

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2021

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

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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 | 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 Mar 2020 |
| Mr. R.N. Morriss | - Deacon | 3 years | Re-appointed 15 th Dec 2020 |
| Mr. J.W. Pengelly | - Deacon | 3 years | Re-appointed 1 st Mar 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

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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.

The church fellowship has adhered to the various government restrictions concerning the Covid 19 pandemic regarding the opening and use of places of worship. This has restricted activities particularly during the first half of 2021.

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

Following the completion of the damp proofing of the internal walls of the front elevation of the building a start on redecoration was made by members of the fellowship. To date the Creche Room and Kitchen have been completed. The Foyer and Main Hall remain to be done during 2022. A work party was organized in October 2021 and some general housekeeping tasks were completed. These tasks ranged from deep cleaning window areas, cleaning of chairs and various tasks relating to tidying the grounds.

The large coloured glass windows at the front of the building, were in need of repair. When strong winds and heavy rain occurred, it was found that the lead fixings were flexing and consequently leaking. Specialist advice was taken as to how to rectify the problem. During October 2021 sheets of acrylic were fixed to the outside window frames. This protects the leaded glass from flexing and so stops the ingress of water.

FELLOWSHIP

Our new full-time pastor, Colin Wells, formally joined us on 1st January 2021. We held an Induction service on Sunday morning 10th January 2021, when we were able to formally welcome the Wells family to our fellowship. This service was a "hybrid" service in which some gathered in the building, adhering to the Government guidelines prevailing at that time, and others participated via the video conference platform ZOOM. The Induction sermon was given by Neil Turton, the pastor of Long Crendon Baptist Church, Colin Wells' previous church, via ZOOM. Such services have continued throughout the year. Some meetings have been entirely on ZOOM.

Sing and Play, (a carers' and toddler group) recommenced in early summer and has continued through the autumn. The initial meetings had attendance restrictions due to them being indoors, but as the weather was good the majority of the meetings were held outside where restrictions were more relaxed.

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Small Groups also recommenced meeting during the autumn. Friday Church resumed in October 2021 with good attendances. Autumn 2021 also saw the start of a new Young Peoples group meeting together once a month. Up to eight young people of secondary school age have been regularly meeting. Lunch break has not resumed as its future is further considered by the church leadership.

Meetings with the residents of the Crossroads Lodge Care Home have also not been possible. We hope that we shall be able to visit the Care Home again at some time in the future.

We continued to have "visits" from missionary groups and individuals some have been in-person and some via video conferencing media

There have been no major incidents during the period.

With the exception of Colin Wells, our full-time pastor, 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.

The Elders and Deacons decided to retain three Designated Funds for 2021. The funding is allocated as a percentage of the regular unrestricted income, The Missionary and Outreach Fund was given an allocation of 15% and totaled £7,494 (2020: £5,817), The Building Maintenance Fund allocation was agreed at 5% and totaled £2,498 (2020: £1,939), The Discretionary Assistance Fund was allocated 1% and totaled £500, (income in 2020: £Nil). The allocations for 2022 were agreed as follows; the Missionary and Outreach Fund 15%; the Building Maintenance Fund 5%.and the Discretionary Assistance Fund 1%.,

PLANS FOR 2022

PREMISES

Redecoration following the damp proofing work done on the premises during 2020 needs to be completed in 2022. 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.

FELLOWSHIP

Review of fellowship activities took place during 2021 as the restrictions of the Covid 19 pandemic were relaxed and there have been a number of changes. The situation is being kept under review. It is anticipated that the majority of the regular meetings of the church will continue to be "hybrid" in nature

FINANCIAL REVIEW OF 2021

In spite of the continuing pandemic curtailing the use of the building the General Fund income increased significantly over the previous year. A major part of this increase was due to several one-off donations to the Fellowship Funds. Expenditure was significantly increased over the previous year due to the damp proofing of the interior walls of the front elevation and repairs to the lift and heating system.

During the period a total of £60 was donated to the charity to be paid directly to other charities and charitable causes, it has all been disbursed. In addition, £6,160 was donated to other charities and charitable causes from the unrestricted fund.

