounts are drawn up).	

Note 27 Charity funds

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds' (which should include revaluation reserve and fair value reserve, if applicable). The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
			-	-	-	-	-	-
Unrestricted charitable fund	UR	Unrestricted balance of funds	161,761	493,393	(403,278)	-	-	251,876
Property fund	R	Property purchase	5,502	3	-	-	-	5,505
Nepal Development Association	R	Support of orphans and exiles in Nepal through education	12,592	-	(12,592)	-	-	-
Endowment fund	PE	Property for ministers of the Church	979,293	-	-	-	-	979,293
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds (balancing figure)	N/a	N/a	-	-	-	-	-	-
		Total Funds as per balance sheet	1,159,148	493,396	(415,870)	-	-	1,236,674

Fund balances carried forward include assets and liabilities denominated in a foreign currency	Yes*	No*
		✓

Note 27 Charity funds (cont)

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		-
Between endowment and restricted funds		-
Between endowment and unrestricted funds		-
		-

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		-
Between endowment and restricted funds		-
Between endowment and unrestricted funds		-
		-

27.4 Designated funds

This year

Planned use	Purpose of the designation	Amount
		-
		-
		-
		-
		-
		-

Last year

Planned use	Purpose of the designation	Amount
		-
		-
		-
		-
		-
		-

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
Reverend G Lewis	Employment contract	50,821	3,500	-	-	54,321
Reverend B Monteiro	Employment contract	4,656	108	-	-	4,764
Reverend G Loh	Employment contract	33,860	829	-	-	34,689
Reverend P Hammersley	Employment contract	8,521	193	-	-	8,714

Please give details of why remuneration or other employment benefits were paid.	Employment contracts as decided by the Trustees
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	n/a
If a third party has been reimbursed for providing one or more trustees, state the nature of the payment and amount of the reimbursement.	n/a
State the number of trustees to whom retirement benefits are accruing under a defined contribution pension scheme.	4

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
Reverend G Lewis	Employment contract	49,721	3,500	-	-	53,221
Reverend B Monteiro	Employment contract	28,397	665	-	-	29,062
Reverend G Loh	Employment contract	23,764	526	-	-	24,290
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.	Employment contracts as decided by the Trustees
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	n/a
If a third party has been reimbursed for providing one or more trustees, state the nature of the payment and amount of the reimbursement.	n/a
State the number of trustees to whom retirement benefits are accruing under a defined contribution pension scheme.	3

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)	

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity		

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)	**FALSE**

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Mr H Williams	Trustee	Rent for assistant Minister's living accommodation	3,625	-	-	-
				-	-	-
				-	-	-
			-	-	-	-

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.	As decided by Trustees
For any related party, please provide details of any guarantees given or received.	During the period ChristChurch Harpenden received donations without conditions from serving Trustees amounting to £100,850 and a further £31,000 of restricted property fund donations.

Last year

There have been no related party transactions in the reporting period (True or False) | FALSE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Mr M Laughlan	Trustee	Setting up duties for church meetings paid to son	112	-	-	-
Mr S Anderson	Trustee	Setting up duties for church meetings paid to son	105	-	-	-
Mr H Williams	Trustee	Rent for assistant Minister's living accommodation	6,000	-	-	-
			-	-	-	-

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

As decided by Trustees

For any related party, please provide details of any guarantees given or received.

During the period ChristChurch Harpenden received donations without conditions from the serving Trustees amounting to £107,169.

Section C	Notes to the accounts	(cont)

Note 29 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

CHRISTCHURCH HARPENDEN

England & Wales - Charity number 1168847

Accounts

CHRISTCHURCH HARPENDEN

TRUSTEES ANNUAL REPORT

for the year ended

31 December 2020

Registered Charity No. 1168847

ChristChurch Harpenden
Charitable Incorporated Organisation
Trustees Annual Report
Year ended 31 December 2020

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

Registered charity name	ChristChurch Harpenden
Charity registration number	1168847
Company registration number	CE008596
Principal office and registered office	4 Vaughan Road Harpenden Hertfordshire AL5 4ED
The trustees	Mr Simon Anderson Mr Emmanuel Archampong (resigned 31 March 2020) Mr Richard Clarke (Treasurer) Mrs Rebecca Huntsman (Chair of Trustees) Mr Philip Ioannou Mr Morgan James – resigned 22 March 2021 Mr Nicholas Jelfs – returned from sabbatical from 28 Sept 2020 Mr Fraser Keir – resigned 15 July 2021 Mr Edwin Kwok – appointed 6 October 2020 Mr Mark Laughlan – deceased 22 June 2021 Rev Gareth Lewis Rev Gareth Loh Mr Paul Mitson – resigned 31 December 2020 Rev Barnaby Monteiro – resigned 18 January 2021 Mr Giuseppe Pasquale – resigned 30 April 2021 Mr Oliver Richardson – appointed 6 October 2020 Mrs Sarah Vickers (Secretary to the Trustees) Rev Dr Garry Williams Dr Haydn Williams Mrs Janet Wood – resigned 31 December 2020
Auditor	Hicks and Company Chartered Accountants Vaughan Chambers Vaughan Road Harpenden AL5 4EE

Structure, governance and management

Governing document

ChristChurch is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 22 August 2016 under Charity number 1168847. It is governed by a constitution dated 16 November 2015 and approved by the membership of the church at a meeting on that date. An updated Church Guide was also approved by the membership of the church at that meeting.

Organisational structure

The Trustees (set out on page 1) are responsible for the general control and management of the Charity. The Trustees delegate the day to day running of the functions of the Charity to the Senior Minister and his Staff team (set out on page 4) and dedicated staff are responsible for particular areas of church life.
Significant decisions regarding the Charity will be made by the Elders or Deacons (who are all Trustees) or by the Trustee body as a whole.

The Trustees meet together as a body to deal with church business monthly and formal Trustees meetings take place quarterly. The formal Trustee meetings have continued by Zoom throughout the period of lockdown due to Covid 19. All formal Trustee meetings are minuted. To assist in the smooth running of the Charity, the Trustees have set up a number of committees, which report back regularly to the Board of Trustees Elder and Deacon meetings take place monthly.

The Trustees give their time freely and receive no remuneration or other financial benefits for their work as Trustees. The Senior Minister, Associate Minister and Assistant Minister were employees of the Charity, as well as trustees, and received remuneration in their role as employees. The three ministers also had the benefit of housing and thereby provided benefit for their respective families.

Recruitment and appointment of Trustees and Staff

The Constitution identifies that the church officers (Elders and Deacons) are the Trustees of the church as a Registered Charity.
Suggestions that a particular member should be considered for appointment as an Elder or Deacon, and also as a Trustee, are made to or by the existing Trustees. If the proposed appointment is agreed and the candidate is not disqualified from office under section 178 of the Charities Act 2011 or under the Automatic Disqualification Rules 2018, then the proposal for them to become an Officer of the church and Trustee will be considered at a Members Meeting and thereafter voted on by members in accordance with the Constitution and Church Guide. Appointments of Staff are considered and made by the Elders. Staff appointments are generally made for an indefinite period, unless specifically agreed otherwise.

Trustee training

Prior to appointment, all Trustees are made aware of the scope of their responsibilities as trustees and are provided with relevant documentation for the Charity and Charity Commission publications. Trustees receive training on trustee duties and safeguarding following appointment and receive monthly Charity Bulletins from

Trust Advice (formerly Advice for the Voluntary Sector), an organisation providing advice to charities (in particular churches) as well as the Charity Commission regular 'News' publication.

During the reporting year 4 trustees joined 'Safeguarding for Trustees' training webinars run by Christian Safeguarding Services and one of those trustees also attended an online training session for trustees which was run by Stewardship.

Governance Committee

The Governance Committee (set up in the Reporting Period and a committee of the Trustees) uses the Charity Governance Code for smaller charities to help the Trustees continuously strive for improvement in our standards of governance. It meets quarterly to review governance matters.

Risk management

The Trustees assess the risks the Charity faces on an ongoing basis. This includes:

- an annual review and update of a formal risk analysis tool which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them;
- the completion of Risk Assessments for groups and activities or one off events, as appropriate, which are then reviewed regularly;
- consideration at Trustee and Deacon meetings of possible impending risks, as well as risk generally;
- consideration of specific risks by Trustee committees, for example safeguarding risk by the Safeguarding Committee (further details regarding the management of safeguarding risk are set out below);
- a Risk Management Policy; and
- appropriate insurance cover.

The Trustees are satisfied that systems are in place to manage the risks that have been identified and to identify any impending risks on the horizon.

