

# SAFFRON WALDEN COMMUNITY CHURCH

England & Wales · Charity number 1176353

## Details

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**Other names** SWCC

**Status** Registered

**Legal form** CIO

**Registered** 2017-12-18

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Saffron Walden Community Church  
Castle Street  
Saffron Walden  
CB10 1BD

**Phone** 01799506073

**Email** [pastor@waldencommunity.org.uk](mailto:pastor@waldencommunity.org.uk)

**Website** [www.waldencommunity.org.uk](http://www.waldencommunity.org.uk)

## Activities

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**Objects:** THE OBJECTS OF THE CIO IS, FOR THE PUBLIC BENEFIT, TO ADVANCE THE CHRISTIAN FAITH IN SAFFRON WALDEN, ESSEX AND SUCH OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE.

**Activities:** To advance the Christian faith by engaging in God's mission by reaching those in the local community and in the wider world. Witnessing by word, action and life-style. Enabling people to establish and deepen their relationship with God. To love, care for, and build up one another as members of God's family and to serve the local community.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, The General Public/mankind

## Geography

- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£166,157	£130,026	-	-
2024-03-31	£167,426	£115,443	-	-
2023-03-31	£132,922	£97,560	-	-
2022-03-31	£130,330	£93,709	-	-
2021-03-31	£98,062	£80,238	-	-

## Trustees

Name	Role	Appointed
<b>Barry Land</b>	Chair	2017-12-18
Dr Paul Anthony John Martin		2017-12-18
Matthew Pargeter		2025-06-18
PETER JONATHAN GRAVES		2017-12-18
Richard Boyce		2025-06-18
Siobhan Rouse		2018-12-17

**SAFFRON WALDEN COMMUNITY CHURCH**

England & Wales - Charity number 1176353

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# Accounts

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# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	1st	April	2024	To	31 <sup>st</sup>	March	2025

## Section A

### Reference and administration details

**Charity name**

**Saffron Walden Community Church**

**Other names charity is known by**

formerly Gold Street Chapel

**Registered charity number (if any)**

1176353

**Charity's principal address**

Saffron Walden Community Church

Castle Street

Saffron Walden

**Postcode**

**CB10 1BD**

### **Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Barry James Land	Chair & Secretary		
2	Peter Jonathan Graves			
3	Paul Anthony John Martin			
4	Siobhan Rouse			
5				
6				
7				
8				

### **Names of the trustees for the charity, if any, (for example, any custodian trustees)**

Name	Dates acted if not for whole year

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	New trustees are appointed by existing trustees

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees delegate the day-to-day running of the church to the pastor and the leadership team, who are primarily responsible for the spiritual wellbeing of the church, and the operation of the various church policies and practices.

The trustees and leadership team are assisted by a Support Team who are appointed by the members of the church. The Support Team are responsible for maintaining the fabric of the building, finance and admin.

One in particular is the Finance Co-ordinator responsible for keeping accurate accounts of all transactions and for preparing the accounts for the end of year Independent Examination and for presentation at the church AGM and quarterly business meetings, which are open to the public. There is regular oversight of accounting records and processes by the trustees.

The church employs three staff members: the pastor, the ministry leader and a church administrator. All three staff members were offered entry into a pension scheme but all three have opted out.

The trustees ensure that the charity is being run satisfactorily by those delegated to do so, including compliance with the Child Protection Policy, Risk Management Policy and Data Protection Policy, all of which are reviewed annually, and that the charity is operating for the public benefit.

It is intended to seek additional trustees from the Leadership Team during 2025.

## Section C

## Objectives and activities

**Summary of the objects of the charity set out in its governing document**

For the public benefit, to advance the Christian faith in Saffron Walden, Essex and such other parts of the UK and the world as the charity trustees may from time to time decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

We act for the public benefit in enabling all people to live out their Christian faith as part of our church and town communities through:

- regular worship services
- teaching related to evangelical Christianity for children and adults
- a Toddlers Group, and well-being groups, and
- working with other churches and with Saffron Walden Churches Together

In particular, we promote and support - local mission activities:

- Alpha courses, or similar
- Various styles of Sunday services
- Children's and youth activities
- Social events
- Teaching church members to promote Christianity where they live and work
- Celebration of Christian festivals
- Support for Stort Valley Schools Trust

And international mission activities:

- Latin Link
- Wycliffe Bible Translators
- TEAR Fund

We strive to advance citizenship and community development through:

- Pastoral care, primarily to those who attend church but also extended to those outside the church
- Support for Stort Valley Schools Trust
- Part of Saffron Walden Street Pastors

When planning activities for the year, the pastor, leadership team and trustees have regard to the Commission's guidance on charities for the advancement of religion.

All the above activities are open to all sections of the general public.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As resources and opportunity permit we attempt to help those in need through:

- TEAR Fund (a third world development and aid agency),
- Emergency aid for others in great need.

The pastor, the ministry leader and the church administrator have been the only paid employees of the church so much of our activities are provided by volunteers.

**Summary of the main achievements of the charity during the year**

***Worship***

- Sunday Morning services and occasional Evening Prayer and Praise services. The Sunday Morning services continued to be made available on line.
- From September 2023, a second weekly Sunday Morning Service was held in the Jubilee Gardens Hub in the centre of town providing a more informal service but still under the main church umbrella.
- All are welcome to join us in our services in the buildings and on-line.

***Mid-week meetings***

- Midweek small groups have continued.

***Pastoral Care***

- Pastoral care continues through the small groups and directly by the Leadership Team when appropriate. The wider community benefits from our pastoral care as appropriate through WWW (see below).

***Pop-In Coffee Morning***

- This particularly helped those of the wider community who may be lonely or in need of a chat. Payment was by voluntary gift only. However, due to falling numbers and recognition that other opportunities were available in town, this activity ceased in November 2024.

***Walden Wellbeing Walk-In***

- This initiative has continued providing counselling for those in the community with emotional and mental health issues, staffed by qualified mental health practitioners and volunteers. This is open to the general public.

***Mother and Toddler Group***

- Continues throughout the year..

