

CRYSTAL PEAKS CHURCH
ANNUAL REPORT AND ACCOUNTS
01 January - 31 December 2020

Crystal Peaks Church

Annual Report & Accounts for the year ending 31 December 2020

Charity Reference and Administration

Registered Number: 1178174

Registered: 30 April 2018

Location: 103 Robin Lane, Beighton, Sheffield S20 1BB

Contact: Stephen Horton, Crystal Peaks Church, 103 Robin Lane, Sheffield S20 1BB

Trustees:	Name	Appointment date
	Robert Cooke	4 March 2018
	Martin Daniels	4 March 2018
	Stephen Horton	4 March 2018
	Rob James	4 March 2018
	Emma James	4 March 2018

Key Staff: Martin Daniels – Elder, Pastor
Stephen Horton – Elder
Emma James – Treasurer

Bankers: CAF Bank, 25 Kings Hill Avenue, West Malling, Kent ME19 4TA

Advisors: Evangelical Fellowship of Congregational Churches (EFCC), PO Box 34,
Beverley, East Yorkshire HU17 0YY

Wycliffe Independent Church, Hickmott Road, Sheffield S11 8QF

Note: public benefit In compiling this report and in exercising their powers and duties, the Managing Trustees have had due regard to the guidance on public benefit published by the Commission and, in particular, on charities for the advancement of religion.

Structure, Governance and Management

Governing Document Crystal Peaks Church (CPC) CIO Constitution and Fellowship Guide – as adopted by the members of the church on 4 March 2018.

CPC is committed to the historic Christian faith revealed in Holy Scripture and summarised in the CPC Basis of Faith. Our Constitution includes a set of rules which contains details concerning meetings, membership and the appointment of church officers. CPC's Trustees are the persons appointed to the offices of Pastor, Elder, Deacon, and Treasurer.

At the end of December 2020, CPC had 23 members.

**Governance
and Management**

The elders of CPC met formally eight times during 2020, although church matters are under constant informal review Sunday by Sunday. As a Congregational Church, major church decisions were subject to majority agreement at the four church review meetings held during the year or at the AGM. Because of the size and infancy of CPC, much of the church activity is reviewed routinely when members meet together for prayer.

The charity Trustees met six times, four electronically and two in person.

Risks and Risk Assessment

Safeguarding Issues: One of the elders acts as the Safeguarding Co-ordinator and reviews our practices with children and vulnerable adults. DBS checks have been carried out, as necessary. Our Safeguarding Policy can be viewed on application.

H&S, Fire etc: During the year, the emergency lighting system, fire alarm system and extinguishers were checked routinely. PAT Testing was not carried out, due to the prolonged closure of the building in line with government guidance.

**Relations with
other Churches**

As an independent church, governed on Congregational principles, the church is entirely self-governing. However, we gain great encouragement and support from Wycliffe Independent Church from which this church was planted in January 2013. Additionally, membership of the Evangelical Fellowship of Congregational Churches (EFCC) provides us not only with contact with other churches but also with practical guidance and legal support when required. One of our elders serves on the Committee of EFCC. Our two elders maintain personal links with other South Yorkshire churches, often offering preaching support to churches with that need.

Objectives, Activities and Achievements

Objectives:

The objectives of CPC, as declared in our Constitution, are the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Sheffield and the surrounding neighbourhood; plus any such other charitable purposes as shall, in the opinion of the members of the Church, further the work of the church.

To this end, CPC exists to love and worship God, share the good news about Jesus with others and build up believers.

Activities:

Sundays

Two worship services were held each Sunday – 10:00 am and 4:00 pm. These services were open to the public and advertised on the church website. However, for much of the year we were not able to meet in person due to the COVID pandemic. However, each Sunday, our two elders conducted an online service from the church that was shared with our members on Zoom. As we became more confident with technology, that expanded to the use of YouTube for live streaming of services.

A week before Christmas, we held an open-air Carol Service at the front of church which was attended by a good number of local people.

Tuesday Drop-In

Our fortnightly Drop-In ran until the end of March.

Wednesday morning

Crystal Tots ran until lockdown.

Wednesday evening

On Wednesdays the church continued to meet online for prayer and bible study via Zoom.

Home Groups

Continued to meet online.

Craft Club

Stopped with the introduction of lockdown in March.

Christmas Shoe Box Appeal

In November, we were, once again, a collection centre for Operation Christmas Child and collected around 300 shoe boxes.

Pastoral Care

Central to the work of any church is the pastoral care offered to the congregation and those brought to our attention. This proved difficult this year but we worked hard keeping in touch with our contacts and particularly cared for two single ladies without close family.

World-wide Interest

The use of zoom during lockdown introduced us to a means of communicating with those working at a distance from Sheffield. Highlight of which was enjoying a midweek meeting run by a pastor we support in Lisbon.