Excess unrestricted expenditure over income for the year amounted to £7,759 (2020: £4,669). Unrestricted funds at the end of the year amounted to £44,866 (2020: 52,625) which is equivalent to approximately 9 (2020: 13) months of unrestricted expenditure. The trustees have a policy to maintain unrestricted reserves of at least 3 months unrestricted expenditure.

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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 2021 the percentage allocations to these designated funds was 15% to the Missionary and Outreach Fund, 5% to the Building Maintenance Fund and 1% to 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.

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:

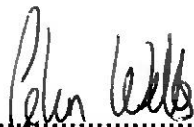
- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

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 behalf.

9/10/2022

2022 and signed on their


.....
Mr CD Wells

SCORRIER CHRISTIAN FELLOWSHIP
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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 2021 which are set out on pages 7 to 9.

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

Date: 11/10/22

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RECEIPTS AND PAYMENTS ACCOUNT

| YEAR TO 31 ST DECEMBER 2020 | | | YEAR TO 31 ST DECEMBER 2021 | | | |
|--|-----------------|---------------|--|-------------------|-----------------|---------------|
| Unrestricted £ | Restricted £ | Total £ | | Unrestricted £ | Restricted £ | Total £ |
| 4,820 | - | 4,820 | Collections | 5,164 | - | 5,164 |
| 14,923 | 243 | 15,166 | Donations | 16,560 | 60 | 16,620 |
| 22,034 | - | 22,034 | Gift Aid & Tax Repayments | 28,225 | - | 28,225 |
| 1,794 | 206 | 2,000 | Gift Aid Small Donation Scheme Claim | 14 | - | 14 |
| 43,571 | 449 | 44,020 | | 49,963 | 60 | 50,023 |
| | | | Other Activities | | | |
| | | | Miscellaneous Donations | 1,188 | - | 1,188 |
| | | | Investment Income | | | |
| 178 | - | 178 | Bank Interest | 38 | - | 38 |
| 178 | - | 178 | | 38 | - | 38 |
| 43,749 | 449 | 44,198 | TOTAL RECEIPTS | 51,189 | 60 | 51,249 |
| | | | PAYMENTS | | | |
| | | | Charitable Payments | | | |
| 7,032 | 1,216 | 8,248 | Grants Paid | 6,160 | 60 | 6,220 |
| | | | Management & Administration | | | |
| 19,036 | - | 19,036 | Pastoral Expenses | 31,770 | - | 31,770 |
| 972 | - | 972 | FIEC Donation | 972 | - | 972 |
| 10 | - | 10 | Sunday School | 66 | - | 66 |
| 220 | - | 220 | Sing & Play | 224 | - | 224 |
| 162 | - | 162 | Friday Church | - | - | - |
| 3,095 | - | 3,095 | Heating, Light & Water | 3,398 | - | 3,398 |
| - | - | - | Sound Equipment and Renewals | - | - | - |
| 2,467 | - | 2,467 | General Operating Costs | 3,657 | - | 3,657 |
| - | - | - | Legal Fees | - | - | - |
| 160 | - | 160 | Bank Charges | 124 | - | 124 |
| 1,620 | - | 1,620 | Independent Examiners Fees | 1,470 | - | 1,470 |
| | | | | - | - | - |
| | | | Property Costs | | | |
| 1,212 | - | 1,212 | Insurance | 1,281 | - | 1,281 |
| 1,894 | - | 1,894 | Repairs & Maintenance (Inc Cleaning) | 3,037 | - | 3,037 |
| 10,538 | - | 10,538 | Other Building Improvements | 6,788 | - | 6,788 |
| - | - | - | Other Equipment & Fixtures | - | - | - |
| 48,418 | 1,216 | 49,634 | TOTAL PAYMENTS | 58,948 | 60 | 59,008 |
| - | - | - | EXCESS RECEIPTS OVER PAYMENTS | - | - | - |
| 4,669 | 767 | 5,436 | EXCESS PAYMENTS OVER RECEIPTS | 7,759 | - | 7,759 |
| 57,294 | 1,069 | 58,363 | CASH FUNDS AT 1 ST JANUARY 2021 | 52,625 | 302 | 52,927 |
| 52,625 | 302 | 52,927 | CASH FUNDS AT 31 ST DECEMBER 2021 | 44,866 | 302 | 45,168 |

