

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2023

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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 - 11	Notes to the Accounts

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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 26 th Sep 2023
Mr S P Davis	- Deacon	3 years	Re-appointed 22 nd January 2024
Mr D C S Harvey	- Deacon	3 years	Stepped down on 31 st March 2023
Mr R N Morriss	- Deacon	3 years	Stepped down on 31 st March 2023
Mr J W Pengelly	- Deacon	3 years	Re-appointed 12th February 2023
Mr A J Trevorrow	- Deacon	1 year	Appointed 26 th September 2023
Dr P Ham	- Elder	1 year	Appointed 23 rd January 2024

- **Note:** There was a conflict of interest between the Church Handbook and the Contract of Employment for Colin Wells regarding re-appointment every three years. The Church Members agreed unanimously at a Church Business meeting on 26th September 2023 to amend the Church Handbook to remove this requirement.

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

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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, formally ratified at a Church Members Meeting on 8th October 2017, and the Church Handbook, formally ratified at a Church Members meeting on 8th October 2017 with section 2.4.2.7 being amended at a Church Members Meeting on 24th September 2023.

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 donations.

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

Redecoration of the downstairs hall and foyer planned for 2023 was again stalled partly due to two weddings taking place during the year which squeezed the time available to do the work. It is intended to start and complete the work during 2024. The aim is for members of the fellowship to do the work. The stone walls forming the roadside boundary hedge were repaired in February 2023. The coloured glass side windows at the front of the building were covered with acrylic sheets attached to the outside window frames in July 2023. A problem was discovered during the summer of under stairs floor on the railway side. Investigation revealed rotten flooring and weakened supports for the stairs. A full repair was carried out in September.

A work party was planned for October 2023 but circumstances enforced a postponement to Spring 2024.

We have been reliant for many years on willing volunteers to regularly mow the grass areas which surround the building. During 2023 it became apparent that this was no longer a viable option. In the autumn we were offered a suitable second hand ride-on mower which we purchased in December. Permanent on-site storage is a problem for this acquisition and one of the tasks for 2024 is to extend our current storage facilities to house the mower. It is temporarily being housed in a nearby secure garage which is not being used as such.

Several other major tasks were identified during the latter part of the year which will need to be performed by external contractors and a plan is being drawn up as to how and when to get these tasks done.

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 been primarily in person meetings but 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.

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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.

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 stable attendances 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.

A Christmas Carol Service was held with the residents of the Crossroads Lodge Care Home in December. This was the first time for 4 years as a result of the home shielding the residents from harmful viruses. A large number of the congregation were able to gather and sing carols with the residents. Further opportunities are expected to occur during 2024.

We have been able to continue 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 2023. 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 £11,257 (income in 2022: £7,771), The Building Maintenance Fund allocation was agreed at 5% and totaled £3,752 (income in 2022: £2,590), and The Discretionary Assistance Fund was allocated 1% and totaled £750 (income in 2022: £518). For 2024, the allocations will be Missionary and Outreach Fund 15%, Building Maintenance Fund 5%, and Discretionary Assistance Fund 0%.

PLANS FOR 2024

PREMISES

Redecoration following the damp proofing work done on the premises during 2020 needs to be completed in 2024. 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 major tasks will need to be undertaken by specialist contractors. A plan of action is being drawn up.

FELLOWSHIP

Fellowship activities look as if they will continue as in 2023, but are continually reviewed during the year. It is anticipated that our Sunday morning meetings will continue to be "hybrid" in nature.

FINANCIAL REVIEW OF 2023

General Fund income increased during the year with two significant one-off donations. A further gift of £4,000 from the Town Church, Bicester was received for the 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.

Donations were received as part of special offerings during the year. These included, Scriptures for Ukraine, Christmas 2022, the Transformation CPR foodbank, January and October and St Petrocs, Christmas 2023. Some of these donations were eligible for the SDGAS.

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

During the period a total of £2,118 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 2023 Christmas offering. The latter will be disbursed early in the New Year. In addition, £8,352 was donated to other charities and charitable causes from the unrestricted fund.

During 2023, unrestricted income exceeded expenditure by £11,718 (2022: excess income over expenditure of £306). Unrestricted funds at the end of the year amounted to £56,314 (2022: £45,136) This is equivalent to approximately 11 (2023: 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 2023, 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 2023.

