

**CRYSTAL PEAKS CHURCH**  
**ANNUAL REPORT AND ACCOUNTS**  
**01 January - 31 December 2021**

# 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

<b>Trustees:</b>	<b>Name</b>	<b>Appointment date</b>
	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 2021, CPC had 24 members.

**Governance and Management**

The elders of CPC met formally eight times during 2021, 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 of CPC, much of the church activity is reviewed routinely when members meet together for prayer.

The charity Trustees met three times.

**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 resumed.

**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. While churches were closed, we conducted an online service that was live-streamed. But, as soon as churches were permitted to open, we returned to in-person worship, supplemented by a live-stream for those still shielding.

#### ***Tuesday Drop-In***

Our fortnightly Drop-In resumed after Easter and ran throughout the year.

#### ***Wednesday morning***

Crystal Tots re-opened carefully as soon as playgroups were permitted, returning to full capacity and normal activities in September.

#### ***Wednesday evening***

Midweek prayer meetings resumed in person and alternate with Home Groups.

#### ***Home Groups***

Three small groups now meet on the 1<sup>st</sup> and 3<sup>rd</sup> weeks of every month.

#### ***Craft Club***

Resumed after Easter and ran throughout the year.

#### ***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 ranges from spiritual advice through to arranging gardeners for an elderly member. Now that we are meeting in-person, we nominate the first Sunday of each month as Food bank Sunday and take donations to the local food bank that serves our area.

#### ***World-wide Interest***

The use of zoom during lockdown introduced us to a means of

communicating with those working at a distance from Sheffield. We will continue its use to allow us to link more often with those that we support. Routinely, we get reports from workers in Germany, Peru and Portugal.

#### ***Church Refurbishment***

We began the year with an 'almost finished' worship area, which took a couple of months to complete. Our next task is to refurbish the vestry to match the standard of the main church.

#### ***Church Lettings***

As a community-based church, we are keen to work alongside the local residents. During the year, we had two Line Dancing groups meeting every week. In addition, we were used by a local children's dance troop when they needed space for special rehearsals.

#### **Summary:**

Looking back, we join many in recognising that going into lockdown was easy ... we just closed. Coming out of lockdown was much harder ... with the judgement calls that were necessary over things like social distancing, mask wearing, resuming lettings. However, our priority has always been to meet together as a church and to do so in person, as opposed to across the internet. But we attempted to do that with as much care as possible for those who were shielding, those who were especially vulnerable or those suffering from Long Covid.

That we were able to handle those challenges without complications is due entirely to the goodness of God in keeping us and, in large measure, to the love of the members for each other.

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 (49% [2020 76%] of general expenditure).

The church building was purchased by EFCC in 2017. A lease agreement, running until June 2024, allows the church to lease the building at a peppercorn rent, so that we can use our income to refurbish as required. At the end of the lease 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.

**Reserves Policy:** The Board of Trustees have instituted a simple reserves policy. We aim to ring-fence £5000 for building emergencies and also retain three months operating funds which, at present amounts to around £6,000.

**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.

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.



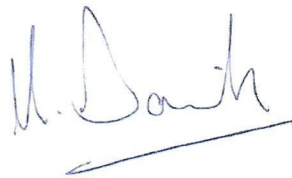
5. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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.

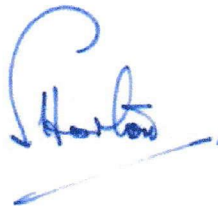
## Declaration

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  
07 July 2022



Stephen Horton  
Elder  
07 July 2022



## Independent Examiners Report

I report on the accounts of Crystal Peaks Church for the year ended 31<sup>st</sup> December 2021, 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: 12/9/2022



