

**CHRIST CHURCH COTTINGHAM**  
**UNAUDITED FINANCIAL STATEMENTS**  
**31 DECEMBER 2020**

**Charitable Incorporated Organisation Number 1174283**

**M W MARSDEN & CO**  
Chartered Accountants  
38 Woodcroft Avenue  
Hull  
HU6 8LH

# **CHRIST CHURCH COTTINGHAM**

## **FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2020**

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# **CHRIST CHURCH COTTINGHAM**

## **TRUSTEES AND PROFESSIONAL ADVISERS**

**Registered charity name** Christ Church Cottingham

**Charity number** 1174283

**Principal office** 31A Endyke Lane  
Cottingham  
East Yorkshire  
HU16 4QD

**Trustees**  
  
S W Tones  
T Jackson  
M. Longbottom  
S. A. Redfern

**Independent examiner** M W Marsden. FCA.  
38 Woodcroft Avenue  
Hull  
HU6 8LH

**Bankers**  
  
HSBC  
Hull  
HU1 2HX

# **CHRIST CHURCH COTTINGHAM**

## **TRUSTEES REPORT**

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

The Managing Trustees present their report and unaudited financial statements for the period 1<sup>st</sup> January 2020 to 31 December 2020.

#### **Objectives and Activities**

##### **Charitable Objectives**

The Christ Church Constitution states that "Christ Church Cottingham exists for the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Cottingham and the surrounding neighbourhood".

Christ Church Mission Statement: To celebrate God, to connect with each other and contribute our gifts to the work of the ministry. Celebrate Connect Contribute.

Christ Church Vision Statement: To create environments for people to meet and grow in relationship with Jesus Christ.

The Managing Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

##### **Achievements and Performance**

The Managing Trustees would like to thank all members and volunteers for their support this year.

Our key theme and teaching theme for the year has been "With God, all things are possible".

In line with much of the nation's life, 2020 has been greatly affected by the Coronavirus pandemic and Christ Church has been no exception.

The year began with our usual spread of worship services and associated activities, including engaging with the local community through 'Little Stars' and our Community Coffee Mornings.

As lockdown came into force in March all regular services and activities were put on hold. Christ Church continued to look at how to provide opportunities for people to be part of the church services and church life in general. Initially, short video clips and teachings, worship and devotional material were uploaded via YouTube to the church website and Facebook page. This developed into full but very basic services being either recorded or presented live. After some time, we were able to have small teams present in the church building, in line with Government regulations. When we were allowed to have people back into the building for services we kept a very simple service outline which was streamed live to our church members & friends only Facebook page, and uploaded later in the day to our public YouTube page and website.

Christ Church continues to stream and record Sunday morning services, Thursday Connect Group and Children's Ministry. Pastor Scott and Giovanna have continued to offer pastoral care and support to the church and community as far as has been possible – again within the restrictions imposed on us by lockdown. Manna Meals continued as and when required.

In common with the nation's hospitality industry our café, CC Coffee, was forced to close for most of the year. A brief and limited reopening in the autumn months did give us hope for the future. However, sadly, the café has not survived and was forced into insolvency in the spring of 2021.

Moving forward in 2021 we can say with confidence that we will soon be able to begin some new initiatives and seek other opportunities to engage with the wider community alongside resuming our usual activities as a church.

##### **Financial Review**

The operation of the Christ Church Cottingham Charity was transferred to a new Charitable Incorporated Organisation - Christ Church Cottingham (Charity Number 1174283 Registered on 16 August 2017) to take effect from 1st April 2018.

Since that date, work has been in hand to transfer all property and assets to the new CIO.

Work to transfer parts of the property has been long and complex as we have had to clarify title to parts of the land and also to negotiate with our bank over their security for our loan with them.

This work was finally completed in December 2020.

All trustees of the old unincorporated trust have since been released from their responsibilities and the old trust (charity number 1147114) has been closed down.

