



CRYSTAL PEAKS CHURCH
ANNUAL REPORT AND ACCOUNTS
01 January - 31 December 2022

Crystal Peaks Church

Annual Report & Accounts for the year ending 31 December 2022

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 2022, CPC had 29 members.

Governance and Management The elders of CPC met formally five times during 2022, 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 and a gas safety check were undertaken.

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, advertised on the church website and live-streamed.

Tuesday Drop-In

Our fortnightly Drop-In ran throughout the year.

Wednesday morning

Crystal Tots ran throughout the year during term time.

Wednesday evening

Midweek prayer meetings alternate with Home Groups.

Home Groups

Three small groups now meet on alternate Wednesday and Thursdays.

Craft Club

Meets every Friday morning 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. 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 have continued 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

Upgrading the building continued with the start of the vestry refurbishment .

Church Lettings

As a community-based church, we are keen to work alongside the local residents. Increasingly we combine forces with Bighton Community Partnership to support activities such as the Apple Orchard Open Day and the primary school Christmas Lantern Parade. During the year, we had two Line Dancing groups meeting every week and a local children's dance troop visited when they needed space for special rehearsals.

Summary:

At the start of 2022, we were still feeling our way back from Covid. However, as the year went on, things returned to normality.

In the providence of God, our numbers increased - with the admission of six new members during the year. Our average Sunday morning attendance now numbers in the mid-30s.

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. Wycliffe Church supported CPC with a £5000 grant for which we are immensely thankful. Additionally, a similar amount is received from friends outside the church, many of whom have been supporting us financially since day one.

Our key expenditure was on salary (62% [2021 49%] of general expenditure).

Increased energy costs did not affect us during 2022, due to fixed price contracts that expire in July 2023. Increased prices of around 300% will then have a significant drain on resources until renewal of contract in two years time.

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.

Unexpected Income: During the year, the closure of a local Congregational Church led to CPC and Wycliffe Church both receiving gifts of £36,000. The elders of both churches met and agreed to take a proposal to their churches that we pool the income to fund a two-year ministry training post. It is anticipated that an appointment will be made during 2023, with a view to the post being filled from September.

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
03 July 2023



Stephen Horton
Elder
03 July 2023





Section A

Independent Examiner's Report

Report to the trustees

Crystal Peaks Church

On accounts for the year
ended

31st December 2022

Charity no
(if any)

1178174

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2022.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 21st August 2023

Name:

Mr Paul Jonathan Cram ACIB

Relevant professional
qualification(s) or body
(if any):

Associate of the Chartered Institute of Bankers

Address:

16 Eaton Place

Kingswinford

West Midlands

DY6 8JU

Crystal Peaks Church

12 months to 31 December 2022

Summary income/expenditure account

	Unrestricted funds £	Designated fund £	Restricted pension £	Restricted building £	Designated worker £	Total funds £	2021 £
Income and endowments:							
General donations	36,148	0		500	0	36,648	39,893
Recovered tax	4,118				32,614	36,732	3,912
Rental Income	4,486					4,486	2,778
Grants	5,000		432		0	5,432	6,432
Total income	49,752	0	432	500	32,614	83,298	53,015
Expenditure on:							
Charitable activities	48,741	0	432	1,154	0	50,327	60,872
Leave for future years	0	0	0	0	0		0
Total expenditure	48,741	0	432	1,154	0	50,327	60,872
(see note 1)							
Net income/(expenditure)	1,011	0	0	-654	32,614	32,971	-7,856
<i>Transfer between funds</i>	0	0	0	0	0		0
Reconciliation of funds:							
Total funds brought forward	31,736	5,057	0	654	0	37,447	45,142
Total funds carried forward	32,747	5,057	0	0	32,614	70,418	37,286

Balance Sheet as at 31 December 2022

	unrestricted fund £	designated fund £	restricted pension fund £	restricted building fund £	designated worker fund £	TOTAL 2022 £	TOTAL 2021 £
Fixed assets							
Tangible assets							
Total fixed assets							
Current assets							
Debtors	4,452					4,452	3,912
Unpresented	487					487	989
cash in hand and at bank	29,783	5,057	0	0	32,614	67,454	36,363
Total current assets	33,747	5,057	0	0	32,614	71,418	39,286
Current liabilities							
... falling due within 1 year	1,000					1,000	1,000
... falling due after 1 year	0					0	1,000
Net current assets	32,747	5,057	0	0	32,614	70,418	37,286
NET ASSETS	31,574	5,058	0	0	32,614	70,418	37,286
Funds of the Charity							
Restricted income funds			0	0		0	654
Unrestricted funds	32,747	5,057			32,614	70,418	36,632
TOTAL FUNDS	32,747	5,057	0	0	32,614	70,418	37,286

Signed on behalf of Trustees:



Martin Daniels
Trustee
03 July 2023



Stephen Horton
Trustee
03 July 2023

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 2022	Total 2021
Church leader Note 2	30,628	432	31,060	29,583
Elder & deacon expenses	30		30	26
Visiting preachers	520		520	245
Music & PA	936		936	882
Public Liability & indemnity Insurance	900		900	0
Publishing	432		432	362
Building maintenance & cleaning	6,666	1,154	7,820	24,586
Utilities	1,843		1,843	2,436
EFCC Insurance	0		0	0
Refreshments	503		503	255
Missionary	5,350		5,350	1300
Evangelistic Events	410		410	448
Miscellaneous	524		524	749
Expenditure total	48,742	1,586	50,327	60,872

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 £6390 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 2022 payments:	£4118
Performix Rent	£ 240
Noodle Performance Rent	£ 84
Sum Up	<u>£ 10</u>
TOTAL:	£4452

5. Missionary Donations

Project Timothy, Uganda	£1750
Ukraine relief (via EMF)	£1400
EFCC Trust Board	£1000
Caring For Life, Leeds	£ 800
Albanian Evangelical Mission	£ 300
EMF	<u>£ 100</u>
	£5350