***Market Square Outreach***

- This initiative continued on Saturday mornings offering to listen and support any with issues who wished to share, particularly offering prayer support.

***Ecumenical Relationships***

- The church continues to be an active member of Churches Together in Saffron Walden. We are also members of the Evangelical Alliance. We have also continued to support three overseas missionary societies and to one UK missionary society.

**Summary of the main achievements of the charity during the year (cont.)**

**Community Pastors**

- Renamed from Street Pastors with which the church continues a deep involvement. They continued to patrol the streets every Friday evening between 8pm and 1.30am when licensed premises were open. They are there to help the evening community to have an enjoyable, and as far as possible, a safe experience of the town. They have expanded into help on the local railway and daytime patrols in town when necessary.
- This initiative continues to have the support of the Town Council, the local police and the various licenced premises of the town.

**Alpha Courses**

- The church successfully ran a number of Alpha Courses during the year teaching the basics of Christianity to a range of interested people.

**Church Building**

- The church building has continued to be used for the benefit of the community providing accommodation as a Polling Station.

**Section E**

**Financial review**

**Brief statement of the charity's policy on reserves**

The income of the church, largely through voluntary donation and return on savings and investments, increased substantially from last year, while the expenditure increased only modestly. The charity finished the year with a cash balance of £191,825 and an investment portfolio of £103,000.

The church sought to appoint another staff member during the year without success (but a new staff member is due to start in September 2025) and the balance may be required not only for employment costs but also some element of housing funding.

The church has a policy of maintaining a balance of £50,000 (or less if agreed by a church meeting) for the running of the charity.

It was also resolved during the year to pursue investment of church funds in accordance with an Investment Policy, adopted during the year so as to offset the loss of value in savings accounts through inflation.

**Details of any funds materially in deficit**

## Further financial review details

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our income comes from:

- gifts and donations from those attending the church or using its facilities
- investment income
- gifts from individuals.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>B. J. Land</i>	<i>P.J. Graves</i>
Full name(s)	Barry James Land	Peter Jonathan Graves
Position	Chair & Secretary	Trustee
Date	20 October 2025	



## Receipts and payments accounts

CC16a

For the period  
from

4/1/2024

To

3/31/2025

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Donations	125,432	-	-	125,432	128,536
Rental Income	1,260	-	-	1,260	420
Gift Aid Tax Reclaims	34,612	-	-	34,612	34,469
Savings A/c Interest	3,810	-	-	3,810	3,757
Govt Grant in lieu of VAT	169	-	-	169	243
Interest and dividends (Walden Capital)	874	-	-	874	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>166,157</b>	<b>-</b>	<b>-</b>	<b>166,157</b>	<b>167,426</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
Investment sales	26,436	-	-	26,436	-
<b>Sub total</b>	<b>26,436</b>	<b>-</b>	<b>-</b>	<b>26,436</b>	<b>-</b>
<b>Total receipts</b>	<b>192,593</b>	<b>-</b>	<b>-</b>	<b>192,593</b>	<b>167,426</b>
<b>A3 Payments</b>					
Employment	72,701	-	-	72,701	64,396
Worship	3,001	-	-	3,001	2,686
Youth	1,971	-	-	1,971	1,097
Community	9	-	-	9	149
Pastoral	1,514	-	-	1,514	671
Mission Support	12,538	-	-	12,538	22,718
Outreach	454	-	-	454	548
Social	848	-	-	848	1,000
Services	15,308	-	-	15,308	14,721
Subscriptions	2,170	-	-	2,170	1,650
Professional Fees	720	-	-	720	775
Refurbishment of building	-	-	-	-	-
Equipment purchases	17,371	-	-	17,371	3,327
Investment Management fees	1,420	-	-	1,420	1,697
Adjustment	-	-	-	-	8
<b>Sub total</b>	<b>130,026</b>	<b>-</b>	<b>-</b>	<b>130,026</b>	<b>115,443</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Walden Capital Investment	-	-	-	-	97,996
Purchase of investment	25,808	-	-	25,808	-
<b>Sub total</b>	<b>25,808</b>	<b>-</b>	<b>-</b>	<b>25,808</b>	<b>97,996</b>
<b>Total payments</b>	<b>155,834</b>	<b>-</b>	<b>-</b>	<b>155,834</b>	<b>213,439</b>
<b>Net of receipts/(payments)</b>	<b>36,760</b>	<b>-</b>	<b>-</b>	<b>36,760</b>	<b>- 46,013</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>155,065</b>	<b>-</b>	<b>-</b>	<b>155,065</b>	<b>155,065</b>
<b>Cash funds this year end</b>	<b>191,825</b>	<b>-</b>	<b>-</b>	<b>191,825</b>	<b>109,052</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Current A/c - SWCC	94,019	-	-
	Petty Cash	-	-	-
	Walden Capital	992		
	Lloyds Current A/c - VBS	-	-	-
	Saffron Building Society Savings A/c	96,814	-	-
	<b>Total cash funds</b>		<b>191,825</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
	Gift Aid reclaimable for 24/25	2,254	-	-
			-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Walden Capital	General Investment		103,000
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Church building in Castle Street		450,000	-
	Other Assets		51,963	-
				-
				-
				-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
	Independent Examiner's fees		720	
	Expenses & refund debit card		166	

Signed by one or two trustees on behalf of all the trustees

		-	
		-	
		-	

Signature	Print Name	Date of approval
<i>B. J. Land</i>	B. J. Land	10/20/2025
<i>P. J. Graves</i>	P. J. Graves	10/20/2025

Asset Register

Details	Fund to which asset belongs	Cost (optional)
Laptops x 2		940
Drum Kit (electronic)		2,300
Keyboard (Electric)		2,000
Sound system		16,000
Portable Baptistry		1,830
Photocopier		1,400
Staging for modular system		2,100
Cooker		1,700
Camera for recording services		2,700
Projectors x 3		2,000
WIFI Hardware		1,632
Chairs (160 * £107 each)		17,161

107.2563



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name  
Saffron Walden Community Church