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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 11th September 2024 and signed on their behalf:


.....

Mr C D Wells

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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 2023 which are set out on pages 7 to 11.

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

Date 16/9/24

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

YEAR TO 31 ST DECEMBER 2022			YEAR TO 31 ST DECEMBER 2023		
Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
6,592	-	6,592	6,919	-	6,919
18,064	8,414	26,478	18,357	6,015	24,372
27,217	-	27,217	48,857	-	48,857
529	-	529	1,732	103	1,835
52,402	8414	60,816	75,865	6,118	81,983
-	-	-	-	-	-
350	-	350	1,256	184	1,440
350	-	350	1,256	184	1,440
52,752	8,414	61,166	77,121	6,302	83,423
TOTAL RECEIPTS			TOTAL RECEIPTS		
PAYMENTS			PAYMENTS		
Charitable Payments			Charitable Payments		
6,939	4,429	11,368	8,352	1,731	10,083
Management & Administration			Management & Administration		
31,167	-	31,167	33,201	-	33,201
982	-	982	1,082	-	1,082
214	-	214	442	-	442
615	-	615	1,110	-	1,110
881	-	881	1,170	-	1,170
-	-	-	235	-	235
2,652	-	2,652	2,678	-	2,678
2,426	-	2,426	3,413	-	3,413
163	-	163	175	-	175
1,350	-	1,350	1,164	-	1,164
-	-	-	3,128	510	3,638
Property Costs			Property Costs		
1,577	-	1,577	1,763	-	1,763
3,480	-	3,480	4,975	-	4,975
-	-	-	3,055	-	3,055
52,446	4,429	56,875	65,943	2,241	68,184
306	3,985	4,291	11,178	4,061	15,239
-	-	-	-	-	-
(36)	36	-	-	-	-
44,866	302	45,168	45,136	4,323	49,459
45,136	4,323	49,459	56,314	8,384	64,698
TOTAL PAYMENTS			TOTAL PAYMENTS		
EXCESS RECEIPTS OVER PAYMENTS			EXCESS RECEIPTS OVER PAYMENTS		
EXCESS PAYMENTS OVER RECEIPTS			EXCESS PAYMENTS OVER RECEIPTS		
Transfer between funds			Transfer between funds		
CASH FUNDS AT 1ST JANUARY 2023			CASH FUNDS AT 1ST JANUARY 2023		
CASH FUNDS AT 31ST DECEMBER 2023			CASH FUNDS AT 31ST DECEMBER 2023		

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

STATEMENT OF ASSETS AND LIABILITIES

			2023	2022
(A) CASH FUNDS	UNRESTRICTED	RESTRICTED	TOTAL	TOTAL
	£	£	£	£
Balances at Bank and Building Society				
Lloyds Bank Business Current Account	833	50	883	1,832
Lloyds Bank Reserve Account	1,033	-	1,033	26
Bath Building Society	54,350	8,184	62,534	47,601
Cash in Hand	-	-	-	-
	56,216	8,234	64,450	49,459
 (B) MONETARY OTHER ASSETS				
Tax Repayment due on Gift Aid	4,148	-	4,148	1,356
Gift Aid Small Donation Scheme	1,275	37	1,312	1,279
	5,423	37	5,460	2,635
 (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 2023				
Gas and Electricity Bills	900	-	900	300
Cleaning Dec 2023	140	-	140	270
HMRC Tax	1,487	-	1,487	1,272
Bank Charges	12	-	12	12
Expenses incurred in previous year but not claimed until current year	-	-	-	704
Independent Examination - 2023	1,260	-	1,260	1,164
	3,799	-	3,799	3,722

SCORRIER CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

NOTES TO THE ACCOUNTS

YEAR TO 31ST DECEMBER 2023

(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 2023	Receipts	Payments	Transfer	Balance at 31 st Dec 2023
	£	£	£	£	£
Missionary and Outreach	-	500	500	-	-
Ministry Support	-	360	360	-	-
Training Fund	4,000	4,184	-	-	8,184
Equipment Fund	-	510	510	-	-
Humanitarian Aid:					
Transformation CPR		418	418	-	-
Christmas Offering - Scriptures for Ukraine	323	130	453		-
Christmas Offering - St Petrocs	-	200	-	-	200
Total Restricted Funds	4,323	6,302	2,241	-	8,384