Managing Safeguarding risk

Safeguarding risk is managed primarily by the Safeguarding Committee, a Trustee Committee which also includes non-trustee members with relevant knowledge to assist in this area. The Charity has a Safeguarding Policy, which is based on the thirtyone:eight (formerly Churches Child Protection Advisory Service) model. The Policy sets out our procedures for the protection of children and adults at risk. It describes what the church and its appointed leaders will endeavour to do to protect the welfare of the children and adults at risk in church-linked groups. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies and training, are made for all the Trustees and those who work with children or other vulnerable groups within the church

Affiliations and advice

ChristChurch is affiliated to the Fellowship of Independent Evangelical Churches (FIEC). ChristChurch has long been the beneficiary of help, advice and legal services provided by the FIEC and from their conferences which have been attended by several Staff members over the years. More recently, Edward Connor Solicitors (a sister organisation to the FIEC) set up in March 2018 has been a source of legal advice for the Trustees. ChristChurch also seeks advice from Stewardship Services and Trust Advice (formerly Advice for the Voluntary Sector) as appropriate.

ChristChurch is also affiliated to the Evangelical Alliance (EA).

Post Reporting Period - Trustee Changes

Mr Morgan James – resigned 22 March 2021
Mr Mark Laughlan – deceased 22 June 2021
Rev Barnaby Monteiro – resigned 18 January 2021
Mr Giuseppe Pasquale – resigned 30 April 2021
Mr Fraser Keir – resigned 15 July 2021
Rev P Hammersley – appointed 1 September 2021
Mr G Eccles – appointed 5 October 2021
Mr A Cox – appointed 5 October 2021

Staff team during the reporting period

Senior Minister	Rev Gareth Lewis
Associate Minister	Rev Barnaby Monteiro
Assistant Minister	Rev Gareth Loh
Youth Minister	Rev Daniel Mak
Youth Worker	Miss Laura Pasquale (resigned 30 June 2020)
Senior Children's and Youth Worker	Miss Leanne Smyth (with effect from 1 September 2020 – previously Children's Worker)
Children's Worker	Mr Ed Rush (appointed 1 September 2020)
Pastoral Coordinator	Mrs Annie Slobom
Operations & Communications Manager	Mrs Priscilla Hansen

Post Reporting Period – Staff changes

Associate Minister	Rev Barnaby Monteiro (resigned 18 January 2021)
Administrator	Mrs Pauline Mills (appointed 22 March 2021)
Pastoral Coordinator	Mrs Annie Slobom (resigned 19 August 2021)
Assistant Minister	Rev Philip Hammersley (appointed 1 September 2021)

The impact of Covid 19 on our activities during the Reporting Period

Due to the effects of the Covid 19 pandemic, the delivery of our activities since March 2020 has seen considerable changes and our activities have, necessarily, been more limited. That said, we have continued to run as many activities for all age groups as possible, making use of technology available to us. By way of example, church services, Bible Study groups, prayer meetings, youth activities and children's work have all continued online. The Trustees and Officers of the church have continued to meet regularly and the Staff have worked tirelessly to ensure that we have continued to operate as much as possible through this testing period. We believe that we have continued to meet our purposes and provide a benefit to our community during this period.

Objectives and activities

The purposes of the Charity are defined in the Constitution as:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Harpenden and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the Charity Trustees, further the work of the church.

The Trustees regularly consider our objectives and activities to ensure they continue to reflect our aims and this includes consideration of the Charity Commission's guidance on public benefit.

ChristChurch Harpenden ("**ChristChurch**") wants to be:

a Church for others . . . committed to reaching out in meaningful ways to friends and families with the good news of Jesus Christ;
a Church that grows . . . making and maturing disciples, meeting together in large and small groups to learn from the Bible, to encourage and motivate one another, and being equipped to serve;
a Church in the world . . . both challenging and attractive to our community and demonstrating practically the love of Christ, addressing everyone with a clear biblical perspective on the issues of the day, and sending out people to minister to our world.

In three words . . . ***Mission, Maturity, Ministry***

Main activities

ChristChurch is open to all, whether Christians or seekers, who wish to learn more about the Christian faith. We want our church to be accessible and welcoming. To this end (and under normal circumstances) we:

- Hold public Christian services of worship and teaching on Sundays, catering for all ages.
- Arrange mid-week informal small groups for Bible study, discussion, prayer and mutual support.

- Run clubs and activities for children and young people, including residential and other special events, all designed to develop an appropriate understanding of the Christian faith as well as being an informal place for young people to meet.
- Run Christian services of worship and social events for senior citizens.
- Run Mother and Toddler and Father and Toddler groups for those in the community as well as for church attenders.
- Provide pastoral care, support and encouragement for any in such need.
- Arrange meetings, studies and lectures to inform enquirers about the Christian faith and to address current issues from a Christian perspective.
- Encourage voluntary giving to the church's work at home and abroad and to other charitable activities.
- Provide financial and other support for individuals and groups associated with ChristChurch.
- Advance the Christian faith and undertake community activities in a range of social and cultural contexts, both locally, and more widely in the UK and overseas. Such activities and services to the community are, in the main, provided free of charge.

Congregation - ChristChurch has a congregation of approximately 500, including children, who attend regularly and are involved in the church's activities.

Membership - ChristChurch extends fellowship to all who attend and we encourage all regular attendees to join us in membership so that they can play a full part in the life of the church, in influencing the direction of the church through the regular members meetings and taking on roles with significant responsibility. Prospective members are interviewed by two Trustees or a Trustee and partner. New members are welcomed during a church service. As at 31 December 2020 there were 204 members.

Volunteers - ChristChurch encourages all members and attenders to be involved, on a voluntary basis, in the church's activities, sharing their faith and skills with others – an 'all-member ministry'. Volunteers are key within ChristChurch. All volunteers working with projects involving children or other vulnerable groups are DBS checked. There is also a Volunteer Management Policy and a Code of Conduct for Volunteers.

Strategic Report

The following sections for achievements and performance and financial review form the strategic report of the Charity.

Achievements and Performance

The Charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide public benefit, both to those who worship at our church and the wider communities of Harpenden and the surrounding area.

1. REGULAR RELIGIOUS ACTIVITIES

Our church in Harpenden provides a centre for Christian worship and ministry and for the activities associated with our faith. During the period under review, and specifically from March 22 to 31 December 2020, our usual

range of in person services and activities was curtailed due to the Covid 19 pandemic, although as much as possible moved online, as explained further below. In normal circumstances we offer a range of religious services and activities including:

Services of Worship

- Weekly Sunday morning services held at Roundwood Park School in Harpenden. ChristChurch has been meeting there since 2004 and has an excellent relationship with the school.
- Weekly Sunday evening services held at the United Reformed Church building on Vaughan Road in the centre of Harpenden. We are able to use this building by means of a very happy agreement with the United Reformed Church as they do not hold a Sunday evening service themselves.
- All our services are open to the public.
- Our own building in Vaughan Road, Harpenden is used for midweek activities, meetings and office accommodation for staff.

During the coronavirus pandemic we held morning and evening services online on a YouTube channel. Every effort was made to include recorded contributions from as many of the congregation as possible over the months so that we could try to maintain a sense of togetherness amongst the church family. Contributions included singers, instrumentalists and people doing prayers and readings. At other times there were opportunities for individuals and families to be recorded saying hello to the church family, children took part in action songs and there was a section called Faith in Action, where people in the congregation who volunteer in other Christian organisations were interviewed about what they do.

One very positive effect of streaming our services online was that they were available to so many more people to view. Christians in other churches, both in the UK and abroad, were able to benefit from our services whilst their own churches weren't in a position to steam themselves. We hope that as we return to in person services in a more usual format following the lifting of restrictions in July 2021, we will welcome, in person, new people who joined us online during the lockdown period.

Homegroups

This was an unusual year for our homegroups due to the Covid pandemic.

- Nine homegroups, with an average of 12 people in each group, met on weekday evenings to study the Bible, pray together and encourage each other to live out their faith in the community and at work. These groups are in Harpenden, Kimpton and Luton.

- Covid requirements meant that the groups rapidly switched to meeting online via Zoom. The meetings were adapted to cover a shorter more manageable time frame, with more focused content.
- Despite meeting remotely, groups continued to support each other practically, especially those who were elderly, sick and shielding and in need of support with meals, shopping , regular phone calls or 'visits at a distance'. The groups also continued to be a means of fellowship, encouragement and prayer even though we were not able to meet in person.

Women's and Men's groups

- Six women's groups (called 'Word Alive' groups) with between 6 and 13 ladies in each group met on weekdays for Bible study, prayer and fellowship. A crèche is provided in one of the groups to enable young Mums to meet together.

