

# Oak Community Church annual report to the Charity Commission 2020-21

This year has been an exceptional year with unique challenges and opportunities due to the global pandemic of Covid-19. Despite severe interruptions and significant changes, The Oak Community Church has continued steadily to pursue our mission to “Impact our community with God’s love” albeit in new and innovative ways. This has seen our regular week-to-week activities rapidly shift from “in person” events, to online events. How we have supported our community, both those who regularly attend the church and those who live nearby to our building, has changed also. The church has faced challenges this year with supporting the spiritual life and growth of its regular attenders remotely. Additional costs incurred due to these changes have impacted the fiscal position of the church which will require budget cuts and/or increased income in future years.

## Online church

In February 2020 we started using Facebook live so that those who were ill at home or in hospital would not have to miss out on church. By March, due to the Covid lockdown, we fully switched to taking The Oak online. We are all keen to gather and worship together again. But this season accelerated something that was already being birthed in our church: The Oak Church Online.

We have also seen our children’s ministry move online. Junior Church teachers prepare talks, stories, prayers and activities for children and their parents to watch and engage in. These are shared via a growing WhatsApp group. Activity packs were produced and distributed for summer, Christmas, and Lent. We had an amazing nativity service produced entirely remotely and online. We have also seen contributions from outside of our normal congregation as helpers in Scotland have been involved.

There are various bits of technology that have helped us move online during this season. There are many videos being shared freely among the global church which we have made use of at times. The service that hosts our online service where we can chat, and request prayer is generously provided for free by life.church in the USA. YouTube is a free service that we use.

However, not everything is free. Additional licensing was required to stream our worship songs. Zoom and Linktr.ee charge for their usage. But the major impact of running online church is the significant effort it takes to edit, compile and produce the video service each week. As we record worship songs many of these require hours of musical production to sync all the tracks and produce the recording. At the start of online church, we did not feel it was honorable, or sustainable, to ask those with the skills to do these tasks to spend several days per week on this effort without supporting them financially. Across the last year the cost of online church production has been significant.

We have seen hidden blessings through Church Online that we never envisaged. Those who live in faraway places have been able to join us. Those at University living away from home have been able to contribute and join us. Those who do shift work, sometime on Sundays have been able to catch up on YouTube. Those who have moved home but want to stay connected have been able to remain part of our church. Those with chronic health conditions have been able to enjoy church even when they don't feel 100%. Those who have family or friends they want to invite have been able to share a simple link and invite them to join us. We miss gathering but there also are great benefits to Church Online.

Our prayer meeting has been transformed through meeting on Zoom. Those who could never have made it out on a Tuesday evening have been able to join and pray with us. Those who struggle to pray out loud have been able to type out prayers. We've seen more join via Zoom than we've seen in a physical prayer meeting for years.

## Building update

Our building isn't just for us. God has given us the building to bless others. Bromley Borough Foodbank were able to use our building 7 days a week at a critical time during the pandemic. The kids club that was operating every afternoon during term time had to stop due to the first lockdown. They have since decided to close.

The church has not met in our building for services for the entire year. However, Foodbank were able to make extensive use of the building for the first half of this year. They have not been in the building since the 2<sup>nd</sup> Covid peak near the end of 2020 but are hoping to return soon.

While the building was unused, we wanted to take advantage of this time to make some improvements to the look and feel in our building. Through a survey that was taken during the summer of 2020 a number of people were supportive of the proposal to paint the interior of the church. The windows of the church needed some repairs and repainting also. In addition, some of the guttering and felting needed replacing.

All the wall surfaces throughout the church building have been painted white along with all the doors. While the building looks clean and bright, we still need to do some work to put up display boards, pictures and other decorations to make the church look our own again.

Plans are still in place for additional storage to be added to the room at the rear of the church, however finances have not allowed this work to start yet. We will also be seeking input of Junior Church teachers before this is finalized to make sure any storage solution fits their needs.

## Flooring issue

We have a serious issue with our floor in our building following a slow leak that was occurring in the central heating system. With the building not being used this was not noticed for some time and has caused considerable damage. Much of the floor has lifted as the adhesive that glues the wooden blocks to the concrete floor has broken down. The opinion of companies consulted is that the flooring is beyond economic repair. The current condition of the floor makes the building unusable. It is a trip hazard and further walking on

the floor is causing additional damage. We need to replace the floor throughout both the main hall and the back room. Our insurance company has agreed that this is covered within the existing policy and as such repairs will be taking place in the coming months.

## Working with other churches and missions

As a small independent church, we value our partnership with other local churches, church networks and para-church ministries. These links with other church communities have continued despite the pandemic challenges.

The Oak Community Church remains connected with Churches Together in the Crays, and a member of the Evangelical Alliance of the UK. There are informal but invaluable connections with the Pioneer Network.