# **CHRIST CHURCH COTTINGHAM**

## **TRUSTEES REPORT (CONTINUED)**

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

Beginning in the autumn of 2019 and coming to fulfilment early in 2020 the leadership team (Managing Trustees) of Christ Church, supported by members of the church, made the decision to bring Christ Church into line with many other churches and denominations and provide housing to our Minister, as part of our duty of care to him and his family and to enable him to serve Christ Church more effectively.

This decision was also made in conjunction with the broader review of the minister's terms and conditions which was due at that time.

Income from letting the property at 31 Endyke Lane (Church House) had already fallen significantly and it was felt to be an appropriate time and a positive move for all concerned.

Thus there will be no further rental income from Church House for the foreseeable future.

#### **Principal Funding Sources.**

"Christ Church benefits from the generous gifts of its members and regular attendees for much of its income. £35,623 of its general fund income came through donations into the bank account.

In addition, £1,346 was given in the offering during services on Sunday mornings before the onset of coronavirus restrictions. Those taxpayers giving regularly enabled Christ Church to claim a further £16,122 in Gift Aid.

One-off donations to the building fund totalled £880.

Income from Church House rental from January to May 2020 was £2,493."

#### **Expenditure in 2020 supporting key objectives**

As with most organisations, Christ church's main expenditure was on staff salaries; which totalled £43,091 in 2020.

These related to:

Pastor Scott Tones (Minister) full-time

Giovanna Tones (bookkeeper) part-time

Graham Slight (cleaner/groundsman) part-time.

£5,605 towards furlough wages was received from HMRC through the UK Government's Coronavirus Job Retention Scheme. This year a one-off amount of £17,598 was spent on the refurbishment of Church House."

#### **Reserves policy**

The Managing Trustees seek to maintain a level of free reserves (that is funds not tied up in fixed assets and restricted funds) that will enable the church to sustain its operation over a period when the income generation may be curtailed temporarily or permanently. The Managing Trustees consider the most appropriate level to be 4 months expenditure on charitable objectives and management of the organisation. The reserves policy will be reviewed on an annual basis.

#### **Risk Review**

The Managing Trustees continue to review all risks and where necessary introduce policies and procedures. Annual fire safety checks are conducted and any advice given is acted upon as required. PAT testing is carried out regularly, in line with health & safety recommendations, on all electrical equipment for church and church office. All adults working or assisting with children undertake DBS checks. Christ Church Managing Trustees are committed to, and fully support The Safeguarding Policy covering the care of Children and Young People and Vulnerable Adults and the church subscribes to the advisory service Thirtyone:eight. Christ Church has appointed an Events Photographer to ensure that the taking and publication of photographs complies with Safeguarding and GDPR requirements. The Managing Trustees give the Events Photographer permission and relevant training to take the photographs at specific events.

The church holds appropriate insurance including cover for public liability, employer's liability, personal accident as well as assets owned by the church.

In 2020 the income of the church was impacted by the loss of Sunday morning offerings due to Coronavirus restrictions. There was also some expenditure on equipment for recording and livestreaming of services. An insurance claim for these losses has been submitted and the outcome is awaited. A proportion of staff salary costs was also recovered through the furlough scheme. As the bulk of income has continued to be through regular donations received direct into the bank account and the church has a good level of financial reserves, we expect the church to remain financially viable and in a position to move forward with its activities and mission in 2021.

# **CHRIST CHURCH COTTINGHAM**

## **TRUSTEES REPORT (CONTINUED)**

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

#### **Structure, Governance and Management**

The charity was established through the Christ Church Declaration of Trust and Christ Church Constitution approved by the members on 16 October 2016.

Christ Church Cottingham became a charitable incorporated organisation registered with the Charities Commission on 16th August 2017.

The Pastor heads up the church and is answerable to the members for all activities both spiritual and financial within the church. The pastor is supported by a group of elected Managing Trustees selected for their spiritual maturity and spiritual gifts to represent the church membership. Decisions made at the Managing Trustees' meetings are acted upon and, if necessary, presented to the membership at regular meetings. If the decisions made are of a business nature then they are presented to the membership at a church business meeting held as required.