# Crystal Peaks Church

## 12 months to 31 December 2021

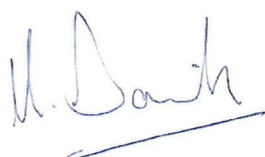
### Summary income/expenditure account

	Unrestricted funds £	Designated fund £	Restricted pension £	Restricted building £	Restricted floor £	Total funds £	2020 £
<b>Income and endowments:</b>							
General donations	39,859	35		0	0	<b>39,893</b>	70,948
Recovered tax	3,912	0	0	0	0	<b>3,912</b>	3,771
Rental Income	2,778	0	0	0	0	<b>2,778</b>	1,217
Grants	5,000	0	432	1,000	0	<b>6,432</b>	10,145
<b>Total income</b>	<b>51,549</b>	<b>35</b>	<b>432</b>	<b>1,000</b>	<b>0</b>	<b>53,015</b>	<b>86,081</b>
<b>Expenditure on:</b>							
Charitable activities	41,247	18,846	432	346	0	<b>60,872</b>	89,868
Leave for future years	0	0	0	0	0	<b>0</b>	0
<b>Total expenditure</b>	<b>41,247</b>	<b>18,846</b>	<b>432</b>	<b>346</b>	<b>0</b>	<b>60,872</b>	<b>89,868</b>
(see note 1)							
<b>Net income/(expenditure)</b>	<b>10,301</b>	<b>-18,812</b>	<b>0</b>	<b>654</b>	<b>0</b>	<b>-7,856</b>	<b>-3,787</b>
Transfer between funds	0	0	0	0	0	<b>0</b>	0
<b>Reconciliation of funds:</b>							
Total funds brought forward	21,273	23,869	0	0	0	<b>45,142</b>	48,930
<b>Total funds carried forward</b>	<b>31,574</b>	<b>5,058</b>	<b>0</b>	<b>654</b>	<b>0</b>	<b>37,286</b>	<b>45,142</b>

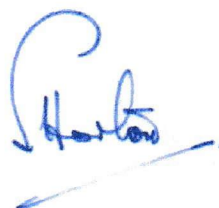
## Balance Sheet as at 31 December 2021

	unrestricted fund £	designated fund £	restricted pension fund £	restricted building fund £	restricted floor fund £	TOTAL 2021 £	TOTAL 2020 £
<b>Fixed assets</b>							
Tangible assets							
<b>Total fixed assets</b>							
<b>Current assets</b>							
Debtors	3,912					3,912	1,787
Unpresented	-989					989	546
cash in hand and at bank	30,652	5,058	0	654	0	36,363	46,901
<b>Total current assets</b>	33,574	5,058	0	654	0	39,286	48,142
<b>Current liabilities</b>							
... falling due within 1 year	1,000					1,000	1,000
... falling due after 1 year	1,000					1,000	2,000
<b>Net current assets</b>	31,574	5,058	0	654	0	37,286	45,142
<b>NET ASSETS</b>	31,574	5,058	0	654	0	37,286	45,142
<b>Funds of the Charity</b>							
Restricted income funds			0	654	0	654	0
Unrestricted funds	31,574	5,058				36,632	45,142
<b>TOTAL FUNDS</b>	31,574	5,058	0	654	0	37,286	45,142

Signed on behalf of Trustees:



Martin Daniels  
Trustee  
07 July 2021



Stephen Horton  
Trustee  
07 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 2021	Total 2020
Church leader Note 2	29,151	432	29,583	29,583
Elder & deacon expenses	26		26	61
Visiting preachers	245		245	160
Music & PA	882		882	759
Public Liability & indemnity Insurance	0			452
Publishing	362		362	417
Building maintenance & cleaning	5,393	19,192	24,586	51,671
Utilities	2,436		2,436	1,391
EFCC Insurance	0			240
Refreshments	255		255	156
Missionary	1,300		1,300	4,700
Evangelistic Events	448		448	90
Miscellaneous	749		749	187
Expenditure total	41,247	19,624	60,872	89,707

## 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 £9,507 were received from the trustees.

## 3. Tangible Fixed Assets

As no individual asset is worth more than £1,000, they have not been included in the balance sheet.

## 4. Debtors

Gift Aid on 2021 payments: £3,912  
TOTAL: £3,912

## 5. Missionary Donations

£650 gifts were made to European Missionary Fellowship for work in Portugal and to West Smethwick Congregational Church, a church revitalisation in Sandwell.