On accounts for the year ended

31 March 2025

Charity no (if any)

1176353

Set out on pages

TAR and CC16a 1-2

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 the 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 accounts 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

20 October 2025

Name:

Peter William Hill

Relevant professional qualification(s) or body

Chartered Accountant (FCA – Membership no 7139500)

Address:

Hill House, 27 Meadowford

Newport, Saffron Walden

Essex CB11 3QL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**SAFFRON WALDEN COMMUNITY CHURCH**

England & Wales - Charity number 1176353

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# Accounts

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# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	April	2023		31 <sup>st</sup>	March	2024

## Section A

## Reference and administration details

Charity name **Saffron Walden Community Church**

Other names charity is known by **formerly Gold Street Chapel**

Registered charity number (if any) **1176353**

Charity's principal address **Saffron Walden Community Church**

**Castle Street**

**Saffron Walden**

**Postcode**

**CB10 1BD**

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Barry James Land	Chair & Secretary		
2	Peter Jonathan Graves			
3	Paul Anthony John Martin			
4	Siobhan Rouse			
5				
6				
7				
8				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Section B

## Structure, governance and management

### Description of the charity's trusts

Type of governing document  
(eg. trust deed, constitution) **Constitution**

How the charity is constituted  
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods  
(eg. appointed by, elected by)

New trustees are appointed by existing trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees delegate the day-to-day running of the church to the pastor and the leadership team, who are primarily responsible for the spiritual wellbeing of the church, and the operation of the various church policies and practices.

The trustees and leadership team are assisted by a Support Team who are appointed by the members of the church. The Support Team are responsible for maintaining the fabric of the building, finance and admin.

One in particular is the Finance Co-ordinator responsible for keeping accurate accounts of all transactions and for preparing the accounts for the end of year Independent Examination and for presentation at the church AGM and quarterly business meetings, which are open to the public. There is regular oversight of accounting records and processes by the trustees.

The church employs three staff members: the pastor, the ministry leader and a church administrator. All three staff members were offered entry into a pension scheme but all three have opted out.

The trustees ensure that the charity is being run satisfactorily by those delegated to do so, including compliance with the Child Protection Policy, Risk Management Policy and Data Protection Policy, all of which are reviewed annually, and that the charity is operating for the public benefit.

**Summary of the objects of the charity set out in its governing document**

For the public benefit, to advance the Christian faith in Saffron Walden, Essex and such other parts of the UK and the world as the charity trustees may from time to time decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

We act for the public benefit in enabling all people to live out their Christian faith as part of our church and town communities through:

- regular worship services
- teaching related to evangelical Christianity for children and adults
- regular coffee morning, Toddlers Group, and well-being groups, and
- working with other churches and with Saffron Walden Churches Together

In particular, we promote and support - local mission activities:

- Alpha courses, or similar
- Various styles of Sunday services
- Children's and youth activities
- Social events
- Teaching church members to promote Christianity where they live and work
- Celebration of Christian festivals
- Support for Stort Valley Schools Trust

And international mission activities:

- Latin Link
- Wycliffe Bible Translators
- TEAR Fund

We strive to advance citizenship and community development through:

- Pastoral care, primarily to those who attend church but also extended to those outside the church
- Support for Stort Valley Schools Trust
- Part of Saffron Walden Street Pastors

When planning activities for the year, the pastor, leadership team and trustees have regard to the Commission's guidance on charities for the advancement of religion.

All the above activities are open to all sections of the general public.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As resources and opportunity permit we attempt to help those in need through:

- TEAR Fund (a third world development and aid agency),
- Emergency aid for others in great need.

The pastor, the ministry leader and the church administrator have been the only paid employees of the church so much of our activities are provided by volunteers.

## Section D

## Achievements and performance

**Summary of the main achievements of the charity during the year**

### ***Worship***

- Sunday Morning services and occasional Evening Prayer and Praise services. The Sunday Morning services continued to be made available on line.
- From September 2023, a second weekly Sunday Morning Service was held in the Jubilee Gardens Hub in the centre of town providing a more informal service but still under the main church umbrella.
- All are welcome to join us in our services in the buildings and on-line.

### ***Mid-week meetings***

- Midweek small groups have continued.

### ***Pastoral Care***

- Pastoral care continues through the small groups and directly by the Pastoral Care Team with issues passed on to the Leadership Team when appropriate. The wider community benefits from our pastoral care as appropriate through WWW (see below).

### ***Pop-In Coffee Morning***

- This particularly helps those of the wider community who may be lonely or in need of a chat. Payment is by voluntary gift only.

### ***Walden Wellbeing Walk-In***

- This initiative has continued providing counselling for those in the community with emotional and mental health issues, staffed by qualified mental health practitioners and volunteers. This is open to the general public.

### ***Mother and Toddler Group***

- Continues throughout the year..

### ***Market Square Outreach***

- Last year's new initiative continued on Saturday mornings offering to listen and support any with issues who wished to share, particularly offering prayer support.

### ***Ecumenical Relationships***

- The church continues to be an active member of Churches Together in Saffron Walden. We are also members of the Evangelical Alliance. We have also continued to support three overseas missionary societies and to one UK missionary society.

## Section D

## Achievements and performance

**Summary of the main achievements of the charity during the year (cont.)**

### ***Street Pastors***

- The church continues a deep involvement with Street Pastors that was launched in 2013. They continued to patrol the streets every Friday evening between 8pm and 1.30am when licensed premises were open. They are there to help the evening community to have an enjoyable, and as far as possible, a safe experience of the town.
- This initiative continues to have the support of the local police and the various licenced premises of the town.

### ***Alpha Courses***

- The church successfully ran a number of Alpha Courses during the year teaching the basics of Christianity to a range of interested people.

### ***Church Building***

- The church building has continued to be used for the benefit of the community providing accommodation as a Polling Station.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

The income of the church, largely through voluntary donation, increased substantially from last year, while the expenditure increased only modestly. The charity finished the year with a cash balance of £259,065.

The church intends to seek the employment of another staff member during the coming year and the balance may be required not only for employment costs but also some element of housing funding.

