JUBILEE CHURCH (ACM)

England & Wales · Charity number 1181444

Details

Other names	JUBILEE CHRISTIAN FELLOWSHIP, JUBILEE CHRISTIAN FELLOWSHIP (ANTIOCH CHRISTIAN MISSION) TRU, JUBILEE FELLOWSHIP/JCF
Status	Registered
Legal form	CIO
Registered	2019-01-07
Register	View on the Charity Commission register

Contact

Address	Jubilee Church Life Centre 1-5 London Road Grantham NG31 6EY
Phone	01476565117
Email	nicci.whittaker@jubileegrantham.co.uk
Website	www.jubileegrantham.co.uk

Activities

Objects: 4.1. THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT:-4.1.1. TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF FAITH IN LINCOLNSHIRE AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE; AND 4.1.2. TO RELIEVE PERSONS WHO ARE IN NEED BY WAY OF HARDSHIP, ILL-HEALTH OR DISTRESS IN LINCOLNSHIRE AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE.

Activities: To advance the Christian faith, to relieve persons who are in need by way of hardship, ill-health or distress. The church meets weekly on a Sunday and there are a variety of midweek activities for adults, youth and children. These activities range from seeking to help the local community through a range of good works such as providing a drop in & support space, to bible studys & pastoral support.

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Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Disability, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Lincolnshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£413,880	£477,772	-	-
2024-06-30	£551,706	£382,231	£1,403,229	19
2023-06-30	£278,148	£249,857	-	-
2022-06-30	£245,143	£252,142	-	-
2021-06-30	£215,456	£203,144	-	-

Trustees

Name	Role	Appointed
HANNAH Whittaker	Chair	2019-01-07
DERRICK ARNOLD SIMPSON		2019-01-07
JAIMIE DAVID LORD		2019-01-07
RUSSEL WHITTAKER		2019-01-07
Thrudy Jacqueline Cummings		2025-12-11

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JUBILEE CHURCH (ACM)

England & Wales - Charity number 1181444

Accounts

Charity registration number: 1181444

Jubilee Church (ACM)

Annual Report and Financial Statements

for the Year Ended 30 June 2025

Community Accounting Plus
Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Jubilee Church (ACM)

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Jubilee Church (ACM)

Reference and Administrative Details

Trustees	Russel Whittaker Derrick Simpson Jaimie Lord Hannah Whittaker Thrudy Cummings
Senior Management Team	Nicci Whittaker, Project Management
Charity Registration Number	1181444
Principal Office	Jubilee Church Life Centre 1-5 London Road Grantham NG31 6EY
Independent Examiner	Eva Stevens, employee of Community Accounting Plus Units 1 & 2, North West 41, Talbot Street Nottingham NG1 5GL
Bankers	CCLA Investment Management Limited The COIF Charities Deposit Fund 80, Cheapside London EC2V 6DZ Natwest Bank Plc Newark 1 Market Place Newark Nottinghamshire NG24 1DY Virgin Money 681 Chesterfield Road Sheffield S8 0RY

Jubilee Church (ACM)

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 June 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Russel Whittaker
	Derrick Simpson
	Jaimie Lord
	Hannah Whittaker
	Peter Phillips (resigned 11 December 2025)
	Thrudy Cummings (appointed 11 January 2025)

Objectives and activities

Objects and aims

The objects of the CIO are, for the public benefit:- To advance the Christian faith in accordance with the statement of faith in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide; and to relieve persons who are in need by way of hardship, ill-health or distress in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide.

Objectives, strategies and activities

The charity promotes the good news about Jesus and the love of God both in words and action.

Public benefit

The church meets every week on a Sunday and there are a variety of midweek activities for adults, youth and children. These activities range from seeking to help the local community through a range of good works such as providing a drop in & support space, to Bible study and teaching aimed at deepening the understanding of the Christian faith.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

Throughout this year our church service has continued to run and we have seen growth in the numbers of those attending services and in people joining us. We have continued to run our home groups and prayer group and in addition to this we have run several Alpha courses. The young people continue to meet as a group for fun social activities as well as for discipleship.

This year has seen some incredible growth and new salvations with many baptisms. We are so grateful and blessed by all the God is doing in our town.

Existing projects have continued to run this year and we have seen some great results across the board on these as well as new projects beginning.

Young Creatives has entered year 2 of funding. Funded for 5 years through The National Lottery Community Fund, the project is aimed at supporting young people, aged 11-18, with their mental health, wellbeing & confidence through the medium of music and media. Each week we meet and offer free music & media tuition including singing, piano, drums, guitar lessons as well as photography, filming, editing, animation and more. Most students are referred to us through schools and support agencies who feel they would benefit from taking part. The project retained many of the staff team from the previous Live Sound project and has gotten off to a really strong start.