Church Refurbishment

We were just about to commence an ambitious refurbishment programme when lockdown was announced. The impact of everything stopping at the end of March put us two months behind and, when we were able to start the work, a shortage of materials affected us negatively. However, thanks to generous financial support from friends and grants from Sheffield Trusts, we were able to carry out most of the work ourselves, with two couples from the church working tirelessly throughout the year. By December, the bulk of the work was completed and we were able to use our (undecorated) main worship area for the Christmas carol services.

Summary:

Throughout this unprecedented year, we were ever aware of the guiding and controlling hand of God on all our activities. Whilst those around us were so often fearful, we remained sure that we were held in the palm of God's hands and we praise him for keeping us throughout 2020.

We are also grateful to God for the way in which He has provided both pastoral and financial support from our friends at Wycliffe Church.

Financial Review

- Unrestricted Funds:** The church's principal income comes from gifts from members and those attending the church. However, Wycliffe Church supported CPC with a £5000 grant for which we are immensely thankful.
- Our key expenditure was on salary (76% [2019 65%] of general expenditure).
- The church building was purchased by EFCC in 2017. Our intention is to purchase the building from them. In 2019 a lease agreement with EFCC was entered into, whereby CPC lease the building for 5 years at an annual rent of £1000. At the end of that period, discussions will take place regarding repayment of the initial capital used in the purchase.
- As has been said elsewhere, the trustees are grateful to God for His financial provision during the year.
- Restricted Funds:** During the year, the church received grants totalling £4000 towards the cost of refurbishment. See accounts note 6
- Reserves Policy:** The Board of Trustees has yet to agree a Reserves Policy. As a new CIO, our operation is very 'hand to mouth'. However, as soon as we begin to accumulate reserves, the trustees will meet to establish a base-line to which we will work.
- Risk Statement:** As a Christian church, the trustees try to be faithful in committing all decisions and issues of church life to the guidance and providence of God. However, in accordance with the requirements of SORP, the trustees of the church will develop a document which identifies the major risks to which the charity is thought to be exposed and instigate appropriate measures to mitigate those risks.
- This has already been commenced with policies and practices being developed to safeguard children and vulnerable adults, safe working on site given the presence of asbestos in some areas, and routine H&S issues.
- Recognising our responsibilities to our community, especially those under The Disability Discrimination Act 1995, improvements were made to the building during 2020. Access was improved by the removal of the front steps and a store room converted to an accessible toilet.
- Financially, a budget is prepared and approved by the church members annually and carefully monitored as the year progresses. Members are updated on the financial situation quarterly.

Trustee Responsibility: Charity law requires us as trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

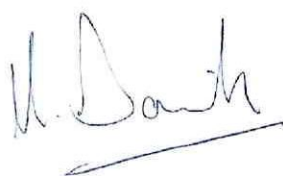
1. Select suitable accounting policies and apply them consistently.
2. Observe the methods and principles in SORP.
3. Make judgements and estimates that are reasonable and prudent.
4. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
5. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011 and follow the principles in the new edition of the Charity Governance Code. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Declaration

The trustees of Crystal Peaks Church declare that they have approved the above Trustees' Annual Report, and the following have signed on behalf of the trustees:

Martin Daniels
Elder
21 July 2021



Stephen Horton
Elder
21 July 2021



Independent Examiners Report

I report on the accounts of Crystal Peaks Church for the year ended 31st December 2020, which are set out on pages 9-10.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required 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:


- (i) Examine the accounts under section 145 of the 2011 Act;
- (ii) 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
- (iii) To state whether particular matters have come to my attention.

Independent examiners' statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material aspect:

- (i) Accounting records were not kept in respect of the Trust as required by section 130 of the 2011 Act; OR
- (ii) The accounts do not accord with those records; OR
- (iii) The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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


Michael O'Connell
105 Northfield Road
Sheffield

Dated: 2/10/21

Crystal Peaks Church
12 months to 31 December 2020
Summary income/expenditure account

	Unrestricted funds	Designated fund	Restricted pension fund	Restricted building fund	Restricted floor fund	Total funds	2019 funds
Income and endowments:							
General donations	32,678	34,625		1,034	2,610	70,948	36,571
Recovered tax	3,521				250	3,771	4,139
Rental Income	1,217					1,217	3,993
Grants	5,000		432		4,713	10,145	7,432
Total income	42,416	34,625	432	1,034	7,573	86,081	52,135

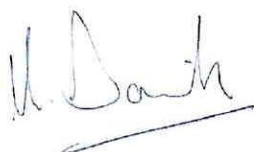
Expenditure on:

Charitable activities	38,054	28,341	432	13,468	9,573	89,868	44,641
Lease for future years							4,000
Total expenditure (see note 1)	38,054	28,341	432	13,468	9,573	89,868	48,641
Net income/(expenditure)	4,362	6,284	0	-12,434	-2,000	-3,787	3,494
Total funds brought forward	16,911	17,585	0	12,434	2,000	48,930	45,371
Total funds carried forward	21,273	23,869	0	0	0	45,142	48,865