In recent years the church was holding a restricted reserve of £9,882 donated for the Vacation Bible School. This activity is no longer continuing and it was decided to disburse this sum to other similar activities with similar aims.

The church has a policy of maintaining a balance of £50,000 (or less if agreed by a church meeting) for the running of the charity.

It was also resolved during the year to pursue investment of church funds in accordance with an Investment Policy, adopted during the year so as to offset the loss of value in savings accounts through inflation.

**Details of any funds materially in deficit**

**Further financial review details**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our income comes from:

- gifts and donations from those attending the church or using its facilities
- investment income
- gifts from individuals.

## Section F

## Other optional information

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## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>B J Land</i>	<i>P J Graves</i>
Full name(s)	Barry James Land	Peter Jonathan Graves
Position	Chair & Secretary	Trustee
Date	20/10/2024	



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Saffron Walden Community Church

**On accounts for the year  
ended**

31 March 2024

**Charity no  
(if any)**

1176353

**Set out on pages**

TAR and CC16a 1-2

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with 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 the 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 accounts 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

21 October 2024

**Name:**

Peter William Hill

**Relevant professional  
qualification(s) or body**

Chartered Accountant (FCA – Membership no 7139500)

**Address:**

Hill House, 27 Meadowford

Newport, Saffron Walden

Essex CB11 3QL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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**SAFFRON WALDEN COMMUNITY CHURCH**

England & Wales - Charity number 1176353

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# Accounts

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# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	April	2022		31 <sup>st</sup>	March	2023

## Section A

## Reference and administration details

Charity name **Saffron Walden Community Church**

Other names charity is known by **formerly Gold Street Chapel**

Registered charity number (if any) **1176353**

Charity's principal address **Saffron Walden Community Church**

**Castle Street**

**Saffron Walden**

**Postcode**

**CB10 1BD**

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Barry James Land	Chair & Secretary		
2	Peter Jonathan Graves			
3	Paul Anthony John Martin			
4	Siobhan Rouse			
5				
6				
7				
8				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Section B

## Structure, governance and management

### Description of the charity's trusts

Type of governing document  
(eg. trust deed, constitution) **Constitution**

How the charity is constituted  
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods  
(eg. appointed by, elected by)

New trustees are appointed by existing trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees delegate the day-to-day running of the church to the pastor and the leadership team, who are primarily responsible for the spiritual wellbeing of the church, and the operation of the various church policies and practices.

The trustees and leadership team are assisted by a Support Team who are appointed by the members of the church. The Support Team are responsible for maintaining the fabric of the building, finance and admin.

One in particular is the Finance Co-ordinator responsible for keeping accurate accounts of all transactions and for preparing the accounts for the end of year Independent Examination and for presentation at the church AGM and quarterly business meetings, which are open to the public. There is regular oversight of accounting records and processes by the trustees.

The church employs three staff members: the pastor, the ministry leader and, from August 2022, a church administrator. All three staff members were offered entry into a pension scheme but all three have opted out.

The trustees ensure that the charity is being run satisfactorily by those delegated to do so, including compliance with the Child Protection Policy, Risk Management Policy and Data Protection Policy, all of which are reviewed annually, and that the charity is operating for the public benefit.

**Summary of the objects of the charity set out in its governing document**

For the public benefit, to advance the Christian faith in Saffron Walden, Essex and such other parts of the UK and the world as the charity trustees may from time to time decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

We act for the public benefit in enabling all people to live out their Christian faith as part of our church and town communities through:

- regular worship services
- teaching related to evangelical Christianity for children and adults
- regular coffee morning, Toddlers Group, and well-being groups, and
- working with other churches and with Saffron Walden Churches Together

In particular, we promote and support - local mission activities:

- Alpha courses, or similar
- Various styles of Sunday services
- Children's and youth activities
- Social events
- Teaching church members to promote Christianity where they live and work
- Celebration of Christian festivals
- Support for Stort Valley Schools Trust

And international mission activities:

- Latin Link
- Wycliffe Bible Translators
- TEAR Fund

We strive to advance citizenship and community development through:

- Pastoral care, primarily to those who attend church but also extended to those outside the church
- Support for Stort Valley Schools Trust
- Part of Saffron Walden Street Pastors

When planning activities for the year, the pastor, leadership team and trustees have regard to the Commission's guidance on charities for the advancement of religion.

All the above activities are open to all sections of the general public.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As resources and opportunity permit we attempt to help those in need through:

- TEAR Fund (a third world development and aid agency),
- Emergency aid for others in great need.

The pastor, the ministry leader and the church administrator have been the only paid employees of the church so much of our activities are provided by volunteers.

## Section D

## Achievements and performance

**Summary of the main achievements of the charity during the year**

### ***Worship***

- Sunday Morning services and occasional Evening Prayer and Praise services. The Sunday Morning services continued to be made available on line.
- All are welcome to join us in our services in the building and on-line.

### ***Mid-week meetings***

- Midweek small groups have continued.

### ***Pastoral Care***

- Pastoral care continues through the small groups and directly by the Pastoral Care Team with issues passed on to the Leadership Team when appropriate. The wider community benefits from our pastoral care as appropriate through WWW (see below).

### ***Pop-In Coffee Morning***

- This particularly helps those of the wider community who may be lonely or in need of a chat. Payment is by voluntary gift only.

### ***Walden Wellbeing Walk-In***

- This initiative has continued providing counselling for those in the community with emotional and mental health issues, staffed by qualified mental health practitioners and volunteers. This is open to the general public.

### ***Mother and Toddler Group***

- Continues throughout the year..

### ***Market Square Outreach***

- Last year's new initiative continued on Saturday mornings offering to listen and support any with issues who wished to share, particularly offering prayer support.

### ***Ecumenical Relationships***

- The church continues to be an active member of Churches Together in Saffron Walden. We are also members of the Evangelical Alliance. We have also continued to support three overseas missionary societies and to one UK missionary society.