Our Vibes 18-25 monthly music café pilot came to an end. This provided safe space and support to young adults using music. It has become a follow on for those who have outgrown Young Creatives & Live Sound project. This was funded by Shine Lincolnshire.

The Engage Project has continued to run successfully. This is funded by the National Lottery Community Fund and will run for 1 more year. The aim of this project is to reach out to members of our migrant community to support their integration into the community. This is done by providing a number of activities including a café where people can come and chat and meet others in a friendly, safe environment, providing English lessons for those whose English is not their first language, running a toddler group and holding community events such as Celebrate the Nations party. This fund also allows project staff to carry out home visits to those more isolated or unsure of mixing with others within the community. We will also host a number of forums working alongside other agencies including the local council to see how we can effectively serve and support our local migrant community.

We have continued to work with, and support displaced Ukrainian families who have been re-homed in our community. Our Ukrainian community has continued to run as a café on a Saturday morning. This is staffed by Ukrainian refugees and provides a space for the local Ukrainian community to meet together on a weekly basis.

We have continued to run 2 additional café days supported by Shine Lincolnshire. These aim to promote good mental health and wellbeing for those who struggle with this and feel isolated.

In partnership with Grantham Additional Needs Federation (GANF), we hold a "Tasty Treats Cafe" within the Centre on two mornings a week. This project offers major opportunities for young people with learning difficulties to integrate into the community and acquire new skills in catering and public service.

This combined means we have a café session running 6 days a week within the centre, all of which are well attended.

During the winter of 2024/2025, with the cost of living crisis continuing to have an adverse effect on many, we were funded by the NHS, Shine Lincolnshire and The National Lottery to remain open during the winter period for additional days and longer times and provide additional services. This was especially helpful and well attended over the Christmas period when we have ordinarily closed for staff holidays. This funding meant we could employ additional sessional workers to provide café cover allowing us to open our café for those who were struggling to heat their homes and were struggling with isolation over the winter period. We also became a distribution centre for warm packs within our town.

Our Parent and Toddler group is extremely well attended and now runs over 2 days funded through the Engage project and Shine Lincolnshire.

We have continued the work with our migrant community. Having seen an increase in the number of people seeking asylum in the previous year we have continued to support those placed in our community. We no longer go into the hotel, where many of them were accommodated, but they now come into our centre to receive support. With the increase in the number of those wanting to access our services we have been funded by The National Lottery under Supporting Refugees and Asylum seekers fund to provide additional English lessons and café sessions. The majority of all our lessons are now taught in groups based on ability due the sheer number of those accessing them across all our projects.

We continue to be supported with food donation from local supermarkets which enables us to distribute food packages to those in need through the projects that we run.

With our premises is constant use we have been looking at how we become more environmentally friendly. With the cost of energy prices soaring, we have looked to see how we can best upgrade parts of our premises to reduce costs as well as be environmentally friendly. We have received several funds to support an upgrade to our heating and lighting system and we have installed Solar Panels to our site.

The charity is increasingly dependent on its volunteers. These come from a wide spectrum of society and represent all age groups, ethnic and socio-economic backgrounds. The charity has received much help and support from Lincolnshire Community Volunteer Service (LCVS) and Voluntary Centre Services (VCS) for the training and development of volunteers. With this support the charity has been able to maintain a volunteer workforce of over 60 people this year.

The Senior leadership have continued to build links with other local churches and meet regularly with other local church ministers.

The trustees continue to meet regularly.

Financial review

The Trustees consider that the financial position of the charity is satisfactory.

Policy on reserves

The charity will hold a minimum of 3 months budgeted funds in reserves.
Our policy is to retain sufficient reserves
• To ensure that the charity has sufficient funds to meet its financial commitments;
• To demonstrate that the charity is sustainable into the future;
• To ensure that the charity is able to manage future unforeseen financial difficulties;
• To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.
This reserves policy relates only to the charity unrestricted funds. Restricted funds may be held in addition to be used for the restricted purpose for which they were given.

Structure, governance and management

Nature of governing document

The CIO Foundation is operated under the rules of its constitution adopted 7/1/2019.

Recruitment and appointment of trustees

New trustees are appointed when a suitable person is found and when they are willing to undertake the position. They are then appointed by a full meeting of the trustees.

Organisational structure

Jubilee Church is registered as a CIO. The board of Trustees oversee the governance of the charity. The Senior Leadership of the church have responsibility for the spiritual side and growth of the church. Decisions on day-to-day administration and running of the charity are made by the management team appointed by the Trustees. Decisions that relate to financial giving, large purchases and changes outside the scope of budgets or to the general direction of the charity are made by the Trustees.