- After March 2020 all meetings were held on Zoom with the leaders working hard to maintain the Bible studies, care for one another and prayer. Such was the desire to keep meeting together that many ladies, even some in their late 80s, were determined to master the workings of Zoom. Some ladies who had moved away rejoined their old group on Zoom for fellowship.
  As restrictions allowed, small groups met for walks or coffee and for prayer.
  What'sApp groups became invaluable for prayer requests and for encouraging one another.

- A men's lunchtime group (averaging 6 people) for those who work locally or are retired and available during weekdays met weekly during term time. The group encouraged, supported and built up members in their day-to-day spiritual lives and evangelism through Bible study and prayer, including helping members support their families, friends and neighbours through difficult times.
  The group met in person from January until Covid restrictions were applied and then met weekly on Zoom. When restrictions allowed members of the group met 1-2-1 for walks from time to time to encourage one another.

Monthly Saturday morning groups operated for men and women to help those who don't work locally and often find it hard to return home in time for midweek evening groups.

- Five men's 'Cutting Edge' groups (each with 10 – 15 members) met for breakfast, prayer and Bible Study from January until Covid restrictions came in to force. They continued to meet virtually on Zoom thereafter. The aim of the groups is to relate Bible teaching to the roles of men as fathers, husbands, employees /employers and witnesses and to act as a support network, praying for and encouraging each other.

- A group for working women - Saturday Word Alive (SWAG) - with an average of 8 -10 ladies met monthly in person from January to March to study the Bible study, pray together and to provide mutual support and fellowship in living out the Christian faith. Monthly meetings continued on Zoom after March due to the pandemic. Two outdoor social events were held during the year as restrictions allowed.

Group for the 20s age group

- A group for people in their twenties usually meets on Sunday evenings twice a month after the evening service for food, Bible discussion, prayer and friendship. The aim of the group is to prepare 20s to live for Jesus in the complexities of adult life. During the reporting period attendance at meetings and events ranged from 6-16 people.

- Due to Covid the group engaged in a variety of different activities during the Reporting Period. From January to March fortnightly Bible studies were held in person as usual. From the end of March to May those Bible studies were held on Zoom. From April to July the group held a weekly virtual book club, reading various Christian biographies together. From October to November as the restrictions allowed, small groups of 6 met in person to watch the evening service together online. They discussed the sermon and prayed together. Throughout the year various online social events were arranged such as quizzes and online board games.

- **Youth & Children's Groups**

From January to March 2020 (and in normal circumstances) our Youth and children's groups met as follows:-

- Primary school aged children's groups on Friday evenings and Sunday mornings.

- Youth groups (senior school age) on Wednesday evenings, Sunday mornings and Sunday evenings.

- All these groups are open to anyone and children of church families are encouraged to bring their friends along.

- During Covid, Youth groups met twice a week on Zoom but with a shortened and more focussed format. When restrictions eased small groups were able to meet in person or go for walks 1-2-1. For many, the Zoom groups were a highlight and a time of support, especially during lockdowns. Other positives were that a few new young people joined the meetings because group members were able to invite non local friends and it was a good time to help the young people think biblically about how to respond to suffering and hard times. The leaders also worked hard to include games, challenges and generally fun activities which were really enjoyed by the Youth.

- During Covid the Friday evening children's group met online on Zoom and as restrictions allowed, socially distanced in person meetings were held in an appropriate venue or outside. The Sunday morning group for 3 – 5 year olds was also held online from May to December 2020, except in the school summer holiday period. Although the group was for 3 – 5 year olds, many siblings also joined online so at each session there was an average of 20 children from 2.5 to 7 years of age.
  The Children's Team recorded a children's 'slot' for every Sunday morning church service and worked hard at teaching truths from the Bible in a fun and engaging way, involving children in an activity wherever possible.
  During the Reporting Year the Children's Team maintained regular contact with the children and their families by phone, video calls, notecards, doorstep visits and by delivering crafts, challenges and activities for the children to do. One positive aspect of the need to engage with families in a different way during the pandemic was that the doorstep visits allowed more holistic interaction with the whole family.

Pastoral Care

ChristChurch employs a part time Pastoral Co-ordinator whose role includes:

1. The provision of pastoral care and support to those in the church family.

- **Covid** -throughout most of 2020 there was an increase in the amount of pastoral care and support required by families and individuals both within and outside the church due to the Covid-19 pandemic.
- **Staff Team** – the Pastoral Coordinator and Ministers worked tirelessly throughout the pandemic to ensure that pastoral, practical and spiritual support was provided to all those in need.
- **Volunteers** – a network of 18 volunteers assisted the Pastoral Coordinator and Ministers in connecting and praying with and providing practical support to those in need.
- **Homegroups** –also assisted the Pastoral Coordinator by ensuring the provision of care and support to all their members as necessary.
- **Fellowship** – group and individual meetings were held on Zoom and as restrictions allowed, 1-2-1 meeting for walks and in small groups of up to 6 outdoors were arranged.
- **Pastoral support** – was given by means of prayer, phone calls, Zoom calls, doorstep visits and letters
- **Practical support** – was given by providing meals to the sick or those with new babies, assistance with house moves, shopping, setting up online shopping and pharmacy pickups. Laptops and tablets were provided to enable older church members to 'attend' Sunday services on You Tube. Bible studies were shared for those who could not manage Zoom. Those with responsibility to care for others and those living alone were especially supported.
- **Families support** – support was coordinated for families in financial difficulty and help was given to maintain parental contact for separated families. Fostering families in the church were supported as appropriate. Single parent households received regular contact and support.
- **Liaison with other agencies** –individuals were signposted to other agencies where appropriate; e.g. Citizens Advice Bureau, Biblical Counselling, mediation facilities, Social Services and Harpenden Money Advice.

2. Welcoming Newcomers

- **Welcome** - newcomers who attended in person or online during 2020 were welcomed with a personal letter from the Pastoral Co-ordinator and an encouragement to join age appropriate small groups.
- **Newcomers Tea** – this annual event was not possible in 2020 due to Covid but the intention is to include all newcomers from 2020 in the invitation to the 2021 event.

3. Ministry to women and families

- **Discipling** – during the Reporting Period, the Pastoral Co-ordinator encouraged the women in the church to grow in their faith by reading the Bible and praying with them, individually or in small groups, organising online fellowship events for women, and encouraging women to attend online events run by other Christian organisations (ease of access to such events online was a positive benefit arising out of the pandemic).
- **Leader support** – the Pastoral Coordinator supported the leaders of the women's small groups (Word Alive) with advice, information and prayer.

4. Ministry to the wider community

- **Individual/family support** – a number of families known to the church found it hard to supply their needs at times due to closure of food banks and shortages of basic foodstuffs. Meals, gifts and food were supplied and support and encouragement offered by doorstep visits.
- **Local ministries** – the Pastoral Co-ordinator and individuals within the church family supported several local initiatives to help the wider community during the pandemic.

5. Ministry to Seniors in the wider community

- **Willow Court** – the pastoral Coordinator is responsible for the ministry to the elderly residents at Willow Court (see page 15).

Prayer

- Whole-church prayer meetings have continued on a regular monthly cadence by Zoom, providing an opportunity for local members and mission partners further afield to keep in touch with the church family and be prayed for in their personal circumstances and outreach. Attendance rates have been high.

- Service leaders arrange for members to lead prayers during morning and evening services, and these regularly include personal prayers for local members and partners as well as prayers for the charitable causes they are involved with. This has continued during our online services.

- The church has an email prayer chain that allows members of the church to support one another through prayer. This was active throughout the reporting period.

- The elders pray corporately for church members by name by soliciting prayer requests over email for their regular monthly meetings throughout the year.

Mission

ChristChurch is committed to supporting mission work. During the Reporting Period ChristChurch aimed to commit up to 20% of its income to what is formally described as mission, both within and beyond the UK, supporting in particular a number of Mission Partners. Details of ChristChurch's commitment to mission during the Reporting Period are as follows:

- We supported a range of activities such as community health and development, pharmacy including training, supporting third culture children, Bible training, financial and administrative support, support of missionaries, and Bible translation.

- In 2020 ChristChurch supported workers in Asia, Costa Rica, Cyprus, India, Kosovo, Spain, Germany, the UK and Bible translation work for Tanzania.

- We also supported a missionary organisation called Care2Share. This organisation works in India and Uganda helping communities with the relief of poverty through education, healthcare and life skills training. Support was also given to a Christian orphanage in Nepal.