## Section D

## Achievements and performance

**Summary of the main achievements of the charity during the year (cont.)**

### ***Street Pastors***

- The church continues a deep involvement with Street Pastors that was launched in 2013. They continued to patrol the streets every Friday evening between 8pm and 1.30am when licensed premises were open. They are there to help the evening community to have an enjoyable, and as far as possible, a safe experience of the town.
- This initiative continues to have the support of the local police and the various licenced premises of the town.

### ***Alpha Courses***

- The church successfully ran a number of Alpha Courses during the year teaching the basics of Christianity to a range of interested people.

### ***Church Building***

- The church building has continued to be used for the benefit of the community providing accommodation as a Polling Station.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

The income of the church, largely through voluntary donation, increased from last year, while the expenditure remained at a similar level. The charity finished the year with a cash balance of £201,078

The above figure includes a restricted reserve of £9,882 donated for the Vacation Bible School. This activity is no longer continuing and it was decided to disburse this sum to other similar activities with similar aims but this has not yet been finalised.

The church has a policy of maintaining a balance of £50,000 (or less if agreed by a church meeting) for the running of the charity.

It was also resolved during the year to pursue investment of church funds in accordance with an Investment Policy, adopted during the year so as to offset the loss of value in savings accounts through inflation.

**Details of any funds materially in deficit**

**Further financial review details**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our income comes from:

- gifts and donations from those attending the church or using its facilities
- investment income
- gifts from individuals.

## Section F

## Other optional information

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## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>B J Land</i>	<i>P J Graves</i>
Full name(s)	Barry James Land	Peter Jonathan Graves
Position	Chair & Secretary	Trustee
Date	16/10/2023	



## Receipts and payments accounts

CC16a

For the period from	01/04/2022	To	31/03/2023
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	117,573	10	-	117,583	99,662
Rental Income	540	-	-	540	420
Gift Aid Tax Reclaims	13,982	-	-	13,982	28,627
Savings A/c Interest	817	-	-	817	179
Govt Grant in lieu of VAT	-	-	-	-	1,442
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>132,912</b>	<b>10</b>	<b>-</b>	<b>132,922</b>	<b>130,330</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>132,912</b>	<b>10</b>	<b>-</b>	<b>132,922</b>	<b>130,330</b>
<b>A3 Payments</b>					
Employment	56,750	-	-	56,750	50,691
Worship	882	-	-	882	624
Youth	980	-	-	980	994
Community	201	-	-	201	128
Pastoral	176	-	-	176	145
Mission Support	16,485	-	-	16,485	9,899
Outreach	723	-	-	723	1,314
Social	500	-	-	500	-
Services	16,034	-	-	16,034	10,717
Subscriptions	990	-	-	990	943
Professional Fees	600	-	-	600	644
Refurbishment of building	468	-	-	468	9,533
Equipment purchases	2,770	-	-	2,770	8,077
	-	-	-	-	-
<b>Sub total</b>	<b>97,560</b>	<b>-</b>	<b>-</b>	<b>97,560</b>	<b>93,707</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>97,560</b>	<b>-</b>	<b>-</b>	<b>97,560</b>	<b>93,707</b>
<b>Net of receipts/(payments)</b>	<b>35,352</b>	<b>10</b>	<b>-</b>	<b>35,362</b>	<b>36,623</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>155,844</b>	<b>9,872</b>	<b>-</b>	<b>165,716</b>	<b>129,095</b>
<b>Cash funds this year end</b>	<b>191,196</b>	<b>9,882</b>	<b>-</b>	<b>201,078</b>	<b>165,718</b>

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Current A/c - SWCC	101,338	-	-
	Petty Cash	-	-	-
	Lloyds Current A/c - VBS	-	9,882	-
	Saffron Building Society Savings A/c	89,848	-	-
	<b>Total cash funds</b>	<b>191,186</b>	<b>9,882</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
	Gift Aid reclaimable for 22/23	12,679	-	-
	Gift Aid reclaimable for 21/22	1,635	-	-
	Gift Aid reclaimable for 22/23	600	-	-
	Gift Aid reclaimable for 21/22	350	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
	Church building in Castle Street		450,000	-
	Laptops x 2		940	-
	Drum Kit (electronic)		2,300	-
	Keyboard (Electric)		2,000	-
	Sound system		16,000	-
	Portable Baptistry		1,830	-
	Photocopier		1,400	-
	Staging for modular system		2,100	-
	Cooker		1,700	-
	Camera for recording services		2,700	-
Projectors x 3		2,000	-	
<b>B5 Liabilities</b>	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
	Independent Examiner's fees		600	
	Expenses & refund debit card		600	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>B J Land</i>	B J Land	16/10/2023
<i>P J Graves</i>	P J Graves	16/10/2023



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name:  
Saffron Walden Community Church

**On accounts for the year  
ended**

31 March 2023	<b>Charity no (if any)</b>	1176353
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**Set out on pages**

TAR and CC16a 1-2  
Remember to include the page numbers of additional sheets.

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with 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 the 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 accounts 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:** 16 October 2023

**Name:**

Peter William Hill

**Relevant professional  
qualification(s) or body**

Chartered Accountant (FCA – Membership no 7139500)

**Address:**

Hill House, 27 Meadowford
Newport, Saffron Walden
Essex CB11 3QL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here *brief details* of any items that the examiner wishes to disclose.

--

**SAFFRON WALDEN COMMUNITY CHURCH**

England & Wales - Charity number 1176353

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# Accounts

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# Trustees' Annual Report for the period

	Period start date			Period end date		
<b>From</b>	1st	April	2021	<b>To</b>	31 <sup>st</sup>	March 2022

## Section A Reference and administration details

Charity name **Saffron Walden Community Church**

Other names charity is known by **formerly Gold Street Chapel**

Registered charity number (if any) **1176353**

Charity's principal address **Saffron Walden Community Church**  
**Castle Street**  
**Saffron Walden**  
 Postcode **CB10 1BD**

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Barry James Land	Chair & Secretary		
2	Peter Jonathan Graves			
3	Paul Anthony John Martin			
4	Siobhan Rouse			
5				
6				
7				
8				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation
Trustee selection methods <small>(eg. appointed by, elected by)</small>	New trustees are appointed by existing trustees

## Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees delegate the day-to-day running of the church to the pastor and the leadership team, who are primarily responsible for the spiritual wellbeing of the church, and the operation of the various church policies and practices.