Decisions regarding the spiritual health and direction of the church are made by the Senior Leadership team who report back to the board of Trustees. The Senior Leaders are accredited by Churches In Communities. This accreditation provides a layer of accountability and requires the Senior Leaders to undergo annual reviews to ensure they are following their vision and plan. Please note that this affiliation is for the Senior Leaders personally and not for the charity.

New trustees are only appointed by the Trustees. The Senior leadership team can nominate a person as a candidate, but the decision to appoint someone new is made by the Trustee. A Trustee candidate is selected based on their skill set, what they can bring to the board, their knowledge of the charity, and their willingness to support. If a person is agreed to be a suitable candidate, a nominated Trustee will reach out to them. Once appointed, all new Trustees will be required to undergo safeguarding training, have a DBS check, read and agree with the policies and procedures of the charity. Additional training in specific areas will be offered as needed.

The trustees meet to discuss charitable business and decisions in person and online throughout the year. Minor business and small decisions can be made through email communication.

The Trustees meet and discuss wages on an annual basis. Wage increases are made in line with inflation /& the percentage increase in the national living wage. Any larger increase to a wage is based on an individual’s quality of work and skill set. All wages are kept in line with roles of a similar nature in other organisations. Wages for those employed on funded projects are set by the funders at the time of award. Many of these funds, which run for several years, have a wage increase built in.

The wage for the Senior Leader and all other ministry roles is set and reviewed based on similar roles within other church sectors such as AOG, Baptist Union, and Methodist church.

The charity has a good relationship with its funders and will provide reporting updates for its projects as required. This is usually done quarterly or biannually. We ensure there is transparency of funds received and spent and we will provide the relevant information and receipts as needed. We have a strong working relationship with our local authority and with other churches in our community, enabling us to work together and support our beneficiaries to the best of our ability.

Jubilee Church (ACM)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 23/04/26 and signed on its behalf by:

Hannah Whittaker

Hannah Whittaker
Trustee

Jubilee Church (ACM)

Independent Examiner's Report to the trustees of Jubilee Church (ACM)

Independent examiner's report to the trustees of Jubilee Church (ACM)
I report to the trustees on my examination of the accounts of Jubilee Church (ACM) (the Charity) for the year ended 30 June 2025.

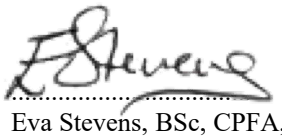
Responsibilities and basis of report
As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity'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
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Public Finance and Accountancy (CIPFA), which is one of the listed bodies.
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.



.....

Eva Stevens, BSc, CPFA, employee of Community Accounting Plus
member of the Chartered Institute of Public Finance and Accountancy (CIPFA)

Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Date: 23/04/2026

Jubilee Church (ACM)

Statement of Financial Activities for the Year Ended 30 June 2025

	Note	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	2	72,442	-	72,442	82,504
Charitable activities	3	34,280	306,449	340,729	468,547
Investment income	4	709	-	709	655
Total Income		107,431	306,449	413,880	551,706
Expenditure on:					
Charitable activities	6	(200,168)	(277,604)	(477,772)	(382,231)
Total Expenditure		(200,168)	(277,604)	(477,772)	(382,231)
Net (expenditure)/income		(92,737)	28,845	(63,892)	169,475
Gross transfers between funds		(7,419)	7,419	-	-
Net movement in funds		(100,156)	36,264	(63,892)	169,475
Reconciliation of funds					
Total funds brought forward		1,118,999	284,230	1,403,229	1,233,754
Total funds carried forward	13	1,018,843	320,494	1,339,337	1,403,229

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 13.

	Note	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	82,504	-	82,504
Charitable activities	3	41,570	426,977	468,547
Investment income	4	655	-	655
Total Income		124,729	426,977	551,706
Expenditure on:				
Charitable activities	6	(142,395)	(239,836)	(382,231)
Total Expenditure		(142,395)	(239,836)	(382,231)
Net (expenditure)/income		(17,666)	187,141	169,475
Gross transfers between funds		22,255	(22,255)	-
Net movement in funds		4,589	164,886	169,475
Reconciliation of funds				
Total funds brought forward		1,114,410	119,344	1,233,754
Total funds carried forward	13	1,118,999	284,230	1,403,229

Jubilee Church (ACM)