- Financial, practical and prayer support was also provided to four specific local organisations; St Albans & Harpenden Christian Education Project (Step), Azalea (and its associated ministry Flint), Harpenden Money Advice Centre and JUMP! (see pages 18 and 16 respectively).

- Each Mission Partner was prayed for regularly in morning services (online during Covid) and church members were encouraged to pray privately for them too. Each mission partner was linked to a member of the Mission Committee and also to some homegroups. These groups offered prayer and support, for example by sending gifts and encouragements and keeping in touch by email.

- During the Reporting Period, one of our Mission Partners returned to the UK due to Covid and we supported her with a financial contribution towards accommodation for three months. Another Mission Partner returned to the UK in December and she received financial assistance with living expenses.

- Covid initiatives – during Covid, additional financial support was given to three Mission Partners and a gift was sent to the Pastor we partner with in Kosovo for food for the poor in the church there.

Training People for Ministry

- As a large and well-supported church, we believe that we have a responsibility to support smaller churches and with this in mind, we have been providing financial support to our Mission Partners in Germany who are pastoring in an English church in Leipzig. This support was originally for a four year period up to September 2020 and it has now been extended to 2021. ChristChurch also provides financial support to a Pastor in a church in Blackpool who was previously a member of ChristChurch.

- In June 2020 two members of the Staff team attended the Evangelical Ministry Assembly, this year in an online format, organised by the Proclamation Trust.

Courses

During the Reporting Period we ran one Christianity Explored (CE) course using a mix of Zoom and in person sessions.
A separate Bible Study course was run for the Mums attending the MaMites mother and toddler group (see page 13).

2. SPECIAL EVENTS, ACTIVITIES AND DEVELOPMENTS

Regrettably there were no special evangelistic events, Christmas events or other church family in person events organised in 2020 due to the Covid pandemic.

- **Children's Workers**

With growth in the numbers of young families and children in ChristChurch, the children's work department required additional staff. On 1 September 2020 Mr Ed Rush was appointed as Children's Worker and Miss Leanne Smyth, formerly the church's Children's Worker was appointed as Senior Children's and Youth Worker.

- **Hardship Fund**

During the reporting year a Hardship Fund was set up to provide help to those in the church family who needed financial support due to the effects of the pandemic. Individuals within the church contributed generously to this fund and we were able to help with all needs throughout 2020 and beyond. This was in addition to the regular Pastoral Fund which provides financial assistance to members of our congregation, where appropriate.

3. COMMUNITY ACTIVITIES & PARTNERSHIPS

Roundwood Park School

ChristChurch has held its Sunday morning services at Roundwood Park School since 2004 and an excellent working partnership continues between the school and the church. Services were unable to continue in the school after 15 March 2020 due to Covid but ChristChurch continued to pay a proportion of our monthly rent to the school as a gesture of good will and to help support the school.

Mother and Toddler Groups (MaMites)

- ChristChurch runs two mother and toddler groups in Harpenden ('MaMites'). The aim of these groups is to offer mums and other carers of pre-school age children in the community a safe place to bring their children to play and for them to find friendship and support. They are open to anyone, not just church members or attenders. The groups meet on Wednesday and Friday mornings.

- The Covid pandemic significantly affected the possibility of MaMites groups operating in person but a total of 16 sessions were held between 1 January and 13 March 2020. The average attendance at each session was 20 families and 25 children. Several new initiatives were introduced during Covid (see below) in order to maintain engagement with the mums/carers and children and to offer encouragement and support.

- During 2020 there were 30 families on each register and there were 20 families on the waiting list at the end of the year, including 3 families who joined the list during the year. The number of enquiries and applications to join the waiting list was affected by Covid because there were no in person sessions.

A small charge is made for families who attend the Mother and Toddler Groups to cover the costs of refreshments.

- There was one social event for the Mums and carers in early March with a Chinese takeaway and homemade puddings. An invited speaker gave a talk about Harpenden Spotlight on Africa, a Christian charity supported by the mums and carers attending MaMites.

- Three sessions of Bible Study were held between January and March 2020. This was a follow up study for 5 Mums who had completed the Christianity Explored course in December 2019. This included a crèche for their children.

- Covid initiatives
    - MaMites continued to keep in contact with all the Mums during the first lockdown via email, text and phone calls. Every family was contacted and offered support and a chance to chat, and advised that the team was willing to help the families with shopping or delivering anything needed, especially if a family had to self-isolate. One family was provided with regular food parcels, which were required due to difficult personal circumstances.
    - For Mother's Day, a plant and handwritten card was delivered to every Mum on the doorstep. This also gave the opportunity to have a quick socially distanced chat. A number of needs were discovered through this and they were followed up.
    - At Easter, an Easter book was posted through the door for each child and an Easter card for the parents.
    - In September all the MaMites mothers were surveyed to find out how we could support them. As a result of this we started delivering a monthly craft pack containing 4 crafts each time. The children loved the crafts and the Mums felt supported.
    - In October, a gift bag containing a candle, chocolates, biscuits, tea and coffee bags and a hand written card was delivered to every Mum.
    - At Christmas a bumper pack of Christmas crafts for the children was delivered to each family which included a Christmas story book for each child and a Christmas card for the family.

  The costs of all the above initiatives were met by the church.

- Post reporting period initiatives – in the summer of 2021, MaMites sessions were resumed in an outdoor venue. It is hoped to start Friday MaMites sessions in our usual indoor venue in September 2021, government restrictions allowing.

Father & Toddler Group (Saturdads)

- ChristChurch runs a monthly father-oriented toddler group. Its aim is to provide a friendly environment for men to have quality playtime with their children and an opportunity to meet other dads. The group met three times between January and March 2020. An average of 14 dads attended with an average of 23 children. Approximately 70% of the dads attending were from outside the church congregation.

- During Covid the group did not meet. Just before the first lockdown in 2020 the group leaders were contacted by a local Family Centre who are keen to refer dads to the group once the restrictions are lifted and they can meet safely again.

- The group leaders are reviewing how they can make best use of the group to engage with local dads.

Ministry to the Elderly – Willow Court

- We have enjoyed a long standing and very happy arrangement with the Quantum Care Willow Court Care Home in Harpenden, which has welcomed our team of dedicated volunteers into the home since October 2012. We have consistently sought to share the good news of the gospel of Jesus Christ with believing and 'seeking' residents and to put prayer, worship and Christian support at the heart of our outreach ministry to older people in the community.

- A weekly service of worship was attended by 25 - 30 residents from 1 January 2020 - 15 March 2020.

- For the remainder of 2020, during the Covid-19 pandemic, the Care home was closed to all visitors in line with national guidelines. Our weekly service of worship therefore ceased from mid-March 2020 for the rest of the year. The monthly group Bible studies for men and for women (separately) for residents who wished to 'dig deeper' into the Bible also had to cease during the pandemic.

- The ministry to the elderly in our community at Willow Court therefore became one of sharing the good news of the gospel of Jesus Christ via letters, phone calls and small gifts. Contact was maintained with staff to encourage them during this challenging time and contact was established with the new Deputy Manager at Willow Court. It is hoped that in person fellowship can be renewed when the restrictions on visiting are lifted in 2021.

- Members of ChristChurch regularly prayed for the elderly in the community, their carers and the staff at the care homes in the local area during the pandemic.

Ministry to the Elderly – Senior Citizens Tea Parties

- Senior Citizens tea parties are usually held bi monthly throughout the year in our building in Vaughan Road, Harpenden. These are open to any seniors within the church and from the local community, but the majority of attendees are from outside the church. The aim of this activity is to offer friendship and fun as well as the opportunity to hear about the Christian gospel from a speaker from ChristChurch Harpenden.

- However, in 2020, due to the coronavirus pandemic, only one tea party was held prior to lockdown in March and 32 guests attended on this occasion. There is a team of six volunteers from the church who organise and set up the tea party and another team of eight who sit and chat to the guests and build relationships with them, play the piano, give the talk and clear away. No charge is made for the tea parties.

- There was a further team of six volunteer drivers who transported many of the guests to the tea. There are those who would not be able to attend without transport and for some it is their only outing of the week. Other volunteers in the church make sandwiches and cakes for the tea parties.

- The Bible Study group, 'Just Looking', which has developed out of the tea parties and commenced in 2018, has continued but was only able to meet twice in 2020; once for a social lunch and one for a Bible study session at which there were 5 senior guests and 5 team members.