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STATEMENT OF ASSETS AND LIABILITIES
2021

YEAR TO 31ST DECEMBER

(A) CASH FUNDS

| | UNRESTRICTED | RESTRICTED | 2021 TOTAL | 2020 TOTAL |
|---------------------------------------|---------------|------------|---------------|---------------|
| | £ | £ | £ | £ |
| Balances at Bank and Building Society | | | | |
| Lloyds Bank Business Current Account | 814 | 302 | 1,116 | 914 |
| Lloyds Bank Reserve Account | 802 | - | 802 | 801 |
| Bath Building Society | 43,250 | - | 43,250 | 51,212 |
| Cash in Hand | - | - | - | - |
| | 44,866 | 302 | 45,168 | 52,927 |

(B) MONETARY OTHER ASSETS

| | | | | |
|--------------------------------|--------------|----------|--------------|--------------|
| Tax Repayment due on Gift Aid | 1,210 | - | 1,210 | 1,033 |
| Gift Aid Small Donation Scheme | 189 | - | 189 | - |
| | 1,399 | - | 1,399 | 1,033 |

(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

| | | | | |
|------------------------------|--------------|----------|--------------|--------------|
| Gas and Electricity | 300 | - | 300 | 170 |
| Cleaning Nov/Dec 2021 | 224 | - | 224 | - |
| HMRC | 1,985 | - | 1,985 | 1,171 |
| Bank Charges | 12 | - | 12 | 13 |
| Trustee expenses | 1,257 | - | 1,257 | - |
| Independent examination 2021 | 1,104 | - | 1,104 | - |
| | 4,139 | - | 4,139 | 1,354 |

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NOTES TO THE ACCOUNTS

YEAR TO 31ST DECEMBER 2021

(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 – current year | Balance at 1 st Jan 2021 | Receipts | Payments | Transfer | Balance at 31 st Dec 2021 |
|---------------------------------|--|-----------|-----------|----------|---|
| | £ | £ | £ | £ | £ |
| Lunch Break | 302 | - | - | - | 302 |
| Ministry Support | - | 60 | 60 | - | - |
| | 302 | 60 | 60 | - | 302 |

| Restricted Funds – prior year | Balance at 1 st Jan 2020 | Receipts | Payments | Transfer | Balance at 31 st Dec 2020 |
|-------------------------------|--|------------|--------------|----------|---|
| | £ | £ | £ | £ | £ |
| Lunch Break | 783 | 369 | 850 | - | 302 |
| Humanitarian Aid | 286 | - | 286 | - | - |
| Transformation CPR | - | 60 | 60 | - | - |
| Missionary and Outreach fund | - | 20 | 20 | - | - |
| | 1,069 | 449 | 1,216 | - | 302 |

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NOTES TO THE ACCOUNTS CONTINUED

YEAR TO 31ST DECEMBER 2021

| Unrestricted Funds – current year | Balance at 1 st Jan 2021 | Receipts | Payments | Transfer | Balance at 31 st Dec 2021 |
|---|-------------------------------------|---------------|---------------|----------|--------------------------------------|
| | £ | £ | £ | £ | £ |
| Non-Designated General Fund | 48,777 | 40,697 | 46,001 | (4,289) | 39,184 |
| Designated Missionary & Outreach Fund | 3,709 | 7,494 | 5,910 | - | 5,293 |
| Designated Discretionary Assistance Fund | 139 | 500 | 250 | - | 389 |
| Designated Building Maintenance | - | 2,498 | 6,787 | 4,289 | - |
| | 52,625 | 51,189 | 58,948 | - | 44,866 |

| Unrestricted Funds – prior year | 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 |

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) Trustee transactions

During the year, two trustees received remuneration of £30,875 for work completed on behalf of the charity. One trustee received expenses totaling £547, and a further £1,000 to assist with their relocation costs.

(v) Accounts Approval

The above accounts were approved by the trustees and signed by the Treasurer on 3rd Dec 2021

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Mr JW PENGELLY