(Registration number: 1181444)
Balance Sheet as at 30 June 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	9	1,058,009	1,076,036
Current assets			
Debtors	10	5,026	4,485
Cash at bank and in hand	11	289,162	329,194
		294,188	333,679
Creditors: Amounts falling due within one year	12	(12,860)	(6,486)
Net current assets		281,328	327,193
Net assets		1,339,337	1,403,229
Funds of the charity:			
Restricted income funds			
Restricted funds	13	320,494	284,230
Unrestricted income funds			
Unrestricted funds		1,018,843	1,118,999
Total funds	13	1,339,337	1,403,229

The financial statements on pages 8 to 23 were approved by the trustees, and authorised for issue on 23/04/26 and signed on their behalf by:

Hannah Whittaker

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Hannah Whittaker
Trustee

Jubilee Church (ACM)

Cash Flow Statement for the Year Ended 30 June 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash (expenditure)/income		(63,892)	169,475
Adjustments to cash flows from non-cash items			
Depreciation		18,027	18,028
Investment income	4	(709)	(655)
		(46,574)	186,848
Working capital adjustments			
(Increase)/decrease in debtors	10	(541)	5,105
Increase in creditors	12	6,374	724
Net cash flows from operating activities		(40,741)	192,677
Cash flows from investing activities			
Interest receivable and similar income	4	709	655
Purchase of tangible fixed assets	9	-	(54,629)
Net cash flows from investing activities		709	(53,974)
Net (decrease)/increase in cash and cash equivalents		(40,032)	138,703
Cash and cash equivalents at 1 July		329,194	190,491
Cash and cash equivalents at 30 June		289,162	329,194
Reconciliation of net cash flow to movement in net funds			
(Decrease)/increase in cash		(40,032)	138,703
Net funds at 1 July 2024		329,194	190,491
Net funds at 30 June 2025		289,162	329,194

All of the cash flows are derived from continuing operations during the above two periods.

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Jubilee Church (ACM) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregates similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	Straight line 33.3%
General equipment	Straight line 33.3%

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Donations and legacies;			
Donations from individuals	72,442	72,442	82,504
	72,442	72,442	82,504

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Grants & donations	-	306,449	306,449	426,977
Lettings	28,391	-	28,391	40,419
Sundry receipts	97	-	97	538
Event income	2,042	-	2,042	613
Internship programme income	3,750	-	3,750	-
	34,280	306,449	340,729	468,547

4 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income;			
Interest receivable on bank deposits	709	709	655

5 Grants and donations

	Unrestricted funds £	Restricted funds £	Total funds £
Rotary Club	-	2,000	2,000
Groudworks	-	67,876	67,876
The National Lottery Community Fund	-	198,016	198,016
CO-OP Local	-	990	990
Shine Lincolnshire	-	3,200	3,200
Neighbourly	-	230	230
LVET	-	5,000	5,000
South Kesteven District Council	-	2,647	2,647
NHS Lincolnshire	-	10,000	10,000
Lincolnshire Community Foundation	-	13,000	13,000
General donations	72,442	3,490	75,932
	72,442	306,449	378,891

6 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
General maintenance & servicing	8,306	14,309	22,615	30,032
Insurance	6,945	-	6,945	4,722
Wages, NI & pension	127,299	150,895	278,194	234,924
Software	2,019	2,241	4,260	3,753
Utilities	12,000	39	12,039	14,074
Legal & professional fees	1,845	-	1,845	3,718
Advertising	1,052	3,874	4,926	5,110
Church hospitality & refreshments	1,114	3,209	4,323	3,675
Discipleship	1,923	1,376	3,299	315
Gifts	8,083	478	8,561	1,933
Events	1,614	800	2,414	2,558
Bank charges	178	33	211	53
Safe guarding	-	411	411	572
Travel	2,697	464	3,161	1,180
Worship	-	-	-	1,398
Printing & stationery	1,716	3,077	4,793	2,418
Training	-	4,117	4,117	842
Depreciation	18,027	-	18,027	18,028
General expenditure	1,754	42,921	44,675	33,861
Subscriptions	-	1,227	1,227	487
Equipment	3,596	44,854	48,450	18,578
Conference tickets external	-	3,279	3,279	-
	200,168	277,604	477,772	382,231

7 Independent examiner's fees

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2025 £	2024 £
Independent examination	995	955
	995	955

8 Taxation

The charity is a registered charity and is therefore exempt from corporation taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	General Equipment £	Total £
Cost				
At 1 July 2024	1,039,435	37,603	35,654	1,112,692
At 30 June 2025	1,039,435	37,603	35,654	1,112,692
Depreciation				
At 1 July 2024	-	24,890	11,766	36,656
Charge for the year	-	6,261	11,766	18,027
At 30 June 2025	-	31,151	23,532	54,683
Net book value				
At 30 June 2025	1,039,435	6,452	12,122	1,058,009
At 30 June 2024	1,039,435	12,713	23,888	1,076,036