- The team who run the tea parties continued throughout the year to maintain regular contact with the seniors who usually attend the tea parties to offer friendship and support. Each member of the team became responsible for 6 of the 36 regular guests. When lockdown started, each guest was contacted to check if they had any shopping or other needs. The team shopped for several guests through lockdown and have continued to help one particular lady in this way. In March, May, July and October, the team contacted the guests by telephone to chat to them and check if they needed any support. In the alternate month various gifts, notecards, newsletters, reflections on scripture, quizzes and an Easter package were delivered to the guests. In December, the team chatted with each guest about their memories of Christmas and then a booklet of memories was compiled from those who wanted to contribute. This booklet was given to each guest as part of their Christmas package. The team also made sure that they contacted anyone who would be alone on Christmas Day.

- Although Covid has been a difficult time for all, not least the elderly, the contact made with the guests by the team has afforded a real opportunity to get to know the guests better and to connect with them on a more personal level.

St Albans & Harpenden Christian Education Project, (Step)

- Step is a charity made up of a core staff team and volunteers from numerous local churches which works in secondary schools in the local area in a number of ways, for example delivering assemblies and lessons, supporting Christian Unions, running social action projects, delivering courses and mentoring. The aim of Step is to share, through words and actions, the Christian faith in a lively, relevant and consistent way.
- Step works in 15 secondary schools, including all 4 of the Harpenden secondary schools.
- ChristChurch is one of 43 local churches partnering Step and one of 22 who support Step financially as well as in prayer. Individuals within ChristChurch also support Step.
- 3 ChristChurch members are trustees of Step and one other ChristChurch member volunteers with Step on a weekly basis, doing general administration and coordinating prayer support.
- The year started well and Step were investing time in 400 students who were attending activities on a weekly basis. However, when schools closed in March due to Covid, Step had to adapt its way of working. It produced online material, videoed lessons, put content out on social media and taught live online lessons. Once schools reopened, Step was able to return to many of them to provide support to students and to teach lessons, but many of its normal activities were curtailed. Several schools were particularly keen for Step to run two of their courses; 'The Haven' which helps students to deal with anxiety and 'Tough Stuff' which helps students to deal with loss (bereavement, death, divorce, illness).

Jump!

- Jump! is a local organisation of volunteers, set up to support local Primary schools in the delivery of the Christian element of the Hertfordshire RE syllabus. Lessons offered have been designed and developed by Jump! for years Reception to 6.

- Two members of the ChristChurch congregation volunteer with Jump!, helping to deliver lessons across four Harpenden schools. From the end of March 2020 it was not possible to deliver lessons in person in schools due to Covid and so the team filmed the lessons to be shown to pupils online. During this time, five other members of ChristChurch contributed material to the filming of lessons. Three 'What is God

like?' lessons, four Easter lessons and seven Christmas lessons were filmed. These were accessed by the teachers from the Jump! website.

- In the summer term Jump! Offered 'It's Your Move' lessons remotely for Year 6 children at 3 of the schools to help prepare them for their move to secondary schools. These are on issues of personal social development and well being.

- During Covid, the filmed lessons were able to be offered more widely to other schools which Jump! would not normally work in because of a limited number of team members. We know of 4 other schools in Hertfordshire who have accessed the filmed lessons and used the lesson resources produced to go with them.

- ChristChurch also supports Jump! financially.

Other Schools Work

- In February 2020 the Assistant Minister and two Youth Workers were invited to assist with a week-long mission run by the St Georges School Christian Union (More To Life) committee. The support given included taking RE lessons, Chapel services and giving lunchtime talks.

- The Senior Minister is a Trustee and Governor of St Georges School, Harpenden.

- Due to Covid, the opportunities to engage with the school and students were significantly restricted but the Youth Worker kept in touch with the school chaplain from time to time.

Azalea

- Azalea is a Christian project in Luton reaching out to women caught up in prostitution. It offers prayer, practical support and exit strategies. Azalea was the only agency in this field in Luton working which remained open throughout the Covid 19 pandemic and so they were even busier than usual and required additional practical support.

- A member of ChristChurch congregation works for Azalea in the office and two others are Trustees of Azalea.

- During the 2020 reporting year, 8 other members of ChristChurch volunteered with Azalea (or Flint, its associated work offering help to men caught in sexual addiction) in various roles such as administrative work, working at the Women's Drop In Centre, baking cakes, making meals, helping at the Christmas meal for the women, making Christmas stockings and providing gifts to go in them. Eight other volunteers helped with redecorating part of the Drop in Centre during the reporting year.

- ChristChurch members responded to periodic requests from the organisation for various types of practical support such as food for their foodbank which was open 5 mornings a week during Covid.

- ChristChurch Harpenden provides regular financial help and prayer support to both Azalea and Flint and several individuals within the church also provide financial support.

Harpenden Money Advice Centre (HMAC)

- HMAC offers free, impartial advice and help for those struggling with debt or having difficulty managing finances.
- During 2020 it was staffed by a paid part-time administrator and 7 volunteers from 6 local churches. Two of HMAC's volunteers are members of ChristChurch Harpenden and they attend sessions 2-3 days a week. One ChristChurch member is a Trustee of HMAC.
- 2020 was another busy year for HMAC with 62 (56 in 2019) new cases and 319 (414 in 2019) appointments, most of which were on Zoom due to Covid restrictions. The need for debt, benefit and money advice has continued to grow and HMAC currently have over 90 active clients, many of whom have been adversely affected financially by Covid.
- Most clients come from Harpenden and the remainder come from surrounding towns and villages.
- Over 90% of HMAC's clients are signposted by another agency or person and these agencies include Harpenden Trust, Christians Against Poverty, Citizen's Advice, StepChange, James Marshall Foundation, Hightown Housing and local churches.
- ChristChurch also provided some financial support to HMC during the reporting year, giving £250 for stationary and £300 for emergency groceries.

Plans for future periods (i.e. Post Reporting period)

- **Covid 19**

Whilst the effects of the Covid 19 pandemic have continued to be felt following the end of the Reporting Period, many of our regular activities have taken place throughout 2021, to date, albeit in different formats. It is hoped that as restrictions lift throughout the summer of 2021, we will be able to return to a more regular pattern of activity. The Staff and Trustees continue to consider Government rules, guidance and best practice to seek to ensure that return can take place.

- **Senior Minister**

In September 2020 the Senior Minister announced his intention to retire in September 2022. The Trustees have appointed Rev Gareth Loh (formerly the Assistant Minster) to the position of Associate Minister and Senior Minister Designate.

- **Associate Minister**

The Associate Minister, Barnaby Monteiro, who was originally appointed to the Assistant Minister training role at ChristChurch, took up a new appointment in January 2021 as Minister in charge of a church in Lancing, West Sussex.

- **Assistant Minister**

In consideration of the post of Assistant Minister becoming vacant following the appointment of Rev G Loh to the position of Associate Minister, the Trustees have appointed Rev Philip Hammersley to the position of Assistant Minister. He commenced on 1 September 2021.

- **Administration**

ChristChurch has recognised the need for additional administrative help and support for the ministry team. Following a review of job roles and requirements, a Church Administrator was appointed on a temporary contract of three days a week on 22 March 2021 and on 5 July 2021 the Trustees voted to make this position permanent. In addition the role of Operations and Communications Manager changed to Office Manager in March 2021. Both post holders work three days a week.

Financial Review

Principal funding sources

The principal funding of the Charity is voluntary donations by members, attendees at church services and other supporters. Total income in the Reporting Period amounted to £493,396 (including Gift Aid).
The Charity does not have a defined benefit pension scheme and pension costs are not material to the Charity.
The Charity does not hold any financial investments other than monies held in a deposit account. Subject to the reserves policy (see below), most of the Charity's funds are spent in the short term to fulfil the Charity's objectives.

Significant Events Affecting Financial Performance

Members would donate only on the basis that the objectives of the Charity are maintained. The Trustees have identified that a reduction in donations resulting from either a decrease in the number of members or an average reduction in giving per member (and non-member givers) would be the principal financial risk to the Charity. This risk would be managed by reducing the Charity's expenditure. This may include a review of staffing levels.
A cautious budget was set for the current financial year recognising the potential adverse impacts of the COVID-19. In the 7 months ended July, unrestricted and non-designated income has been ahead of budget and expenditure below budget resulting in a general fund operating surplus of approximately £54,000.

Reserves

At the end of the financial period the Charity had net current asset reserves of £257,381. Restricted funds within this total were £5,505. The amount of reserves the Charity holds after allowing for restricted funds is therefore £251,876.