Due to ongoing Coronavirus restrictions, it was not possible to hold the 2020 Annual General Meeting in the usual way. Having initially postponed the meeting in the hope of being able to hold it face-to-face in the autumn, it was held virtually in December by sending the relevant documents to all members and regular attenders (by post or email) and inviting questions in response. Members and regular attenders were updated on important developments throughout the year through the email notices.

#### **Managing Trustees**

The Trustees who served during the period were:

Rev S Tones, Pastor (Appointed 16 August 2017)

Rev T Jackson (Appointed 14 May 2018)

Mr M Longbottom (Appointed November 2020 after completion of probationary year)

Mr S Redfern (Appointed November 2020 after completion of probationary year)

#### **Appointment of Managing Trustees**

Christ Church Managing Trustees are appointed by special resolution at a business meeting where 40% or a minimum of 20 of the members are present, of which a majority are in favour of the nomination. Managing Trustees stand for 3 years, whereupon they either agree and are proposed to stand again for another 3 year period (normally), or retire. These details are laid out in the Constitution and Handbook. Managing Trustees usually serve a probationary year prior to election to their initial 3 year term.

#### **Area of Responsibility**

The Managing Trustees are responsible for the operation of the church as a CIO and its day to day running in accordance with the constitution. This includes management of funds for the everyday running of the church.

The transfer of legal ownership of the Church and Land and Church House (31 Endyke Lane, Cottingham) to the CIO was completed in December 2020. All members of the old unincorporated Trust have now been released from their responsibilities and commitments. The previous property trustees were informed of this in writing in January 2021.

The role of Treasurer continued to be fulfilled by the Finance Team of Tim Jackson and Giovanna Tones, who take responsibility for financial procedures and processes and the production of monthly management accounts and budgets for the Managing Trustees. Jane Honey agreed to join the Finance Team in October 2020. Rachel Feirn continued as co-opted Secretary. The Trustees thank Heather Midwinter for all her hard work assisting and advising on legal matters, and her persistence in completing the legal side of the CIO conversion with the land and property transfers in 2020.

#### **Plans for the Future**

Our aim is to complete the toilet updates and we have now been able to install an entrance ramp for all access including wheelchairs. We are excited to have the Children's ministry room which is in process of sorting out the foundation laying and finishing the building permission to have it in use. Much of this work has been delayed by lack of supply of building materials due to the pandemic. As soon as we have the materials we will go ahead with these changes

Our programs and activities will go from strength to strength as we continue to fulfil our mission here at Christ Church Cottingham.

Christ Church Cottingham is a member of the Evangelical Alliance (registered 10<sup>th</sup> May 2019, membership number 151216).

The Managing Trustees have complied with the duty in Section 17(5) of the Charities Act 2011 to have due regard to the public benefit guidance as published by the Charities Commission.

Signed on behalf of the Managing Trustees

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**Rev S Tones**

Pastor and Managing Trustee

28 August 2021

# **CHRIST CHURCH COTTINGHAM**

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHRIST CHURCH COTTINGHAM**

**For the Year Ended 31 December 2020**

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 5 to 7.

### **RESPECTIVE RESPONSIBILITIES OF TRUSTEES**

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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

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

### **BASIS OF INDEPENDENT EXAMINER'S REPORT**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as committee of management 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 matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 130 of the 2011 Act Charity Law
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Malcolm W Marsden FCA  
Independent examiner