10 Debtors

	2025 £	2024 £
Trade debtors	5,026	4,395
Prepayments	-	90
	5,026	4,485

11 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	30	30
Cash at bank	289,132	329,164
	289,162	329,194

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	10,198	877
Other taxation and social security	-	4,463
Other creditors	2,662	1,146
	12,860	6,486

13 Funds

	Balance at 1 July 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2025 £
Unrestricted funds					
General					
General	1,118,999	107,431	(200,168)	(7,419)	1,018,843
Restricted funds					
Building fund	12,231	-	-	-	12,231
Ukraine Support & Hub	911	810	(186)	-	1,535
Community Help Project	20,067	-	-	-	20,067
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Engage	39,914	55,197	(39,624)	-	55,487
Utilities	4,000	-	-	-	4,000
Rank Fund	121	-	-	-	121
Shine Cafe & Toddlers	44,106	3,200	(24,880)	-	22,426
Refugee Support	60,543	27,810	(39,195)	-	49,158

	Balance at 1 July 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2025 £
LNER	2,351	-	-	-	2,351
Youth Workers Salaries	2,000	2,400	(4,442)	42	-
Winter Pressures NHS	8,977	10,000	(7,459)	-	11,518
A4A Stoke Fund	2,671	-	-	-	2,671
SKDC Levelling Up	56	2,647	(5,294)	2,591	-
LCC	65	-	-	-	65
LCF Cranswick	4,740	13,000	(5,924)	-	11,816
Young Creatives	51,782	74,682	(65,053)	-	61,411
Screwfix	3,306	-	(1,994)	-	1,312
LVET	2,400	5,000	(566)	-	6,834
NATGRID	5,970	-	-	-	5,970
Neighbourly	-	230	(229)	-	1
CO-OP	-	990	-	-	990
Kids	-	-	(1,243)	1,243	-
Prayer Room	-	-	(1,038)	1,038	-
Rotary	-	-	(1,869)	1,869	-
Solar	-	67,876	(67,876)	-	-
SRA2	-	40,327	(9,399)	-	30,928
Uganda	-	30	(350)	320	-
Vibes	-	-	(215)	215	-
Womens Ministry	-	-	(101)	101	-
Worship/PA	-	2,250	(667)	-	1,583
Total restricted funds	284,230	306,449	(277,604)	7,419	320,494
Total funds	1,403,229	413,880	(477,772)	-	1,339,337

The transfer from the General fund to the Youth Workers Salaries, SKDC Levelling Up, Kids, Prayer Room, Rotary, Uganda, Vibes and Womens Ministry fund is to cover the deficits on these activities.

The specific purposes for which the funds are to be applied are as follows:

Building Fund - The financing of building renovations and repairs.

Ukrainian Support/Hub - Funds to support the work with our Ukrainian community including the young people.

Community Help Fund - This was initially set up to provide support to those within the community who were found to be in need due to the effects of the Coronavirus pandemic. The main support provided has been with food deliveries and food vouchers as well as providing support with additional services to support individuals with their mental health and wellbeing.

Children's Worker Salary fund & Rotary Youth wages – Funds raised / given towards paying a youth & children's worker.

Engage Fund - This projects aims to work alongside and assist the local migrant community to integrate into community.

Utilities - We had been given funds specifically to help with the cost of utilities.

Rank fund - A fund to help us improve the lighting costs within the centre allowing us to buy and install more cost effective lighting.

Shine Fund - A café & toddler group for those struggling with isolation and mental health struggles to receive support, meet people and take part in activities such as baking, craft and music.

Refugees Support – This project supports those displaced and seeking asylum by providing English lessons, as well as providing a space for café to run to support with their mental health and wellbeing.

LNER- Supports the running costs of one of our community hub cafes.

Youth Workers Salaries - Funds given specifically for youth worker wages.

Winter Pressures & Warm Place funds (NHS. Shine, Our Community) - This fund allows us to run and extend our café & toddler session for additional periods to help those struggling with the cost of living by providing a warm place for them to come to and distribute warm packs to those in need.

A4a Stoke Fund – Supporting for working with those living in hotel accommodation whilst seeking asylum.

SKDC Levelling Up - Funds that support the running of our centre with costs of utilities by providing financial support for utility bills and with upgrades to current lighting and heating systems enabling us to become more environmentally friendly and reduce running costs.

LCC - Lincolnshire County Council - grant towards our community cafe running costs, including wages.

LCF - Funds that support the running of our centre with costs of utilities by providing financial support for utility bills and with upgrades to current lighting and heating systems enabling us to become more environmentally friendly and reduce running costs.