During August the church online services focused on a “month on mission”. This month highlighted the work of four organisations and their mission work in various areas: Open Doors UK (<https://www.opendoorsuk.org/>), Fusion movement (<https://www.fusionmovement.org/>), Pastos Verdes (<https://pastosverdes.co.uk/home>) and Bromley Borough Foodbank (<https://bromleyborough.foodbank.org.uk/>). Financial gifts were also provided to support their ongoing work.

## Financial update

The most recent financial year has been an exceptional year due to Covid-19. We have seen giving maintained at similar levels to the previous year for which we are tremendously thankful. In addition, the church has shown its generous spirit in supporting the John 3:16 fund and Fellowship fund to help support those in financial hardship both inside and outside of the church. The church has given generously to charitable causes, especially through the ‘month on mission’ campaign in August 2020. However, running costs have been significantly greater due to church online related expenditure and costs. This year has seen the large reserves built up in previous years significantly depleted.

If the income and outgoings of last year were the same for the next financial year the church would have insufficient funds to cover its commitments by August 2021. Budget changes and cut backs are planned to prevent this occurring. The Oak trustees have agreed a budget for the coming year to prevent the charity using all its funds. This has involved some difficult decisions for the year, including: reduce online church production costs, pay freeze for those employed by the church, no further building maintenance related costs, focus internal spending on a small budget for the Children’s ministry, only supporting Pastos Verdes and Healing on the Streets ministries, no new equipment purchases, no gifts for external speakers and stop using a paid cleaner for the church.

These steps reduce our annual loss significantly. However, we are also asking regular givers to consider increasing their giving. By cutting costs and increasing income we can balance the budget for the next year.

## Operating the Charity

This report represents an account of activities for the Oak Community Church whether referred to by Oak Community Church Charity 1086478 or the Oak Community Church CIO 1174870. The Oak Charity 1086478 has since been wound up.

Trustees for the CIO met regularly throughout the period (primarily using Zoom) along with the Pastor for the Oak Community Church to ensure effective and efficient coordination between the legal and practical administration of the charity and the strategic and spiritual leadership of the church.

This report has been seen and approved as a record of the church CIO by the current members and the trustees as of July 2021 namely: Vivienne Curtis, Samantha Marlow, Wendy May, Vanessa Steven - Oak Community Church CIO 1174870

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2020 TO MARCH 2021**

Bank Account View\*

	<b>Community Account (General Account) 70856258</b>	<b>Building Fund Account (Savings Account) 50094870</b>	<b>Forge Account (Little Acoms Account) 80231401</b>
<b>Opening Balance</b>	<b>£29,928.49</b>	<b>£59.27</b>	<b>£92.92</b>
<b>Income</b>			
Gifts to the church	£31,565.45		
Tax Return	£4,469.40		
Hall Hire Income	£4.00		
Church Ministries			
Transfer between accounts			
Interest and Refunds		£0.03	£0.03
<b>Expenditure</b>			
Employment Costs	£21,000.88		
Running Costs	£16,522.65		
Building Upkeep	£4,818.40		
Charitable Giving	£8,887.44		
Church Ministries	£146.95		
Hall Hire Purchases	£462.00		
Transfer between accounts			
<b>Closing Balance</b>	<b>£14,129.02</b>	<b>£59.30</b>	<b>£92.95</b>

**THE OAK COMMUNITY CHURCH**  
**SUMMARY OF ACCOUNTS FOR PERIOD APRIL 2020 TO MARCH 2021**

Bank Account Balances

The Oak Community Church Trustees Community Account 70856258

Balance as at 1 <sup>st</sup> April 2020	£29,928.49
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Balance as at 31 <sup>st</sup> March 2021	£14,129.02
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The Oak Community Church (Building Fund) Business Reserve Account 50094870

Balance as at 1 <sup>st</sup> April 2020	£59.27
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Balance as at 31 <sup>st</sup> March 2021	£59.30
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The Oak Community Church Trustees (The Forge) Account 80231401

Balance as at 1 <sup>st</sup> April 2020	£92.92
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Balance as at 31 <sup>st</sup> March 2021	£92.95
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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE OAK COMMUNITY CHURCH**

I report on the accounts of the Oak Community Church for the year ended 31<sup>st</sup> March 2021.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43 (2) of the Charities Act (the 1993 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts (under section 43 (3) (a) of the 1993 Act);
- To follow procedure laid down in the General Directions given by the Charity Commission (under section 43 (7) (b) of the 1993 Act); and
- To state whether particular matters have come to my attention.

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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**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 any material respect the requirements
  - to keep accounting records in accordance with section 41 of the 1993 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 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.

Signed: .....

Name: Catherine Emma Gower Melia  
Elder, The Temple United Reformed Church,  
High Street, St Mary Cray,  
Kent, BR5 4AX

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Lewisham  
London SE13 5SF

Date: 2<sup>nd</sup> June 2021  
for the financial year 2020 - 2021