

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2020

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

INDEX TO REPORT AND ACCOUNTS

Pages:

1	Trust Information
2 - 5	Trustees Report
6	Independent Examiners Report
7	Receipts and Payments Account
8	Statement of Assets and Liabilities
9 - 10	Notes to the Accounts

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

TRUST INFORMATION

The Scorrier Christian Fellowship was registered as a Charitable Incorporated Organisation, (registered charity number 1176211), by the Charity Commission on 11th December 2017.

The Trustees serving during the period covered by this report are as follows:

Mr. C.D. Wells	- Pastor and Elder		Commenced full time 1 st Jan 2021
Mr. S.R. Burns	- Elder (paid part time)	3 years	Re-appointed part time paid Elder 1 st March 2019; stood down 31 st Dec 2021
Mr. S.R. Burns	- Elder	3 years	Re-appointed 15 th Dec 2020;
Mr. S.P. Davis	- Deacon	3 years	Re-appointed 15 th Dec 2020
Mr. D.C.S. Harvey	- Deacon	3 years	Re-appointed 1 st March 2020
Mr. R.N. Morriss	- Deacon	3 years	Reappointed 15 th Dec 2020
Mr. J.W. Pengelly	- Deacon	3 years	Re-appointed 1 st March 2020
Mr. T Richards	- Deacon	3 years	Resigned 1 st March 2020

The correspondence address is 'Tregleah', North Downs, Scorrier, Redruth, Cornwall, TR16 5BT.

The Independent Examiner is:

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall TR15 1SP

The Charity's Bankers are:

Lloyds Bank plc
27 Fore Street
Redruth
Cornwall TR15 2BJ

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

TRUSTEES REPORT

OBJECTS

The main object of the trust as stated in the trust deeds is the advancement of the Christian Religion. A full definition of this objective, and in particular the Basis of Faith, is contained in the Church Constitution and the Church Handbook, the latest editions of which were ratified at a Members' Meeting on 8th October 2017. There have been no changes to these documents during this period.

THE FELLOWSHIP: ITS AIMS AND OBJECTIVES

The trustees aim to achieve the main object of the trust by providing a suitable environment for fellowship and development and by supporting various other charities with similar objects. The main way in which the trust's objects are met is through its regular meetings all of which are open to the general public.

During the Covid-19 pandemic there were government restrictions on the opening of places of worship, which meant that the building was closed for all activities for several months.

The policy of the church is not to take offerings during meetings, but members are encouraged to make regular free-will donations to the funds. The managing trustees believe that they have been fully compliant in meeting the public benefit requirements of section 17 of the Charities Act 2011 to have had due regard to the public benefit guidance published by the Charity Commission.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

PREMISES

The primary objective for 2020 concerning the building known as Scorrier Chapel was to complete the damp proofing of the internal walls of the front elevation. This was executed by David Reynolds Building Preservation during July to October. More extensive redecoration works than originally foreseen were required following completion. It was originally planned to do as much work through voluntary labour of the members. However, the Covid-19 pandemic made this difficult, so various subcontractors have been used to do the work. Consequently, it has not been possible to complete the work in 2020 and so will be "rolled over" into 2021.

A landline internet connection to the building was installed in September.

In normal years' work parties would be organized to execute some of the "in-house" housekeeping tasks. This has not been possible this year.

FELLOWSHIP

The church has continued throughout the period to hold regular meetings to promote the Christian Faith. Up until the Government lockdown regulations these regular meetings included two on Sunday at 10am and 6pm, with regular midweek meetings taking place for all age groups, Church Prayer meetings, Bible Study group, Sing and Play, (a carers' and toddler group) and Friday Church, the latter two groups meeting during school term time. All these meetings are open to the general public.

This ceased in early March with the start of Government COVID 19 lockdown restrictions. Sing and Play and Church Prayer and Fellowship meetings were cancelled on Tuesday 17th March, and Lunch Break cancelled on Thursday 19th March. The normal Sunday morning meeting migrated to the video conference platform ZOOM on Sunday 22nd March. Mid-week prayer meetings, trustee and church fellowship business meetings have also used this platform. The Sunday evening meeting was abandoned for the time being.