Young Creatives - The project is aimed at supporting young people, aged 11-18, with their mental health, wellbeing & confidence through the medium of music and media.

Screwfix - Funds that support the running of our centre with costs of utilities by providing financial support for utility bills and with upgrades to current lighting and heating systems enabling us to become more environmentally friendly and reduce running costs.

LVET - Fund to support young people by providing life skill sessions including baking and cooking.

NatGrid - Funds given by National Grid towards heating upgrades.

CO-OP - Donations from CO- OP community stores towards our work.

Kids - Expense tracking of funds spent by the kids ministry.

Neighbourly- Funds to support those struggling within our community with food parcels, clothes etc.

Prayer Room - Funds given to improvements of prayer room and building.

Rotary - Funds to support maintenance and buy new equipment.

Solar - Grant given toward the cost of installing solar panels on our premises.

SRA2 - Supporting Refugees and Asylum Seekers 2. (The second round of funding from the National Lottery for this project).

Uganda - Donations from church members for Bibles being sent to Uganda.

Vibes - A monthly music café providing support to young adults aged 18-25.

Womens Ministry - Expense tracking for Women ministry within the church.

Worship/PA - Expense tracking for Worship / PA costs within the church.

	Balance at 1 July 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2024 £
Unrestricted funds					
General					
General	1,114,410	124,729	(142,395)	22,255	1,118,999
Restricted					
Building fund	12,231	-	-	-	12,231
Ukraine Support & Hub	2,358	5,000	(6,447)	-	911
Community Help Project	11,510	32,206	(21,945)	(1,704)	20,067
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Engage	35,964	60,005	(56,055)	-	39,914
Utilities	4,000	-	-	-	4,000
Rank Fund	121	-	-	-	121
Shine Cafe & Toddlers	17,862	49,929	(23,685)	-	44,106
Refugee Support	381	79,938	(19,776)	-	60,543
LNER	2,351	-	-	-	2,351
Youth Workers Salaries	2,000	-	-	-	2,000
Winter Pressures NHS	4,375	13,026	(7,805)	(619)	8,977
A4A Stoke Fund	6,992	-	(4,321)	-	2,671
SKDC Levelling Up	180	1,250	(794)	(580)	56
LCC	-	998	(933)	-	65
LCF Cranswick	-	8,000	(3,260)	-	4,740
Young Creatives	-	142,465	(72,983)	(17,700)	51,782
Screwfix	-	6,138	(1,020)	(1,812)	3,306
LVET	-	2,400	-	-	2,400
NATGRID	-	5,970	-	-	5,970
Catalyst (Youth)	1,000	652	(1,812)	160	-
Heater	-	18,500	(18,500)	-	-
Neighbourly	-	500	(500)	-	-
Total restricted funds	119,344	426,977	(239,836)	(22,255)	284,230
Total funds	1,233,754	551,706	(382,231)	-	1,403,229

14 Analysis of net assets between funds

	Unrestricted		
	General	Restricted	2025 Total funds
	£	£	£
Tangible fixed assets	1,058,009	-	1,058,009
Current assets	(26,306)	320,494	294,188
Current liabilities	(12,860)	-	(12,860)
Total net assets	1,018,843	320,494	1,339,337

	Unrestricted		
	General	Restricted	2024 Total funds
	£	£	£
Tangible fixed assets	1,076,036	-	1,076,036
Current assets	49,449	284,230	333,679
Current liabilities	(6,486)	-	(6,486)
Total net assets	1,118,999	284,230	1,403,229

15 Related party transactions

During the year the charity made the following related party transactions:

Nicci Whittaker
Nicci Whittaker's husband Russel Whittaker and sister in law Hannah Whittaker are trustees.
Nicci Whittaker receives a salary for her role as finance worker and project worker. During the accounting period she received £53,788.
At the balance sheet date the amount due to/from Nicci Whittaker was £Nil (2024 - £Nil).

16 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	254,611	222,081
Social security costs	18,422	9,103
Pension costs	5,161	3,740
	278,194	234,924

The monthly average number of persons employed by the charity during the year was as follows:

	2025 No	2024 No
Average numbers of persons employed	19	19

15 (2024 - 5) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £5,161 (2024 - £3,740).

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £119,152 (2024 - £114,673).

17 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Russel Whittaker
Russel Whittaker received remuneration of £43,562 (2024: £45,471) during the year.

Salary for Ministry work.

Hannah Whittaker
Hannah Whittaker received remuneration of £21,801 (2024: £23,235) during the year.

Employed by the charity for her skill set as a teacher to lead several of our projects.

