

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2022

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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	Stepped down on 31 st Mar 2023
Mr. R.N. Morriss	- Deacon	3 years	Stepped down on 31 st Mar 2023
Mr. J.W. Pengelly	- Deacon	3 years	Re-appointed 1 st Mar 2023

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
Market Square
Camborne
Cornwall
TR14 8JT

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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 policy of the church is not to take offerings during meetings. Opportunities to make a donation to the funds are available at each meeting. Members are encouraged to make regular free-will donation.

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, redecoration work downstairs was started but stalled during the year. It is intended to complete the work during 2023. The aim is for members of the fellowship to do the work. Several other tasks have been identified which will need to be performed by external contractors.

A work party was organized in October 2022 and a great number of general housekeeping tasks were completed. These ranged from deep cleaning of the kitchen and the kitchen equipment, window areas both up and downstairs, cleaning of chairs and a multitude of tasks relating to tidying the external grounds.

The large coloured glass windows at the front of the building were covered with acrylic sheets attached to the outside window frames in October 2021. This has proved successful, in protecting the glass from the weather and it is planned that further sheets be fixed to the remaining external windows during the spring of 2023.

FELLOWSHIP

Our full-time pastor, Colin Wells, who joined us in January 2021, has continued to be a blessing to the church fellowship. Our Sunday morning services have continued to be of a hybrid form with each service being broadcast via ZOOM. The service is also video recorded, and a viewing link sent to all who desire it. This has enabled those who have difficulty to attend in person to share in the service.

Sunday evening meetings have seen changes in format during the year. One Sunday a month we meet in person in the church building, on another Sunday we meet online via Zoom, and on the remaining Sunday's we have a "Prayer Grid" with prayer suggestions which we can use for private prayer.

All the regular ministry activities have taken place regularly throughout the year. Meetings are only suspended during school holidays, particularly August.

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Small Group meetings have flourished during the year with the number of groups meeting increasing.

Sing and Play, (a carers' and toddler group) has continued throughout the year with very good attendances. Friday Church, which meets monthly, has had increased attendance with between 20 to 30 youngsters plus their parents meeting. The Young People's group has met regularly once a month with up to eight young people of secondary school age attending.

It has not been possible to hold any meetings with the residents of the Crossroads Lodge Care Home due to the home continuing to shield the residents from harmful viruses.. A large number of the congregation were able to sing carols at Christmas 2022 by meeting outside the lounge of the home with the residents inside. We will continue to explore with the home what we can do in the future.

We have been able to resume in-person visits from missionary groups and individuals during the year.

There have been no major incidents during the period.

Colin Wells, our full-time pastor, is the only Managing Trustee to have received any remuneration. All trustees are reimbursed any 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 2022. 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 £7,771 (income in 2021: £7,794), The Building Maintenance Fund allocation was agreed at 5% and totaled £2,590 (income in 2021: £2,498), The Discretionary Assistance Fund was allocated 1% and totaled £518 (income in 2021: £500). It has been agreed to retain the same allocations for 2023.

PLANS FOR 2023

PREMISES

Redecoration following the damp proofing work done on the premises during 2020 needs to be completed in 2023. It is planned to do this using "in-house" work parties.

Acrylic sheeting will be fixed to the exterior of the remaining external windows.

A number of minor tasks, including repairing the stone wall fronting the property to the road, will be undertaken by specialist contractors.

FELLOWSHIP

Fellowship activities have been continually reviewed during the year as a consequence of relaxed restrictions and the needs of the fellowship.

It is anticipated that our Sunday morning meetings will continue to be "hybrid" in nature.

FINANCIAL REVIEW OF 2022

General Fund income increased during the year. A gift of £4,000 from the Town Church, Bicester was received to set-up a Training Fund, the aim of the fund is to help train future leaders within the church fellowship. This donation has been treated as restricted donation. We are considering how to use this fund in the coming years. We also received a large number of small donations to help fund some relief work for Ukrainian Refugees. The donations were not eligible for the Small donation Gift Aid Scheme. Cash donations for the local foodbank were received as part of our Harvest Thanksgiving services. Some of these were eligible for the SDGAS. Similarly the special Christmas Offering for Scriptures for Ukraine. There were no major building works during 2022, hence expenditure overall decreased.

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During the period a total of £8,549 was donated to the charity to be paid directly to other charities and charitable causes. All has been disbursed with the exception of the £4,000 Training Fund and the Christmas offering. The latter will be disbursed early in the New year. It has all been disbursed. In addition, £6,939 was donated to other charities and charitable causes from the unrestricted fund.