The Charity did not have any material amounts designated or otherwise committed at the end of the period. The Trustees consider that the appropriate value of reserves that should be held by the Charity is £110,000, equivalent to three months of expenditure. The actual level of unrestricted reserves, excluding those only realised by the sale of fixed assets, is more than this figure.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and the application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

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

The Trustees' Annual Report and the Strategic Report were approved by the Trustees and presented to the Members AGM on 20 September 2021 and signed on behalf of the board of trustees by:

Rebecca Huntsman
Trustee

Sarah Vickers
Trustee

CHRISTCHURCH HARPENDEN
REGISTERED CHARITY NO. 1168847
YEAR ENDED 31 DECEMBER 2020

Independent Examiner's Report
To the Trustees of ChristChurch Harpenden

I report on the financial statements of ChristChurch Harpenden for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet and related notes on pages 22 to 71..

This report is made solely to the trustees in accordance with Sections 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for my examination work.

Respective responsibilities of Trustees and examiner
The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Charities Act").

The charity's trustees consider that an audit is not required this year and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

It is my responsibility to:
- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

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

Independent examiner's statement
In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:
- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Philip Dean FCA
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

12 October 2021

CHRISTCHURCH HARPENDEN		Charity No	1168847	
		Company No	CE008596	
Annual accounts for the period				
Period start date	01/01/2020	To	Period end date	31/12/2020

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Guidance Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Income (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	491,503	-	-	491,503	1,163,289
Charitable activities	S02	1,770	-	-	1,770	3,299
Other trading activities	S03	-	-	-	-	-
Investments	S04	120	3	-	123	181
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	493,393	3	-	493,396	1,166,769
Expenditure (Notes 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	403,278	12,592	-	415,870	189,392
Separate material expense item	S10					
Other	S11	-	-	-	-	-
Total	S12	403,278	12,592	-	415,870	189,392
Net income/(expenditure) before tax for the reporting period	S13	90,115	(12,589)	-	77,526	977,377
Tax payable	S14	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	S15	90,115	(12,589)	-	77,526	977,377
Net gains/(losses) on investments	S16	-	-	-	-	-
Net income/(expenditure)	S17	90,115	(12,589)	-	77,526	977,377
Extraordinary items	S18	-	-	-	-	
Transfers between funds	S19	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S20	-	-	-	-	-
Other gains/(losses)	S21	-	-	-	-	-
Net movement in funds	S22	90,115	(12,589)	-	77,526	977,377
Reconciliation of funds:						
Total funds brought forward	S23	161,761	18,094	979,293	1,159,148	181,771
Total funds carried forward	S24	251,876	5,505	979,293	1,236,674	1,159,148

Charity Name | Charity No / Company No

Section B Balance sheet

		Guidance Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	-	-	979,293	979,293	979,293
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	-	-	979,293	979,293	979,293
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	22,411	-	-	22,411	38,688
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	241,889	5,505	-	247,394	154,563
Total current assets		B10	264,300	5,505	-	269,805	193,251
Creditors: amounts falling due within one year	(Note 20)	B11	12,424	-	-	12,424	13,396
Net current assets/(liabilities)		B12	251,876	5,505	-	257,381	179,855
Total assets less current liabilities		B13	251,876	5,505	979,293	1,236,674	1,159,148
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	251,876	5,505	979,293	1,236,674	1,159,148
Funds of the Charity							
Endowment funds (Note 27)		B17	-		979,293	979,293	979,293
Restricted income funds (Note 27)		B18		5,505		5,505	18,094
Unrestricted funds		B19	251,876		-	251,876	161,761
Revaluation reserve		B20				-	
Fair value reserve		B21					
Total funds		B22	251,876	5,505	979,293	1,236,674	1,159,148

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by one or two trustees/directors on behalf of all the trustees/directors	Print Name	Date of approval dd/mm/yyyy

Signature of director authenticating accounts being sent to Companies House	Signature	Date dd/mm/yyyy
		Print name

Section C	Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and 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) issued on 16 July 2014
• 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 constitutes a public benefit entity as defined by FRS 102.*	✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	*The accounts have been prepared on a going concern basis having considered future plans including a review of the financial reserves as detailed in the Trustees's report, the Trustees consider it appropriate to do so.*
Disclosure of any uncertainties that make the going concern assumption doubtful;	
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	

1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
Adjustments:		
Fund balance as restated		

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of £
Net income/(expenditure) as previously stated	
Adjustments:	
Previous period net income/(expenditure) as restated	

Note 2 Accounting policies

2.2 INCOME

		Yes*	No*	N/a*
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; • the monetary value can be measured with sufficient reliability.	✓		
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	✓		
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	✓		
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).			✓
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	✓		
Government grants	The charity has received government grants in the reporting period		✓	
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	✓		
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.			✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.			✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.			✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.			✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.			✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.			✓
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.			✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.			✓
Support costs	The charity has incurred expenditure on support costs.	✓		
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	✓		
Income from interest.	This is included in the accounts when receipt is probable and the amount receivable can	Yes*	No*	N/a*

royalties and dividends	be measured reliably.	✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes* ✓ / No* ✓ / N/a* ✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes* ✓ / No* ✓ / N/a* ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes* ✓ / No* ✓ / N/a* ✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes* ✓ / No* ✓ / N/a* ✓

2.3 EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes* ✓ / No* ✓ / N/a* ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes* ✓ / No* ✓ / N/a* ✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes* ✓ / No* ✓ / N/a* ✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes* ✓ / No* ✓ / N/a* ✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes* ✓ / No* ✓ / N/a* ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes* ✓ / No* ✓ / N/a* ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes* ✓ / No* ✓ / N/a* ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes* ✓ / No* ✓ / N/a* ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes* ✓ / No* ✓ / N/a* ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes* ✓ / No* ✓ / N/a* ✓

2.4 ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least	£1,000
	They are valued at cost.	Yes* ✓ / No* ✓ / N/a* ✓
	The depreciation rates and methods used are disclosed in note 14.	
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.	Yes* ✓ / No* ✓ / N/a* ✓
	They are valued at cost.	Yes* ✓ / No* ✓ / N/a* ✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 16.	Yes* ✓ / No* ✓ / N/a* ✓
	They are valued at cost.	Yes* ✓ / No* ✓ / N/a* ✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes* ✓ / No* ✓ / N/a* ✓
	Investments held for resale or pending their sale and cash and cash equivalents with a	Yes* / No* / N/a*

	maturity date of less than 1 year are treated as current asset investments			✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes*	No*	N/a* ✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes*	No*	N/a* ✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes*	No*	N/a* ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes* ✓	No*	N/a*
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity of loss than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.	Yes*	No*	N/a* ✓
	They are valued at fair value except where they qualify as basic financial instruments.	Yes*	No*	N/a* ✓

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	

Note 3 Income

	Analysis of income	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	405,588	-	-	405,588	1,027,710
	Gift Aid	85,915	-	-	85,915	135,579
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	
	Total	491,503	-	-	491,503	1,163,289
Charitable activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	1,770	-	-	1,770	3,299
	Total	1,770	-	-	1,770	3,299
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	120	3	-	123	181
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	120	3	-	123	181
Separate material item of income		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		493,393	3	-	493,396	1,166,769

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

£735,526 of donations for the purpose of purchasing a property and £112 of interest income received on funds donated for this purpose.

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

This year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Last year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Note 4 Analysis of receipts of government grants

	Description	This year £
Government grant 1		-
Government grant 2		-
Government grant 3		-
Other		-
	Total	-

	Description	Last year £
Government grant 1		-
Government grant 2		-
Government grant 3		-
Other		-
	Total	-

	This year	Last year
Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.		

	This year	Last year
Please give details of other forms of government assistance from which the charity has directly benefited.		

Note 5 Donated goods, facilities and services

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-
	-	-

	This year	Last year
Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.		
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.		
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.		

Note 6 Expenditure

Analysis	This year Unrestricted funds	This year Restricted income funds	This year Endowment funds	This year Total funds	Last year Unrestricted funds	Last year Restricted income funds	Last year Endowment funds	Last year Total funds
Expenditure on raising funds:				£				£
Incurred seeking donations	-	-	-	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-	-	-	-	-
Staging fundraising events	-	-	-	-	-	-	-	-
Fudraising agents	-	-	-	-	-	-	-	-
Operating charity shops	-	-	-	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-	-	-
Investment management costs:	-	-	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-	-	-	-
Expenditure on charitable activities:								
Expenditure on charitable activities	415,870	-	-	415,870	189,192	200	-	189,392
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on charitable activities	415,870	-	-	415,870	189,192	200	-	189,392
Separate material item of expense								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Other								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	415,870	-	-	415,870	189,192	200	-	189,392

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Activity 1	-	-	-	-	-	-	-	-
Activity 2	-	-	-	-	-	-	-	-
Other	415,870	-	-	415,870	185,071	-	4,321	189,392
Total	415,870	-	-	415,870	185,071	-	4,321	189,392

This year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Last year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1		-	-
Extraordinary item 2		-	-
		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extraordinary items		-	-

Section C Notes to the accounts

Note 8 Funds received as agent

8.1 Please complete this note if the charity has agreed to administer the funds of another entity as its agent. Note: If a charity is acting as an agent, it should not recognise the income in the Statement of Financial Activities or the Balance Sheet.