JUBILEE CHURCH (ACM)

England & Wales - Charity number 1181444

Accounts

Charity registration number: 1181444

Jubilee Church (ACM)

Annual Report and Financial Statements

for the Year Ended 30 June 2024

Community Accounting Plus
Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Jubilee Church (ACM)

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Jubilee Church (ACM)

Reference and Administrative Details

Trustees	Russel Whittaker Derrick Simpson Jaimie Lord Hannah Whittaker Peter Phillips
Charity Registration Number	1181444
Principal Office	Jubilee Church Life Centre 1-5 London Road Grantham NG31 6EY
Independent Examiner	John O'Brien, employee of Community Accounting Plus Units 1 & 2, North West 41, Talbot Street Nottingham NG1 5GL
Bankers	CCLA Investment Management Limited The COIF Charities Deposit Fund 80, Cheapside London EC2V 6DZ Natwest Bank Plc Newark 1 Market Place Newark Nottinghamshire NG24 1DY Virgin Money 681 Chesterfield Road Sheffield S8 0RY

Jubilee Church (ACM)

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 June 2024.

Objectives and activities

Objects and aims

The objects of the CIO are to advance the Christian faith in Lincolnshire and in such other parts of the United Kingdom or the world as the charity Trustees may from time to time decide, and, to relieve persons who are in need by way of hardship, ill-health or distress in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide.

Objectives, strategies and activities

The charity promotes the good news about Jesus and the love of God both in words and action.

Public benefit

The church meets every week on a Sunday and there are a variety of midweek activities for adults, youth and children. These activities range from seeking to help the local community through a range of good works such as providing a drop in & support space, to bible study and teaching aimed at deepening the understanding of the Christian faith.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

Throughout this year our church service has continued to run and we have seen growth in the numbers of those attending services and in people joining us. We have continued to run our home groups and prayer group and in addition to this we have run several Alpha courses. The young people continue to meet as a group for fun social activities as well as for discipleship.

This year has seen some incredible growth and new salvations with many baptisms. We are so grateful and blessed by all the God is doing in our town.

Existing projects have continued to run this year and we have seen some great results across the board on these as well as new projects beginning.

Young Creatives officially started in September 2023. Funded for 5 years through The National Lottery Community Fund, the project is aimed at supporting young people, aged 11-18, with their mental health, wellbeing & confidence through the medium of music and media. Each week we meet and offer free music & media tuition including singing, piano, drums, guitar lessons as well as photography, filming, editing, animation and more. Most students are referred to us though schools and support agencies who feel they would benefit from taking part. The project retained many of the staff team from the previous Live Sound project and has gotten off to a really strong start.

We have also started a monthly music café for young adults aged 18-25. Vibes provides a safe space and support to young adults using music. It has become a follow on for those who have outgrown Young Creatives & Live Sound project. This is funded by Shine Lincolnshire.

The Engage Project has continued to run successfully. This is funded by the National Lottery Community Fund and will run for 2 more years. The aim of this project is to reach out to members of our migrant community to support their integration into the community. This is done by providing a number of activities including a café where people can come and chat and meet others in a friendly, safe environment, providing English lessons for those whose English is not their first language, running a toddler group and holding community events such as Celebrate the Nations party. This fund also allows project staff to carry out home visits to those more isolated or unsure of mixing with others within the community. We will also host a number of forums working alongside other agencies including the local council to see how we can effectively serve and support our local migrant community.

We have continued to work with, and support displaced Ukrainian families who have been re-homed in our community. Our Ukrainian community has continued to run as a café on a Saturday morning. This is staffed by Ukrainian refugees and provides a space for the local Ukrainian community to meet together on a weekly basis.

We have continued to run 2 additional café days supported by Shine Lincolnshire. These aim to promote good mental health and wellbeing for those who struggle with this and feel isolated

In partnership with Grantham Additional Needs Federation (GANF), we hold a "Tasty Treats Cafe" within the Centre on two mornings a week. This project offers major opportunities for young people with learning difficulties to integrate into the community and acquire new skills in catering and public service.

This combined means we have a café session running 6 days a week within the centre, all of which are well attended.

During the winter of 2023/2024, with the cost of living crisis continuing to have an adverse effect on many, we were funded by the NHS, Shine Lincolnshire and The National Lottery to remain open during the winter period for additional days and longer times and provide additional services. This was especially helpful and well attended over the Christmas period when we have ordinarily closed for staff holidays. This funding meant we could employ additional sessional workers to provide café cover allowing us to open our café for those who were struggling to heat their homes and were struggling with isolation over the winter period. We also became a distribution centre for warm packs within our town.

Our Parent and Toddler group is extremely well attended and now runs over 2 days funded through the Engage project and Shine Lincolnshire.