The trustees and leadership team are assisted by a Support Team who are appointed by the members of the church. The Support Team are responsible for maintaining the fabric of the building, finance and admin.

One in particular is the Finance Co-ordinator responsible for keeping accurate accounts of all transactions and for preparing the accounts for the end of year Independent Examination and for presentation at the church AGM and quarterly business meetings, which are open to the public. There is regular oversight of accounting records and processes by the trustees.

The church employs two staff members: the pastor and the ministry leader.

The trustees ensure that the charity is being run satisfactorily by those delegated to do so, including compliance with the Child Protection Policy, Risk Management Policy and Data Protection Policy, all of which are reviewed annually, and that the charity is operating for the public benefit.

**Summary of the objects of the charity set out in its governing document**

For the public benefit, to advance the Christian faith in Saffron Walden, Essex and such other parts of the UK and the world as the charity trustees may from time to time decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

We act for the public benefit in enabling all people to live out their Christian faith as part of our church and town communities through:

- regular worship services
- teaching related to evangelical Christianity for children and adults
- regular coffee morning, Toddlers Group, and well-being groups, and
- working with other churches and with Saffron Walden Churches Together

In particular, we promote and support - local mission activities:

- Alpha courses, or similar
- Various styles of Sunday services
- Children's and youth activities
- Social events
- Teaching church members to promote Christianity where they live and work
- Celebration of Christian festivals
- Support for Stort Valley Schools Trust

And international mission activities:

- Latin Link
- Wycliffe Bible Translators
- TEAR Fund

We strive to advance citizenship and community development through:

- Pastoral care, primarily to those who attend church but also extended to those outside the church
- Support for Stort Valley Schools Trust
- Part of Saffron Walden Street Pastors

When planning activities for the year, the pastor, leadership team and trustees have regard to the Commission's guidance on charities for the advancement of religion.

All the above activities are open to all sections of the general public.

## Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As resources and opportunity permit we attempt to help those in need through:

- TEAR Fund (a third world development and aid agency),
- Emergency aid for others in great need.

The pastor and the ministry leader have been the only paid employees of the church so much of our activities are provided by volunteers.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

With the relaxation of the national and local restrictions deriving from the Covid-19 pandemic, the church was able to return to many of its normal activities through the year.

#### **Worship**

- Sunday Morning services returned to the building with some restrictions on social-distancing, the wearing of masks and on singing. The services continued to be made available on line.
- All are welcome to join us in our services in the building and on-line.

#### **Mid-week meetings**

- Midweek small groups have continued.

#### **Pastoral Care**

- Pastoral care continues through the small groups and directly by the Pastoral Care Team with issues passed on to the Leadership Team when appropriate. The wider community benefits from our pastoral care as appropriate through WWW (see below).

#### **Pop-In Coffee Morning**

- The regular coffee morning recommenced. This particularly helps those of the wider community who may be lonely or in need of a chat. Payment is by voluntary gift only.

#### **Walden Wellbeing Walk-In**

- This initiative has continued providing counselling for those in the community with emotional and mental health issues, staffed by qualified mental health practitioners and volunteers. This is open to the general public.

#### **Mother and Toddler Group**

- This group recommenced from September.

#### **Market Square Outreach**

- A new initiative commenced on Saturday mornings offering to listen and support any with issues who wished to share, particularly offering prayer support.

#### **Ecumenical Relationships**

- The church continues to be an active member of Churches Together in Saffron Walden. We are also members of the Evangelical Alliance. We have also continued to support three overseas missionary societies and to one UK missionary society.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year (cont.)

#### **Street Pastors**

- The church continues a deep involvement with Street Pastors that was launched in 2013. They continued to patrol the streets every Friday evening between 8pm and 1.30am when licensed premises were open. They are there to help the evening community to have an enjoyable, and as far as possible, a safe experience of the town.
- This initiative continues to have the support of the local police and the various licenced premises of the town.

#### **Alpha Courses**

- The church successfully ran a number of Alpha Courses on Zoom during the year teaching the basics of Christianity to a range of interested people.

#### **Church Building**

- The church building has continued to be used for the benefit of the community providing accommodation for counsellors and as a Polling Station.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The income of the church, largely through voluntary donation, increased from last year, while the expenditure remained at a similar level. The charity finished the year with a cash balance of £165,716.

The above figure includes a restricted reserve of £9,872 donated for the Vacation Bible School which, although not continuing in its earlier form, will be used appropriately for other children's activities.

The church has a policy of maintaining a balance of £50,000 (or less if agreed by a church meeting) for the running of the charity.

### Details of any funds materially in deficit

### Further financial review details

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our income comes from:

- gifts and donations from those attending the church or using its facilities
- investment income
- gifts from individuals.


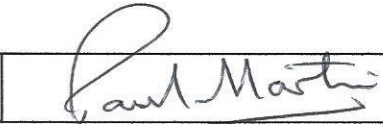
**Section F****Other optional information**

--

**Section G****Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Barry James Land	<del>Peter Jonathan Graves</del> PAUL MARTIN
Position	Chair & Secretary	
Date	21st August 2022	