Description/name of party	Related party (Yes or No)	Amount received		Amount paid out		Balance held at period end	
		This year	Last year	This year	Last year	This year	Last year
		£	£	£	£	£	£
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
	Total	-	-	-	-	-	-

8.2 Where a consortia or similar arrangement exists whereby 2 or more charities co-operate to achieve economies in the purchase of goods or services, please disclose details of any balances outstanding between any participating members.

Description/name of party	Balance held at period end	
	This year	Last year
	£	£
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

Section C Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

This year

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	-	-	-	-	-	

Last year

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	-	-	-	-	-	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C — Notes to the accounts

Note 10 — Details of certain types of expenditure

Note 10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	2,400	-
Assurance services other than independent examination	-	4,320
Tax advisory fees	-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	4,444	3,048

Note 11 Paid employees

Please complete this note if the charity has any employees (transactions with Trustees dealt with in Note 28)

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	214,877	185,783
Social security costs	16,179	14,144
Pension costs (defined contribution scheme)	7,117	6,475
Other employee benefits	388	3,713
Total staff costs	238,561	210,115

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

	This year £	Last year £
Please provide the total amount paid to key management	-	-

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	8	7
Governance	-	-
Other	-	-
Total	8	7

11.3 Ex-gratia payments to employees and others (excluding trustees)
Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

This year	
Last year	

Please state the legal authority or reason for making the payment

This year	
Last year	

	This year	Last year
	£	£
Please state the amount of the payment (or value of any waiver of a right to an asset)	-	-

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

	This year	Last year
	£	£
Total amount of payment	-	-

The nature of the payment (cash, asset etc.)		

	This year	Last year
	£	£
The extent of redundancy funding at the balance sheet date	-	-

Please state the accounting policy for any redundancy or termination payments		

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	7,117	6,475

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	Expense all allocated to charitable unrestricted funds expense.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	n/a
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity this year and last year, if different	n/a

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan. If this is different for last year, provide details	n/a
Provide an explanation of how any liability arising from an agreement with a multi-employer plan to fund a deficit has been determined. If this is different for last year, provide details	n/a

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

This year:

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Mission support	45,134	27,705	-	72,839
Hardship grants	-	13,250	-	13,250
Other designated	-	4,789	-	4,789
	-	-	-	-
Total	45,134	45,744	-	90,878

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.		***Please provide details of charity's URL.***
	No	***Provide details below***

Names of institution	Purpose	Total amount of grants paid £
OMF	Support of church missionaries seconded to work with this organistion	10,800
Veritas college	Support of church missionaries seconded to work with this organistion	9,420
Inter Team	Support of church missionaries seconded to work with this organistion	6,044
STEP	Support of local organisation providing holistic education of teenagers in schools specifically of a Christian ethos	3,400
Interserve	Support of church missionaries seconded to work with this organistion	3,120
Intercontinental	Support of church missionaries seconded to work with this organistion	3,000
Hook	Support of church missionaries seconded to work with this organistion	2,000
Care2Share	Works in India and Uganda working to relieve poverty	1,800
Azalea	Support of local project reaching out to women caught up in prostitution	1,800
Flint	Support of local project reaching out to men caught in sexual addiction.	1,200
Total grants to institutions in reporting period		42,584
Other unanalysed grants		2,550
TOTAL GRANTS PAID		45,134

Last year:

13.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs £	Total £
Mission support	41,138	28,049	-	69,187
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	**41,138**	**28,049**	**-**	**69,187**

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.4 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.		***Please provide details of charity's URL.***
	No	***Provide details below***

Names of institution	Purpose	Total amount of grants paid £
OMF	Support of church missionaries seconded to work with this organistion	10,800
Veritas college	Support of church missionaries seconded to work with this organistion	9,300
Inter Team	Support of church missionaries seconded to work with this organistion	5,450
STEP	Support of local organisation providing holistic education of teenagers in schools specifically of a Christian ethos	3,320
Interserve	Support of church missionaries seconded to work with this organistion	3,050
Intercontinental	Works in India and Uganda working to relieve poverty	3,369
Hook	Support of church missionaries seconded to work with this organistion	2,000
Care2Share	Works in India and Uganda working to relieve poverty	1,800
Azalea	Support of local project reaching out to women caught up in prostitution	1,550
Total grants to institutions in reporting period		**40,639**
Other unanalysed grants		499
TOTAL GRANTS PAID		41,138

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Fixtures and fittings £	Equipment £	Total £
At the beginning of the year	979,293	-	3,690	9,463	992,446
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	979,293	-	3,690	9,463	992,446

14.2 Depreciation and impairments

**Basis	SL	SL	SL	SL	SL
** Rate					
At beginning of the year	-	-	3,690	9,463	13,153
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	3,690	9,463	13,153

14.3 Net book value

Net book value at the beginning of the year	979,293	-	-	-	979,293
Net book value at the end of the year	979,293	-	-	-	979,293

14.4 Impairment

This year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	The Trustees consider that the residual value of the freehold properties owned by ChristChurch Harpenden are at least equal to their original cost.
Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:	**This year**	**Last year**
the effective date of the revaluation		
the name of independent valuer, if applicable		
the methods applied and significant assumptions		
the carrying amount that would have been recognised had the assets been carried under the cost model.	-	-

14.6 Other disclosures

	This year	**Last year**
	£	**£**
(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.	-	-
(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.	-	-
(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.		

** The "transfers" row is for movements between fixed asset categories.*
*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also*

Note 15 Intangible assets

Please complete this note if the charity has any intangible assets

15.1 Cost or valuation

	Research & development £	Patents and trademarks £	Other £	Total £
At beginning of the year	-	-	-	-
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	-	-

15.2 Amortisation and impairments

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					
At beginning of the year	-	-	-	-	
Disposals	-	-	-	-	
Amortisation	-	-	-	-	
Impairment	-	-	-	-	
Transfers*	-	-	-	-	
At end of year	-	-	-	-	

15.3 Net book value

Net book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	-	-

15.4 Accounting policy

Please disclose the accounting policy for intangible fixed assets including:

Reasons for choosing amortisation rates	
Policies for the recognition of any capital development	

15.5 Impairment

This year:

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

Last year:

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

15.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
the methods applied		
the carrying amount that would have been recognised had the assets been carried under the cost model.		

15.7 Other disclosures

(i) If your intangible asset was acquired by way of grant, provide value on initial recognition and carrying amount of the asset.		
(ii) Details of the carrying amounts of any intangible assets to which the charity has restricted title or that are pledged as security for liabilities.		
(iii) Please provide the amount of contractual commitments for the acquisition of intangible assets.		
(iv) State the amount of research and development expenditure recognised as expenditure in the year.		
(v) Please detail the headings in the SOFA in which a charge for amortisation of intangible assets is included.		
(vi) For any material intangible assets, please provide a description, its carrying amount and any remaining amortisation period.		

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 16 Heritage assets

Please complete this note if the charity has heritage assets

16.1 General disclosures for all charities holding heritage assets

	This year	Last year
(i) Explain the nature and scale of heritage assets held.		
(ii) Explain the policy for the acquisition, preservation, management and disposal of heritage assets.		

16.2 Cost or valuation

	Heritage asset 1 £	Heritage asset 2 £	Heritage asset 3 £	Heritage asset 4 £	Total £
At beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	-	-

16.3 Depreciation and impairments

****Basis**						Straight Line ("SL") or Reducing Balance
**** Rate**						
At beginning of the year	-	-	-	-	-	
Disposals	-	-	-	-	-	
Depreciation	-	-	-	-	-	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of year	-	-	-	-	-	

16.4 Net book value

Net book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

16.5 Impairment

This year

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

Last year

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

16.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
qualifications of independent valuer		
the methods applied and significant assumptions		
any significant limitations on the valuation		

16.7 Analysis of heritage assets by class or group distinguishing those at cost and those at valuation

	At valuation Group A £	At cost Group B £	Total £
Carrying amount at the beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Depreciation/impairment	-	-	-
Revaluation	-	-	-
Carrying amount at the end of period	-	-	-

16.8 Heritage assets (where heritage assets are not recognised on the balance sheet)

	This year	Last year
(i) Explain the reason why heritage assets have not been recognised on the balance sheet.		
(ii) Describe the significance and nature of heritage assets.		
(iii) Disclose information that is helpful in assessing the value of heritage assets.		
(iv) Explain the reason why it is not practicable to obtain a valuation of heritage assets.		