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

The building work which took place also delayed the return to services being conducted in the building. The audio-visual systems had to be removed to enable the building work to proceed, so needed re-installation prior to building reuse. A morning meeting restarted in the building on 1st November as a "hybrid", some people met in the building whilst adhering to Government guidelines, whilst the remainder took part via video conferencing. Restrictions introduced on Monday 2nd November meant that all meetings were back on video conferencing. Meetings with restricted attendance were allowed as from 2nd December and continued through the remainder of the year. Contact with those who attended Sing and Play, and Friday Church has continued using social media platforms as it has not been permissible to physically meet together. The monthly Lunch Break outreach event on the third Thursday of each month was abruptly curtailed when the National Lockdown period started. It has not been permissible to restart this activity in 2020.

Meetings with the residents of the Crossroads Lodge Care Home have also not been possible. However, contact has been maintained and the chapel building was used as an emergency meeting place during the autumn when the residents had to be evacuated from the home. A planned Christmas Carol Service adhering to Government guidelines did not take place due to unforeseen circumstances in the Care Home.

We continued to have "visits" via video conferencing media from missionary groups and individuals.

There have been no major incidents during the period.

With the exception of Stewart Burns, our part time paid Elder, none of the other Managing Trustees have received any remuneration apart from the reimbursement of approved expenses incurred as a part of their duties. The wife of one of our Deacons is paid as a part time cleaner for the building on a self-employed basis. One of the trustees, whose business was effectively stopped for several months during the lockdown, took on the role of running the redecoration team for the upstairs room. He submitted an invoice for this task.

The Elders and Deacons decided to retain three Designated Funds for 2020. The funding is allocated as a percentage of the regular General Fund income, excluding Miscellaneous donations and receipts from the Small Donation Gift Aid scheme. The Missionary and Outreach Fund was given an allocation of 15% and totaled £5,817 (2019: £9,612), The Building Maintenance Fund allocation was agreed at 5%. and totaled £1,939 (2019: £5,669), The Discretionary Assistance Fund had, in the opinion of the Elders and Deacons, a sufficient balance for 2020, (income in 2019: £451) and so the percentage allocation for the year was set at 0%. This was kept under review during the year and no changes were made but it was agreed to change this to 1% for 2021. The allocations for the Missionary and Outreach Fund and the Building Maintenance Fund for 2021 were agreed at 15% and 5%.

PLANS FOR 2021

PREMISES

The redecoration following the damp proofing work done on the premises during 2020 needs to be completed during early 2021. The building work also indicated that the stained-glass windows, particularly at the front of the building, were in need of repair. When strong winds and heavy rain occurred, it was found that the leads were flexing and consequently leaking. Discussions with several contractors as to the best way to rectify the problems took place in November / December. The final course of action will not be decided until sometime during the first quarter of 2021.

There are a number of minor tasks which will be done by "in-house" work parties. This work will take place when we can resume more normal use of the building.

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

FELLOWSHIP

The regular meetings of the church are planned to continue. During the early part of the year these will almost certainly continue to make extensive use of video conferencing platforms such as ZOOM and, if possible, will be in the "hybrid" form in use at the end of 2020.

A full-time Elder / Pastor, Colin Wells, was appointed during the year and it is planned that he will commence his employment on 1st January 2021. He has purchased a house in Camborne and he and his family moved in just prior to Christmas 2020. A formal Induction Service is planned for Sunday morning 10th January. Stewart Burns will continue as an Elder but unpaid.

A review of all the fellowship activities will take place during the early part of 2021, but implementation will depend upon Government COVID-19 restrictions.

FINANCIAL REVIEW OF 2020

In spite of the pandemic enforcing the closure of the building for many weeks the General Fund income increased slightly over the previous year. The pandemic gave rise to a shift from collections to donations and particularly Gift Aid. Expenditure was significantly increased over the previous year due to the damp proofing of the interior walls of the front elevation. If the cost of this work is discounted, then expenditure was lower than income.

During the period a total of £449 was donated to the charity to be paid directly to other charities and charitable causes and all of the £449 has been disbursed. In addition, £7,032 was donated to other charities and charitable causes from the unrestricted fund.

