



CRYSTAL PEAKS CHURCH
ANNUAL REPORT AND ACCOUNTS
01 January - 31 December 2024

Crystal Peaks Church

Annual Report & Accounts for the year ending 31 December 2024

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
	Christopher Knapp	25 September 2024
	David Thornhill-Smith	25 September 2024

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

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

Advisors: Evangelical Fellowship of Congregational Churches (EFCC),
c/o Latimer Congregational Church, Beverley, East Yorkshire HU17 0JD

Wycliffe Independent Church, Hickmott Road, Sheffield S11 8QF

Christian Safeguarding Services, 6 Marshalsea Road London SE1 1HL

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 2024, CPC had 35 members.

Governance and Management The elders of CPC met formally six times during 2024, 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 seven 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 Pastors 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

The church meets together to pray on the fourth Wednesday each month.

Home Groups

Four small groups now meet on Tuesday, Wednesday and Thursday of the first three weeks in every month.

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 275 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 and Peru.

Church Refurbishment

Externally the rear car park requires resurfacing.

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 in the hall, and three separate children's dance classes meeting either in the hall or the church.

In school holidays, the church offers itself as a HAF (Holidays and Food) venue. HAF is for school-aged children from reception to year 11 who receive benefits-related free school meals.

Pastoral Development Opportunity

In September 2023, David Thornhill-Smith joined the staff team in a development role, serving both CPC and Wycliffe Church. As David's first 12 months closed, we talked about a future employment pathway for David and, in the providence of God, the elders at both churches came to the same conclusion as David – that there is an opportunity for David to join CPC. Having talked and prayed through the matter, it was agreed that David would join the staff of CPC on 01 January 2025, with the aim of taking on the role of senior pastor on 01 January 2026 (or earlier, if that seems appropriate). To facilitate that recruitment, Steve Horton stepped back from paid employment on 31 December 2024. Martin Daniels will follow suit during the latter stages of 2025.

Summary:

Our regular attendance was stable throughout the year. However, of particular significance – and a great occasion for praise – was the appointment of three new elders to support our two pastors.

We are also grateful to God for the way in which He has provided both pastoral fellowship 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 £4000 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. 78% of general expenditure (up from 66% in 2023 due to pastoral development costs).

Energy costs were £9800 (compared with £4703 in 2023). However, our fixed term ends in July 2025, so costs should drop substantially.

Our lease agreement ended in June and we are very grateful to our landlord, EFCC, who renewed the lease at very generous terms. The new lease allowed CPC to purchase the building at any point in the future and it is planned to take advantage of that release during 2025.

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 amounts to around £8,000.

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:

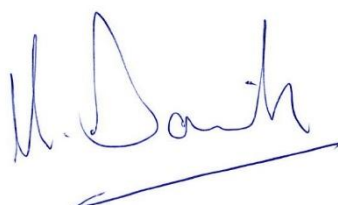
1. Select suitable accounting policies and apply them consistently.
2. Observe the methods and principles in SORP.
3. Make judgements and estimates that are reasonable and prudent.
4. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and 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
30 April 2025

A handwritten signature in blue ink, appearing to read 'M. Daniels', with a horizontal line underneath.

Stephen Horton
Elder
30 April 2025

A handwritten signature in blue ink, appearing to read 'S. Horton', with a horizontal line underneath.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A	Independent Examiner's Report
Report to the trustees/ members of	Crystal Peaks Church
On accounts for the year ended	31 st December 2023 Charity no: 1 178174
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 31/03/2022.

Responsibilities
basis of report

and 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 which gives me cause to believe that in, any material respect:

accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
the accounts do not accord with those records;
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.

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

Relevant
professional

Signed:

Date: 17th July 2024

Name:

Mr P J Cram ACIB

qualification(s)
body (if any):

Associate of the Chartered Institute of Bankers

Address:

16 Eaton Place

Kingswinford

Crystal Peaks Church

12 months to 31 December 2024

Summary income/expenditure account

	Unrestricted funds	Designated fund	Restricted pension fund	Designated worker fund	Total funds	Prior year funds
	£	£	£	£	£	£
Income and endowments from:						
General donations	44,677	0		17,890	62,567	36,648
Recovered tax	0				0	36,732
Rental Income	10,242				10,242	4,486
Grants	5,100		1,532		6,632	5,432
Total income	60,019	0	1,532	17,890	79,441	83,298

Expenditure on:

Charitable activities	63,315	0	1,532	32,112	96,959	50,327
Leave for future years					0	0
Total expenditure (see note 1)	63,315	0	1,532	32,112	96,959	50,327
Net income/(expenditure)	-3,296	0	0	-14,222	-17,518	32,971

Reconciliation of funds:

Total funds brought forward	41,443	5,057	0	25,159	71,660	37,447
Total funds carried forward	38,148	5,057	0	10,937	54,142	70,418

Balance Sheet as at 31 December 2024

	unrestricted fund £	designated fund £	restricted pension fund £	designated worker fund £	TOTAL 2024 £	TOTAL 2023 £
Fixed assets						
Tangible assets (note 3)						
Total fixed assets						
Current assets						
Debtors (note 4)	733				733	5,208
Unpresented	-418				-418	-1,794
cash in hand and at bank	37,832	5,057	0	10,937	53,827	68,246
Total current assets	38,148	5,057	0	10,937	54,142	71,660
Current liabilities						
... falling due within 1 year					0	0
... falling due after 1 year					0	0
Net current assets	38,148	5,057	0	10,937	54,142	71,660
NET ASSETS	38,148	5,057	0	10,937	54,142	71,660
Funds of the Charity						
Restricted income funds			0	10,937	10,937	25,159
Unrestricted funds	38,148	5,057			43,205	46,501
TOTAL FUNDS	38,148	5,057	0	10,937	54,142	71,660

Signed on behalf of Trustees:

Martin Daniels
Trustee
30 April 2025

Stephen Horton
Trustee
30 April 2025

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 2024	Total 2023
Church leader Note 2	63,884	1532	65,416	45,575
Elder & deacon expenses	3,585		3,585	765
Visiting preachers	265		265	500
Music & PA	1,610		1,610	1,192
Public Liability & indemnity Insurance	959		959	0
Publishing	876		876	455
Building maintenance & cleaning	5,629		5,629	9,774
Utilities	10,075		10,075	4,946
EFCC Insurance	0			0
Refreshments	1066		1066	749
Missionary Note 5	2,000		2,000	1,500
Evangelistic Events	1,279		1,279	1,139
Miscellaneous	4,199		4,199	
Expenditure total	95,427	1,532	96,959	69,232

2. Staff & Trustees

The charity has one whole time equivalent employed pastor. 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 Associate Pastor, and not as a trustee, received 40% agreed salary level. The charity also made pension contributions of £1,532 to Martin Daniels.

The charity also employs a half-time Assistant Pastor, in a development role

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

During the period, unrestricted donations of £6,682 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

Sum Up	£733
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5. Missionary Donations

UFM Worldwide	£1000
London City Mission	£1000