## Receipts and payments accounts

CC16a

For the period  
from

01/04/2021

To

31/03/2022


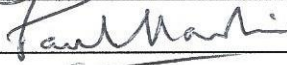
### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	99,662	-	-	99,662	87,689
Rental Income	420	-	-	420	314
Gift Aid Tax Reclaims	28,627	-	-	28,627	8,921
Savings A/c Interest	179	-	-	179	239
Govt Grant in lieu of VAT	1,442	-	-	1,442	898
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>130,330</b>	<b>-</b>	<b>-</b>	<b>130,330</b>	<b>98,062</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>130,330</b>	<b>-</b>	<b>-</b>	<b>130,330</b>	<b>98,062</b>
<b>A3 Payments</b>					
Employment	50,691	-	-	50,691	48,025
Worship	624	-	-	624	385
Youth	994	-	-	994	417
Community	128	-	-	128	-
Pastoral	145	-	-	145	287
Mission Support	9,899	-	-	9,899	12,313
Outreach	1,314	-	-	1,314	1,817
Social	-	-	-	-	5
Services	10,719	-	-	10,719	7,898
Subscriptions	943	-	-	943	875
Professional Fees	644	-	-	644	650
Refurbishment of building	9,533	-	-	9,533	5,933
Equipment purchases	8,077	-	-	8,077	1,632
	-	-	-	-	-
<b>Sub total</b>	<b>93,709</b>	<b>-</b>	<b>-</b>	<b>93,709</b>	<b>80,238</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>93,709</b>	<b>-</b>	<b>-</b>	<b>93,709</b>	<b>80,238</b>
<b>Net of receipts/(payments)</b>	<b>36,621</b>	<b>-</b>	<b>-</b>	<b>36,621</b>	<b>17,824</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>119,223</b>	<b>9,872</b>	<b>-</b>	<b>129,095</b>	<b>111,271</b>
<b>Cash funds this year end</b>	<b>155,844</b>	<b>9,872</b>	<b>-</b>	<b>165,716</b>	<b>129,095</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Current A/c - SWCC	66,812	-	-
	Petty Cash	-	-	-
	Lloyds Current A/c - VBS	-	9,872	-
	Saffron Building Society Savings A/c	89,031	-	-
	<b>Total cash funds</b>	<b>155,844</b>	<b>9,872</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Gift Aid reclaimable for 21/22	5,937	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Church building in Castle Street		450,000	-
	Laptops x 2		940	-
	Drum Kit (electronic)		2,300	-
	Keyboard (Electric)		2,000	-
	Sound system		16,000	-
	Portable Baptistry		1,830	-
	Photocopier		1,400	-
	Staging for modular system		2,100	-
	Camera for recording services		2,700	-
Projector		1,500	-	
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Independent Examiner's fees		600	
	Expenses & refund debit card		600	
	Gas and Electricity (7 months)		1,200	
			-	
		-		

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	B J LAND	21/8/22
	PAUL MARTIN	21/8/22



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Saffron Walden Community Church

**On accounts for the year  
ended**

31 March 2022

**Charity no  
(if any)**

1176353

**Set out on pages**

TAR and CC16a 1-2

*(remember to include the page numbers of additional sheets)*

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with 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 the 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 accounts 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

25 August 2022

**Name:**

Peter William Hill

**Relevant professional  
qualification(s) or body**

Chartered Accountant (FCA – Membership no 7139500)

**Address:**

Hill House, 27 Meadowford

Newport, Saffron Walden

Essex CB11 3QL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

**SAFFRON WALDEN COMMUNITY CHURCH**

England & Wales - Charity number 1176353

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# Accounts

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# Trustees' Annual Report for the period

Period start date				Period end date			
From	1st	April	2020	To	31 <sup>st</sup>	March	2021

## Section A Reference and administration details

Charity name **Saffron Walden Community Church**

Other names charity is known by **formerly Gold Street Chapel**

Registered charity number (if any) **1176353**

Charity's principal address **Saffron Walden Community Church**  
**Castle Street**  
**Saffron Walden**  
 Postcode **CB10 1BD**

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Barry James Land	Chair & Secretary		
2	Peter Jonathan Graves			
3	Paul Anthony John Martin			
4	Siobhan Rouse			
5				
6				
7				
8				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation
Trustee selection methods <small>(eg. appointed by, elected by)</small>	New trustees are appointed by existing trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees delegate the day-to-day running of the church to the pastor and the leadership team, who are primarily responsible for the spiritual wellbeing of the church, and the operation of the various church policies and practices.

The trustees and leadership team are assisted by a Support Team who are appointed by the members of the church. The Support Team are responsible for maintaining the fabric of the building, finance and admin.

One in particular is the Finance Co-ordinator responsible for keeping accurate accounts of all transactions and for preparing the accounts for the end of year Independent Examination and for presentation at the church AGM and quarterly business meetings, which are open to the public. There is regular oversight of accounting records and processes by the trustees.

The church employs two staff members: the pastor and the ministry leader.

The trustees ensure that the charity is being run satisfactorily by those delegated to do so, including compliance with the Child Protection Policy, Risk Management Policy and Data Protection Policy, all of which are reviewed annually, and that the charity is operating for the public benefit.

**Summary of the objects of the charity set out in its governing document**

For the public benefit, to advance the Christian faith in Saffron Walden, Essex and such other parts of the UK and the world as the charity trustees may from time to time decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

We act for the public benefit in enabling all people to live out their Christian faith as part of our church and town communities through:

- regular worship services
- teaching related to evangelical Christianity for children and adults
- regular coffee morning, Toddlers Group, language class, and well-being groups, and
- working with other churches and with Saffron Walden Churches Together

In particular, we promote and support - local mission activities:

- Alpha courses, or similar
- Various styles of Sunday services
- Children's and youth activities
- Social events
- Teaching church members to promote Christianity where they live and work
- Celebration of Christian festivals
- Support for Stort Valley Schools Trust
- English language classes for those from overseas struggling to integrate

And international mission activities:

- Latin Link
- Wycliffe Bible Translators
- TEAR Fund

We strive to advance citizenship and community development through:

- Pastoral care, primarily to those who attend church but also extended to those outside the church
- Support for Stort Valley Schools Trust
- Part of Saffron Walden Street Pastors

When planning activities for the year, the pastor, leadership team and trustees have regard to the Commission's guidance on charities for the advancement of religion.

All the above activities are open to all sections of the general public.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As resources and opportunity permit we attempt to help those in need through:

- TEAR Fund (a third world development and aid agency),
- Emergency aid for others in great need.