Balance Sheet as at 31 December 2020

	unrestricted fund	designated fund	restricted pension fund	restricted building fund	restricted floor fund	TOTAL 2020	TOTAL 2019
Fixed assets							
Tangible assets							
Total fixed assets							
Current assets							
Debtors	1,787	0	0	0	0	1,787	4,400
Unpresented	546	0	0	0	0	546	0
cash in hand and at bank	23,032	23,869	0	0	0	46,901	49,324
Total current assets	24,273	23,869	0	0	0	48,142	53,724
Current liabilities							
... falling due within 1 year	1,000	0	0	0	0	1,000	1,859
... falling due after 1 year	2,000	0	0	0	0	2,000	3,000
Net current assets	21,273	23,869	0	0	0	45,142	48,856
NET ASSETS	21,273	23,869	0	0	0	45,142	48,856
Funds of the Charity							
Restricted income funds	0	0	0	0	0	0	14,343
Unrestricted funds	21,273	23,869	0	0	0	45,142	34,431
TOTAL FUNDS	21,273	23,869	0	0	0	45,142	48,865

Signed on behalf of Trustees:



Martin Daniels
Trustee
21 July 2021



Stephen Horton
Trustee
21 July 2021

Accounting Policies

The accounts have been prepared under the historic cost convention, in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014; and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The accounts have been prepared on the going concern basis, as there are no material uncertainties about the charity's ability to continue. Based on their knowledge of the charity's ability to meet bills, payments and other liabilities as they fall due, the trustees have a reasonable expectation that the charity has sufficient resources to continue in operational existence for the foreseeable future.

The following are the accounting policies which have been applied in dealing with material items:

Donated and grant income

Donated income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HM Revenue & Customs is grossed up for the tax recoverable. Any amount of tax reclaimed from HM Revenue & Customs but not yet received is shown within the charity's debtors.

The charity has relied significantly upon volunteers in carrying out its activities during the year. In accordance with paragraph 6.18 of SORP, the role of volunteers has not been recognised as income from donated services in the accounts.

Other income and expenditure

Investment income is taken into account when receivable and expenditure, including unrecoverable VAT, when incurred by the charity, regardless of when payment is made.

Funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without specified purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which they should be used.

Fixed assets and depreciation

Fixed assets acquired for use by the charity are capitalised and depreciated over their estimated useful life unless they cost less than £1000, when they are written off on purchase.

Depreciation periods are as follows:

Freehold land	Not depreciated
Freehold buildings	Over 50 years
Equipment	Over 5 years

Pension costs

The charity operates a defined contribution scheme for certain employees. Pension premiums are charged as they are paid.

Cashflow statement

The charity has taken advantage of the exemption provided by the FRS 102 SORP and has not prepared a Cash Flow Statement for the year.

1. Expenditure on charitable activities

Expenditure

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
Church leader Note 2	29,151	432	29,583	29,021
Elder & deacon expenses	61		61	187
Visiting preachers	160		160	435
Music & PA	759		759	403
Public Liability & indemnity Insurance	452		452	478
Publishing	417		417	1,052
Building maintenance & cleaning	28,630	23,041	51,671	982
Utilities	1,391		1,391	2,680
EFCC Insurance	240		240	1,149
Refreshments	156		156	311
Missionary Note 5	4,700		4,700	1,500
Evangelistic Events	90		90	862
Miscellaneous	187		187	5581
Expenditure total	66,395	23,473	89,868	44,641

2. Staff & Trustees

The charity has one whole time equivalent employed elder. Martin Daniels, in his capacity as elder and pastor, and not as a trustee, received 60% agreed salary level. Steve Horton, in his capacity as elder, and not as a trustee, received 40% agreed salary level. The charity also made pension contributions of £864 to Martin Daniels.

No remuneration was paid to any other trustee during the year, nor to anyone related to them.

During the period, unrestricted donations of £9957 were received from the trustees.

3. Tangible Fixed Assets

Assets were transferred from the unincorporated charity. However, as these were included in the purchase price of the building and are each worth less than £1000, they have not been included in the balance sheet.

4. Debtors

Gift Aid on 2020 payments: £1787
TOTAL: £1787

5. Missionary Donations

Gifts were made to European Missionary Fellowship £650 for work in Portugal and to Rotherham Evangelical Church £650 towards the salary of Ben Keen, a church planter, working in the Dearne Valley. A one-off donation of £3400 was made to support the revitalisation work at West Smethwick Congregational Church.

6. Grants to restricted floor fund

The charity has received grants during the year for replacement of the floor and refurbishment:

The Sheffield Church Burgesses Trust £1000
The Sheffield Town Trust £3000