During 2022 unrestricted income exceeded expenditure by £307 (2022 Excess expenditure over income : £4,669). Unrestricted funds at the end of the year amounted to £45,136 (2022: 44,866) This is equivalent to approximately 11 (2021: 11) 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 is allocated by the trustees to three designated funds: Missionary and Outreach, Building Maintenance and Discretionary Assistance Funds. The arrangements are reviewed at least annually. During 2022 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 Health and Safety risk is undertaken by the trustees. Similarly Safeguarding risks are also reviewed annually. All risk assessments were reviewed in the autumn of 2022.

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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 20 September 2023 and signed on their behalf.



Mr C D Wells

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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 2022 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

Date 5/10/23

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RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31 ST DECEMBER 2021			YEAR TO 31 ST DECEMBER 2022		
Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
5,164	-	5,164	6,592	-	6,592
16,560	60	16,620	18,064	8,414	26,478
28,225	-	28,225	27,217	-	27,217
14	-	14	529	-	529
49,963	60	50,023	52,402	8,414	60,816
1,188	-	1,188	-	-	-
38	-	38	350	-	350
38	-	38	350	-	350
51,189	60	51,249	52,752	8,414	61,166
6,160	60	6,220	6,939	4,429	11,368
31,770	-	31,770	31,167	-	31,167
972	-	972	982	-	982
66	-	66	214	-	214
224	-	224	615	-	615
-	-	-	881	-	881
3,398	-	3,398	2,652	-	2,652
3,657	-	3,657	2,426	-	2,426
124	-	124	163	-	163
1,470	-	1,470	1,350	-	1,350
1,281	-	1,281	1,577	-	1,577
3,037	-	3,037	3,480	-	3,480
6,788	-	6,788	-	-	-
58,948	60	59,008	52,446	4,429	56,875
-	-	-	306	3,985	4,291
7,759	-	7,759	-	-	-
-	-	-	(36)	36	-
52,625	302	52,927	44,866	302	45,168
44,866	302	45,168	45,136	4,323	49,459

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STATEMENT OF ASSETS AND LIABILITIES

YEAR TO 31ST DECEMBER 2022

(A) CASH FUNDS

	UNRESTRICTED	RESTRICTED	2022 TOTAL	2021 TOTAL
	£	£	£	£
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	1,509	323	1,832	1,116
Lloyds Bank Reserve Account	26	-	26	802
Bath Building Society	43,601	4,000	47,601	43,250
Cash in Hand	-	-	-	-
	45,136	4,323	49,459	45,168

(B) MONETARY OTHER ASSETS

Tax Repayment due on Gift Aid	1,356	-	1,356	1,210
Gift Aid Small Donation Scheme	1,279	-	1,279	189
	2,635	-	2,635	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

Running Costs to 31st December 2022

Gas & electricity bills	300	-	300	300
Cleaning Nov/Dec 2022	270	-	270	224
HMRC	1,272	-	1,272	1,985
Bank charges	12	-	12	13
Trustee expenses	704	-	704	1,257
Independent examination 2022	1,164	-	1,164	1,104
	3,722	-	3,722	4,139

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NOTES TO THE ACCOUNTS

YEAR TO 31ST DECEMBER 2022

(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 2022	Receipts	Payments	Transfer	Balance at 31 st Dec 2022
	£	£	£	£	£
Ministry Support	-	360	360	-	-
Training Fund	-	4,000	-	-	4,000
Lunch Break	302	-	302	-	-
Humanitarian Aid:					
- Afghan Clothing Appeal	-	236	236	-	-
- Ukraine Medical Aid	-	3,230	3,230	-	-
- Transformation CPR	-	265	301	36	-
- Scriptures for Ukraine	-	323	-	-	323
	302	8,414	4,429	36	4,323

Restricted Funds - prior year	Balance at 1 st Jan 2022	Receipts	Payments	Transfer	Balance at 31 st Dec 2022
	£	£	£	£	£
Lunch Break	302	-	-	-	302
Ministry Support	-	60	60	-	-
	302	60	60	-	302

The purpose of the Training Fund is to financially help and support the training and development of the next generation of leaders. Suitable candidates have yet to be identified.

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Unrestricted Funds – current year	Balance at 1 st Jan 2022 £	Receipts £	Payments £	Transfer £	Balance at 31 st Dec 2022 £
Non-Designated General Fund	39,184	41,873	45,507	(36)	35,514
Designated Missionary & Outreach Fund	5,293	7,771	6,864	-	6,200
Designated Discretionary Assistance Fund	389	518	75	-	832
Designated Building Maintenance	-	2,590	-	-	2,590
	44,866	52,752	52,446	(36)	45,136

Unrestricted Funds – prior 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

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, one trustee (2021: two) received remuneration of £30,188 (2021: £30,875) for work completed on behalf of the charity. No trustee (2021: one) received expenses totaling £Nil (2021: £547), and a further £Nil (2021: £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

20 September 2023.


 Mr JW PENGELLY