The pastor and the ministry leader have been the only paid employees of the church so much of our activities are provided by volunteers.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

In view of the Covid-19 Pandemic and the subsequent Government national and local restrictions, this past year has been different from recent years with a number of the usual activities of the charity having to be suspended or carried out in an alternative fashion. However, achievements have still been made:

#### **Worship**

- Much of the year has seen Sunday Morning services carried out on line only, and, when restrictions have allowed, 'blended' services have taken place with some attending on line and others in the church building abiding by the restrictions of social-distancing, the wearing of masks and with no congregational singing.
- All are welcome to join us in our services with the Zoom registration publicly advertised.

#### **Mid-week meetings**

- Midweek small groups continued on line.

#### **Pastoral Care**

- Pastoral care continues through the small groups and directly by the Pastoral Care Team with issues passed on to the Leadership Team when appropriate. The wider community benefits from our pastoral care as appropriate through WWW (see below).

#### **Pop-In Coffee Morning**

- The church had to suspend this activity for much of the year though many met in accordance with Govt guidelines on the Town Common in the open air and in the church when permitted. This particularly helps those of the wider community who may be lonely or in need of a chat. Payment is by voluntary gift only.

#### **Walden Wellbeing Walk-In**

- This initiative has continued providing counselling for those in the community with emotional and mental health issues, staffed by qualified mental health practitioners and volunteers. This is open to the general public.

#### **Mother and Toddler Group**

- This group has been suspended throughout the year.

#### **English Language Group**

- This activity has also had to be suspended throughout the year.

## Section D

## Achievements and performance

Summary of the main achievements of the charity during the year (cont.)

### **Ecumenical Relationships**

- The church continues to be an active member of Churches Together in Saffron Walden. We are also members of the Evangelical Alliance. We have also continued to support three overseas missionary societies and to one UK missionary society.

### **Street Pastors**

- The church continues a deep involvement with Street Pastors that was launched in 2013. They continued to patrol the streets every Friday evening between 8pm and 1.30am when licensed premises were open. They are there to help the evening community to have an enjoyable, and as far as possible, a safe experience of the town.
- This initiative continues to have the support of the local police and the various licenced premises of the town.

### **Alpha Courses**

- The church successfully ran a number of Alpha Courses on Zoom during the year teaching the basics of Christianity to a range of interested people.

### **Church Building**

- The church building has continued to be used for the benefit of the community providing accommodation for counsellors and as a Polling Station.

## Section E

## Financial review

Brief statement of the charity's policy on reserves

The income of the church, largely through voluntary donation, remained at pre-pandemic levels, while the expenditure fell due to fewer activities. The charity finished the year with a cash balance of £129,095.

The above figure includes a restricted reserve of £9,872 donated for the Vacation Bible School which, although not continuing in its earlier form, will be used appropriately for other children's activities.

The church has a policy of maintaining a balance of £50,000 (or less if agreed by a church meeting) for the running of the charity.

Details of any funds materially in deficit

Further financial review details

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our income comes from:

- gifts and donations from those attending the church or using its facilities
- investment income
- gifts from individuals.

**Section F****Other optional information**

The church has complied through the year with all Government guidelines and restrictions and the Charity Trustees have maintained vigilance over any impact upon the reputation of the church, the need to maintain the public benefit intentions of the charity and the income and expenditure.

The objectives of the charity are still being met but in different ways. No complaints have been received from the public about closing as necessary nor about any inappropriate activity when the church should be closed. Full Risk Assessments were completed for any activity that was permitted to take place.

As the coming year unfolds, the church will begin to relaunch those activities that serve the community of the church and wider.

**Section G Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

*B Land*

*PJ Graves*

Full name(s)

Barry James Land

Peter Jonathan Graves

Position

Chair & Secretary

Date

*23 May 2021*



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Saffron Walden Community Church

1176353

## Receipts and payments accounts

CC16a

For the period  
from

01/04/2020

To

31/03/2021

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	87,689	-	-	87,689	120,698
Rental Income	314	-	-	314	1,260
Gift Aid Tax Reclaims	8,921	-	-	8,921	21,622
Savings A/c Interest	239	-	-	239	774
Govt Grant in lieu of VAT	898	-	-	898	40,966
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>98,062</b>	<b>-</b>	<b>-</b>	<b>98,062</b>	<b>185,320</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>98,062</b>	<b>-</b>	<b>-</b>	<b>98,062</b>	<b>185,320</b>
<b>A3 Payments</b>					
Employment	48,025	-	-	48,025	44,245
Worship	385	-	-	385	2,636
Youth	417	-	-	417	24,031
Community	-	-	-	-	187
Pastoral	287	-	-	287	152
Mission Support	12,313	-	-	12,313	10,465
Outreach	1,817	-	-	1,817	431
Social	5	-	-	5	386
Services	7,898	-	-	7,898	9,101
Subscriptions	875	-	-	875	789
Professional Fees	650	-	-	650	1,323
Refurbishment of building	5,933	-	-	5,933	258,281
Equipment purchases	1,632	-	-	1,632	5,087
	-	-	-	-	-
<b>Sub total</b>	<b>80,238</b>	<b>-</b>	<b>-</b>	<b>80,238</b>	<b>357,114</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>80,238</b>	<b>-</b>	<b>-</b>	<b>80,238</b>	<b>357,114</b>
<b>Net of receipts/(payments)</b>	<b>17,824</b>	<b>-</b>	<b>-</b>	<b>17,824</b>	<b>- 171,794</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	101,399	9,872	-	111,271	283,065
<b>Cash funds this year end</b>	<b>119,223</b>	<b>9,872</b>	<b>-</b>	<b>129,095</b>	<b>111,271</b>





**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Saffron Walden Community Church

**On accounts for the year  
ended**

31 March 2021	<b>Charity no (if any)</b>	1176353
---------------	--------------------------------	---------

**Set out on pages**

CC16a 1-2  
(remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with 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 the 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 accounts 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

24 May 2021

**Name:**

Peter William Hill

**Relevant professional  
qualification(s) or body**

Chartered Accountant (FCA – Membership no 7139500)

**Address:**

Hill House, 27 Meadowford
Newport, Saffron Walden
Essex CB11 3QL