Excess unrestricted expenditure over income for the year amounted to £4,669 (2019: excess income of £57,296). Unrestricted funds at the end of the year amounted to £52,625 (2019: 57,294) which is equivalent to approximately 13 (2019: 19) months of unrestricted expenditure. The trustees have a policy to maintain unrestricted reserves of at least 3 months unrestricted expenditure.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered on the basis of need and the fulfilment of the charitable objectives. There are no upper or lower limits.

To facilitate these activities a percentage of General Fund Income into Missionary and Outreach, Building Maintenance and Discretionary Assistance Funds is designated by the trustees. The arrangements are reviewed at least annually. During 2020 the percentage allocations to these designated funds was 15% to the Missionary and Outreach Fund, 5% to the Building Maintenance Fund and 0% to the Discretionary Assistance Fund. The trustees deemed that there was a sufficient balance in the Discretionary Assistance Fund.

RISK MANAGEMENT

All major insurable risks are subject to normal churches and employer's insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the fellowship's ability to fulfil its objectives. An annual review of areas of risk is undertaken by the trustees. It was decided during the year to review our Safeguarding policies and to change our advisors. The pandemic has hindered the completion of this process.

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which 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.

This report was approved by the Trustees on *15th September* 2021 and signed on its behalf.


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Mr. S.R. Burns

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SCORRIER CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Scorrier Christian Fellowship for the period ended 31st December 2020 which are set out on pages 7 to 10.

Respective Responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements 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 financial statements 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 no opinion is given as to whether the financial statements 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: and
 - to prepare financial statements which accord 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 financial statements to be reached.

Simon Reed FCA
Graham Smith Chartered Accountants
Cardrew House
Cardrew Industrial Estate
Redruth
Cornwall TR15 1SP

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Date

20/09/21

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31 ST DECEMBER 2019		
Unrestricted	Restricted	Total
£	£	£
60,470	490	60,960
5,955	-	5,955
13,260	1,040	14,300
11,040	625	11,665
1,707	293	2,000
92,432	2,448	94,880
423	-	423
423	-	423
92,855	2,488	95,303

5,000	750	5,750
14,880	-	14,880
715	-	715
-	-	-
490	-	490
366	-	366
1,622	-	1,622
-	-	-
1,571	-	1,571
488	-	488
186	-	186
-	-	-
1,147	-	1,147
3,544	-	3,544
4,616	4	4,620
974	625	1,599
35,559	1,379	36,938
57,296	1,069	58,365
-	-	-
-	-	-
57,294	1,069	58,363

RECEIPTS

Donations, Legacies & Other Similar Receipts

Donations – Scorrier Chapel Trust	-	-	-
Collections	4,820	-	4,820
Donations	14,923	243	15,166
Gift Aid & Tax Repayments	22,034	-	22,034
Gift Aid Small Donation Scheme Claim	1,794	206	2,000
	43,571	449	44,020

Other Activities
Investment Income
 Bank Interest

TOTAL RECEIPTS

PAYMENTS

Charitable Payments

Grants Paid	7,032	1,216	8,248
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Management & Administration

Pastoral Expenses	19,036	-	19,036
FIEC Donation	972	-	972
Sunday School	10	-	10
Sing & Play	220	-	220
Friday Church	162	-	162
Heating, Light & Water	3,095	-	3,095
Sound Equipment and Renewals	-	-	-
General Operating Costs	2,467	-	2,467
Legal Fees	-	-	-
Bank Charges	160	-	160
Independent Examiners Fees	1,620	-	1,620

Property Costs

Insurance	1,212	-	1,212
Repairs & Maintenance (Inc Cleaning)	1,894	-	1,894
Other Building Improvements	10,538	-	10,538
Other Equipment & Fixtures	-	-	-

TOTAL PAYMENTS

EXCESS RECEIPTS OVER PAYMENTS	-	-	-
EXCESS PAYMENTS OVER RECEIPTS	4,669	767	5,436

CASH FUNDS AT 1 ST JANUARY 2020	57,294	1,069	58,363
CASH FUNDS AT 31 ST DECEMBER 2020	52,625	302	52,927

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES

YEAR TO 31ST DECEMBER 2020

(A) CASH FUNDS

	UNRESTRICTED	RESTRICTED	2020 TOTAL	2019 TOTAL
	£	£	£	£
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	612	302	914	1,027
Lloyds Bank Reserve Account	801	-	801	801
Bath Building Society	51,212	-	51,212	56,535
Cash in Hand	-	-	-	-
	52,625	302	52,927	58,636