16.9 Five year summary of heritage assets transactions

	2015	2014	2013	2012	2011
	£	£	£	£	£
Purchases					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-				
Other	-				
Donations					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total additions	-	-	-	-	-
Charge for impairment					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total charge for impairment	-	-	-	-	-
Disposals					
Group A - carrying amount	-	-	-	-	-
Group B - carrying amount	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total disposals	-	-	-	-	-

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

***Please specify additions resulting from acquisitions through business combinations, if any.**	

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowlegable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

This year:

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		-

Last year:

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		-

17.3 If your charity holds investment properties, please complete the following note:

	This year	Last year
(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity		
(ii) Name or independent valuer, if applicable, and relevant qualifications		
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds		
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements		

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance

Analysis of current asset investments	This year	Last year
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-

17.5 Guarantees

	This year	Last year
Please provide details and amount of any guarantee made to or on behalf of a third party		
Name of the entity or entities benefitting from those guarantees		
Please explain how the guarantee furthers the charity's aims		

17.6 Concessionary loans

Amount of concessionary loans made ***(Multiple loans made may be disclosed in aggregate provided that such aggregation does not obsure significant information)***.

Description	This year £	Last year £
	-	-
	-	-
	-	-
	-	-
Total	-	-

Amount of concessionary loans received ***(Multiple loans received may be disclosed in aggregate provided that such aggregation does not obsure significant information).***

Description	This year £	Last year £
	-	-
	-	-
	-	-
Total	-	-

	This year	Last year
Terms and conditions eg interest rate, security provided		
Value of any concessionary loans which have been committed but not taken up at the reporting date		
Amounts payable within 1 year		
Amounts payable after more than 1 year		
Amounts receivable within 1 year		
Amounts receivable after more than 1 year		

17.7 Additional information

	This year	Last year
Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.		
For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.		
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.		

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.		
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.		

Note 18 Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	£
Charitable activities:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other trading activities:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Total this year	-	-	-	-	-
Total previous year	-	-	-	-	-

	This year	Last year
	£	£
18.2 Please specify the carrying amount of any stocks pledged as security for liabilities		

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	1,687	1,315
Other debtors	20,724	37,373
Total	22,411	38,688

Complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Disclosure of debtors recoverable in more than 1 year (included in debtors above)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
Total	-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	6,557	6,648	-	-
Taxation and social security	4,794	5,322	-	-
Other creditors	1,073	1,426	-	-
Total	12,424	13,396	-	-

20.2 Deferred income

Please complete this note if the charity has deferred

Please explain the reasons why income is deferred.

This year	Last year

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Movements in recognised provisions and funding commitment during the period

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts charged against the provision in the current period	-	-
Unused amounts reversed during the period	-	-
Balance at the end of the reporting period	-	-

21.2 Please provide:

	This year	Last year
- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;		
- an indication of the uncertainties about the amount or timing of those outflows; and		
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.		

21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).	This year	Last year

21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.		

Note 22 Other disclosures for debtors, creditors and other basic financial instruments

	This year	Last year
22.1 Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage financial risk.		
22.2 If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conitions related to its pledge should be given here.		

Note 23 Contingent liabilities and contingent assets

23.1 Contingent liabilities

Where the charity has contingent liabilillities, please complete the following section unless the possibility of their existence is remote.

This year

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

Last year

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

23.2 Contingent assets

Where the charity has contingent assets, please complete the following section when their existence is probable

This year

Description of item	Estimate of financial effect

Last year

Description of item	Estimate of financial effect

23.4 Other disclosures for contingent assets and/or liabilities

Please provide the following information where practicable:

	This year	Last year
Explain any uncertainties relating to the amount or timing of settlement; and the possibility of any reimbursement		
Where it is not practical to make one or more of these disclosures, please state this fact		

Note 24 Cash at bank and in hand

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	247,394	154,563
Other	-	-
Total	247,394	154,563

Note 25 Fair value of assets and liabilities

	This year	Last year
25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.		
25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.		

Note 26 Events after the end of the reporting period

Please complete this note events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

	This year	Last year
Please provide details of the nature of the event		
Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made		

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for '(revaluation reserve and fair value reserve, if applicable). The 'Total funds' figure below should reconcile to 'Total funds' in the

**** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special tr funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £
			-	-	-
Unrestricted charitable fund	UR	Unrestricted balance of funds	161,761	493,393	(403,27(
Property fund	R	Property purchase	5,502	3	-
Nepal Development Association	R	Support of orphans and exiles in Nepal through education	12,592	-	(12,59
Endowment fund	PE	Property for ministers of the Church	979,293	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
Other funds (balancing figure)	N/a	N/a	-	-	-
		Total Funds as per balance sheet	1,159,148	493,396	(415,87(

Fund balances carried forward include assets and liabilities denominated in a foreign currency	Yes*	No*
	✓	✓

If yes, please state the basis on which the assets and/or liabilities have been translated into sterling (or the currency in which the accounts are drawn up).	

Note 27 Charity funds

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure fo revaluation reserve and fair value reserve, if applicable). The 'Total funds' figure below should reconcile to 'Total funds' in t

**** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including specia funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expendit £
			-	-	
Unrestricted charitable fund	UR	Unrestricted balance of funds	140,209	431,132	(189
Property fund	R	Property purchase	35,000	729,408	
Nepal Development Association	R	Support of orphans and exiles in Nepal through education	6,562	6,230	
Endowment fund	PE	Property for ministers of the Church	-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
Other funds (balancing figure)	N/a	N/a	-	-	
		Total Funds as per balance sheet	181,771	1,166,770	(189

	Yes*	No*
Fund balances carried forward include assets and liabilities denominated in a foreign currency	✓	✓

Note 27 Charity funds (cont)

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		-
Between endowment and restricted funds		-
Between endowment and unrestricted funds		-
		-

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		-
Between endowment and restricted funds	Transfer of all properties to endowment fund at cost value	979,293
Between endowment and unrestricted funds		-
		979,293

27.4 Designated funds

This year

Planned use	Purpose of the designation	Amount
		-
		-
		-
		-
		-
		-

Last year

Planned use	Purpose of the designation	Amount
		-
		-
		-
		-
		-
		-

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
Reverend G Lewis	Employment contract	49,721	3,500	-	-	53,221
Reverend B Monteiro	Employment contract	28,397	665	-	-	29,062
Reverend G Loh	Employment contract	23,764	526	-	-	24,290
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.	Employment contracts as decided by the Trustees
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	n/a
If a third party has been reimbursed for providing one or more trustees, state the nature of the payment and amount of the reimbursement.	n/a
State the number of trustees to whom retirement benefits are accruing under a defined contribution pension scheme.	3

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
Reverend G Lewis	Employment contract	48,417	3,500	-	-	51,917
Reverend B Monteiro	Employment contract	26,914	624	-	-	27,538
Reverend G Loh	Employment contract	7,794	172	-	-	7,966
Miss D Johnson	Employment contract	629	-	-	-	629

Please give details of why remuneration or other employment benefits were paid.	Employment contracts as decided by the Trustees
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	n/a
If a third party has been reimbursed for providing one or more trustees, state the nature of the payment and amount of the reimbursement.	n/a
State the number of trustees to whom retirement benefits are accruing under a defined contribution pension scheme.	4

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)	

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity		

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)	**FALSE**

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Mr M Laughlan	Trustee	Setting up duties for church meetings paid to son	112	-	-	-
Mr S Anderson	Trustee	Setting up duties for church meetings paid to son	105	-	-	-
Mr H Williams	Trustee	Rent for assistant Minister's living accommodation	6,000	-	-	-
			-	-	-	-

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.	As decided by Trustees
For any related party, please provide details of any guarantees given or received.	During the period ChristChurch Harpenden received donations without conditions from the Trustees amounting to £107,169.

Last year

There have been no related party transactions in the reporting period (True or False) **FALSE**

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Mr M Laughlan	Trustee	Setting up duties for church meetings paid to son	329	-	-	-
Mr S Anderson	Trustee	Setting up duties for church meetings paid to son	21	-	-	-
Mr H Williams	Trustee	Rent for assistant Minister's living accommodation	6,000	-	-	-
			-	-	-	-

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

As decided by Trustees

For any related party, please provide details of any guarantees given or received.

During the period ChristChurch Harpenden received donations without conditions from the Trustees amounting to £503,419.

Section C	Notes to the accounts	(cont)

Note 29 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.