38 Woodcroft Avenue  
Hull  
HU6 8LH

28 August 2021



# CHRIST CHURCH COTTINGHAM

## RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted fund	Building fund	Total funds	Total Funds 2019
	£	£	£	£
<b>Receipts</b>				
Donations and gifts	53,091	880	53,971	62,325
Rental Income	2,493		2,493	9,758
Fundraising				250
Other general income				
Bank interest	53	17	70	80
Covid Job retention scheme	5,605		5,605	
Transfers from Old Charity				13,480
				-
<b>Total receipts</b>	<b>61,242</b>	<b>897</b>	<b>62,139</b>	<b>85,893</b>
<b>Payments</b>				
Staff costs	43,091		43,091	41,745
Staff general expenses	326		326	2,308
Church Utilities and running costs	2,376		2,376	4,074
Insurance	877		877	827
Repairs	1,909		1,909	2,335
Outreach	1,693		1,693	2,816
Mission and FIEC	1,185		1,185	3,505
Young People activities	90		90	401
Church house costs	5,816		5,816	6,992
Church house renovations	17,598		17,598	
Legal fees	530		530	657
Independent Examiner Fees	450		450	1,100
Mortgage repayments - Capital	4,179		4,179	3,966
Mortgage repayments-Interest	4,193		4,193	4,406
<b>Sub total</b>	<b>84,593</b>		<b>84,593</b>	<b>84,947</b>
<b>Asset and investment purchases,</b>				
Capital items	120	3,900	4,020	297
				-
<b>Sub total</b>				<b>297</b>
<b>Total payments</b>	<b>84,713</b>	<b>3,900</b>	<b>88,613</b>	<b>85,244</b>
<b>Net of receipts/(payments)</b>	<b>(23,471)</b>	<b>(3,003)</b>	<b>(26,474)</b>	<b>649</b>
<b>Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash Funds Last year end</b>	<b>47,166</b>	<b>8,021</b>	<b>55,187</b>	<b>54,539</b>
<b>Cash funds this year end</b>	<b>£23,695</b>	<b>£5,018</b>	<b>£28,713</b>	<b>£55,188</b>

# CHRIST CHURCH COTTINGHAM

## STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2020

	Unrestricted funds	Building fund
<b>Cash funds</b>	£	£
Building Account	-	5,018
Current Account	3,484	-
Savings account	20,211	-
<b>Total cash funds</b>	<b>£23,695</b>	<b>£5,018</b>

	Unrestricted funds	Restricted funds
<b>Other monetary assets</b>	£	£
Gift Aid Claim	£1,580	-
Other debtors	£-	

Assets retained for the charity's own use	Fund to which asset belongs	Cost £	Valuation £
Church Building and Land	Unrestricted	£179,522	)
Church House	Unrestricted	£150,000	)
Development Land	Unrestricted	£224,265	)
Furniture, Music and PA equipment etc	Unrestricted	£41,805	Fully depreciated
Portacabin etc	Unrestricted	4,120	2,925

Liabilities	Fund to which liability relates	Amount due
HSBC Mortgage	Unrestricted	£77,376
PAYE and NIC	Unrestricted	£576
Independent Examiner Fees	Unrestricted	£460
NEST pension contributions	Unrestricted	£181
Utility Bills and general items	Unrestricted	£880

Signed by Rev Scott Tones and Rev Tim Jackson on behalf of the trustees.

Rev Scott Tones

Rev Tim Jackson  
28 August 2021

# **CHRIST CHURCH COTTINGHAM**

## **NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNT AND STATEMENTS OF ASSETS AND LIABILITIES**

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

The Trustees confirm in accordance with the Charitable Incorporated Organisations (General) Regulations 2012 that at the year ended the CIO did not have any outstanding guarantees to third parties.

#### **Fixed Assets**

Fixed assets comprise of assets transferred from the old charity including:-

The Church and Church house and development Land. These have a combined value of £685,000 for Land registry purposes. All of which are now held in the CIO's name.

Other assets transferred comprising; Church furniture, music and p.a. equipment, general fittings and office equipment costing £39,805 have been written off to the general fund in the year of purchase.

The Mortgage provider, HSBC, holds a charge over the land and buildings owned by the CIO

Purchased assets are written off on a straight line basis over a 4 year period.

#### **Trustees Remuneration and Expenses**

During the period under review £31,032. was paid by way of remuneration to one of the Trustees for their work in the church at normal rates. No remuneration is paid for work as a Trustee. Expenses incurred by the 4 Trustees on behalf of the charity and reimbursed to them amounted to £1,198.