(B) MONETARY OTHER ASSETS

Tax Repayment due on Gift Aid	1,033	-	1,033	2,725
Gift Aid Small Donation Scheme	-	-	-	1,715
	1,033	-	1,033	4,440

(C) ASSETS RETAINED FOR CHARITY USE

- i. Scorrier Chapel Building
- ii. Pianos, Furniture, Fixtures
- iii. Fittings and Equipment
- iv. The above assets are all maintained in a good state of repair.

(D) LIABILITIES

Running Costs to 31 st December 2020				2019
Gas and Electricity Bills	170	-	170	514
HMRC Tax etc.	1,171	-	1,171	1,188
Bank Charges	13	-	13	23
	1,354	-	1,354	1,725

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE ACCOUNTS

YEAR TO 31ST DECEMBER 2020

(i) Basis of Accounts Preparation

The accounts are prepared on the Receipts and Payments basis.

(ii) Accounting Policies

- (a) Donations, Legacies and other receipts are included in the period in which they are received.
- (b) Income Tax refunds on Gift Aid payments are not recognised in the accounts until they have been received.
- (c) Funds held by the Charity are:
 Unrestricted General Funds – These are funds that can be used in accordance with the charitable objects at the discretion of the trustees.
 Designated Funds – These are funds earmarked for specific use by the trustees. This allocation can be altered by the trustees.
 Restricted Funds – These are funds that can only be used for particular restricted purposes within the object of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(iii) Funds Held by the Charity

Restricted Funds	1 st January 2020	31 st December 2020
	£	£
Missionary and Outreach Fund	-	-
Lunch Break	783	302
Humanitarian Aid	286	-
Building Maintenance Fund	-	-
Transformation CPR	-	-
	1,069	302

Unrestricted Funds	Balance at 1 st Jan 2020	Receipts	Payments	Transfer	Balance at 31 st Dec 2020
	£	£	£	£	£
Non-Designated General Fund	51,179	35,993	30,848	(7,547)	48,777
Designated Missionary & Outreach Fund	4,612	5,817	6,720	-	3,709
Designated Discretionary Assistance Fund	451	-	312	-	139
Designated Building Maintenance	1,052	1,939	10,538	7,547	-
	57,294	43,749	48,418	-	52,625

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE ACCOUNTS CONTINUED

YEAR TO 31ST DECEMBER 2020

Unrestricted Funds	Balance at 1 st Apr 2019	Receipts	Payments	Balance at 31 st Dec 2019
	£	£	£	£
Non-Designated General Fund	50,776	26,357	25,944	51,179
Designated				
Missionary & Outreach Fund	5,091	4,520	5,000	4,612
Designated				
Discretionary Assistance Fund	451	-	-	451
Designated				
Building Maintenance	4,162	1,507	4,616	1,052
Total Unrestricted Funds	60,470	32,384	35,560	57,294

The designated Missionary and Outreach Funds are used to make donations to various missionaries and outreach organizations in pursuit of the Scorrier Christian Fellowship objects.

The designated Discretionary Assistance Fund is used to ease the financial hardship of persons following a similar doctrine of the beliefs of Scorrier Christian Fellowship.

The designated Building Maintenance Fund is to establish a reserve for the funding of necessary periodic maintenance of the Scorrier Chapel building. It is not intended to fund major improvement projects to the facilities.

(iv) Events after the end of the year

There is a significant event after the year end since, from 1st January 2021, we will be employing Colin Wells as a full time Pastor. He will also be an Elder and Trustee. Stewart Burns, will stand down as a paid Part-Time Elder from 31st December 2020, but will continue as an Elder and Trustee.

In early December it was discovered that the front elevation stained glass windows were in need of repair. A number of options are being investigated but a decision is unlikely to be finalised until early spring.

(v) Accounts Approval

The above accounts were approved by the trustees and signed by the Treasurer on *15th September 2021*



 MR J.W. PENGELLY