We have continued the work with our migrant community. Having seen an increase in the number of people seeking asylum in the previous year we continued to go into the hotel, where many of them were accommodated, to provide support. In addition to this we were able to offer support & activities within our premises for them. Over the year we have provided social activities such as a physical fitness and wellbeing sessions to support their physical and mental health as well enabling them to access our existing conversational English classes and attend the various cafes we run to help with their social interaction. With the increase in the number of those wanting to access our services we have been funded through the National Lottery's Awards for All fund to provide additional lessons. The majority of all our lessons are now taught in groups based on ability due the sheer number of those accessing them across all our projects.

We continue to be supported with food donation from local supermarkets which enables us to distribute food packages to those in need through the projects that we run.

With our premises is constant use we have been looking at how we become more environmentally friendly. With the cost of energy prices soaring, we have looked to see how we can best upgrade parts of our premises to reduce costs as well as be environmentally friendly. We have received several funds to support an upgrade to our heating and lighting system. We have also begun exploring the option of installing solar panels.

The charity is increasingly dependent on its volunteers. These come from a wide spectrum of society and represent all age groups, ethnic and socio-economic backgrounds. The charity has received much help and support from Lincolnshire Community Volunteer Service (LCVS) and Voluntary Centre Services (VCS) for the training and development of volunteers. With this support the charity has been able to maintain a volunteer workforce of over 50 people this year.

The Senior leadership have continued to build links with other local churches and meet regularly with other local church ministers.

The trustees continue to meet regularly.

Financial review

Policy on reserves

The charity will hold a minimum of 3 months budgeted funds in reserves.
Our policy is to retain sufficient reserves
- To ensure that the charity has sufficient funds to meet its financial commitments;
- To demonstrate that the charity is sustainable into the future;
- To ensure that the charity is able to manage future unforeseen financial difficulties;
- To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

This reserves policy relates only to the charity unrestricted funds. Restricted funds may be held in addition to be used for the restricted purpose for which they were given.

Structure, governance and management

Nature of governing document

The CIO Foundation is operated under the rules of its constitution adopted 7/1/2019.

Recruitment and appointment of trustees

New trustees are appointed when a suitable person is found and when they are willing to undertake the position. They are then appointed by a full meeting of the trustees.

Organisational structure

Jubilee Church is registered as a CIO. The board of Trustees oversee the governance of the charity. The Senior Leadership of the church have responsibility for the spiritual side and growth of the church. Decisions on day-to-day administration and running of the charity are made by the management team appointed by the Trustees. Decisions that relate to financial giving, large purchases and changes outside the scope of budgets or to the general direction of the charity are made by the Trustees.

Decisions regarding the spiritual health and direction of the church are made by the Senior Leadership team who report back to the board of Trustees. The Senior Leaders are accredited by Churches In Communities. This accreditation provides a layer of accountability and requires the Senior Leaders to undergo annual reviews to ensure they are following their vision and plan. Please note that this affiliation is for the Senior Leaders personally and not for the charity.

New trustees are only appointed by the Trustees. The Senior leadership team can nominate a person as a candidate, but the decision to appoint someone new is made by the Trustee. A Trustee candidate is selected based on their skill set, what they can bring to the board, their knowledge of the charity, and their willingness to support. If a person is agreed to be a suitable candidate, a nominated Trustee will reach out to them. Once appointed, all new Trustees will be required to undergo safeguarding training, have a DBS check, read and agree with the policies and procedures of the charity. Additional training in specific areas will be offered as needed.

The trustees meet to discuss charitable business and decisions in person and online throughout the year. Minor business and small decisions can be made through email communication.

The Trustees meet and discuss wages on an annual basis. Wage increases are made in line with inflation /& the percentage increase in the national living wage. . Any larger increase to a wage is based on an individual's quality of work and skill set. All wages are kept in line with roles of a similar nature in other organisations. Wages for those employed on funded projects are set by the funders at the time of award. Many of these funds, which run for several years, have a wage increase built in.

The wage for the Senior Leader and all other ministry roles is set and reviewed based on similar roles within other church sectors such as AOG, Baptist Union, and Methodist church.

The charity has a good relationship with its funders and will provide reporting updates for its projects as required. This is usually done quarterly or biannually. We ensure there is transparency of funds received and spent and we will provide the relevant information and receipts as needed. We have a strong working relationship with our local authority and with other churches in our community, enabling us to work together and support our beneficiaries to the best of our ability.

Jubilee Church (ACM)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 29/04/25 and signed on its behalf by:

Hannah Whittaker

.....

Hannah Whittaker
Trustee

Jubilee Church (ACM)

Independent Examiner's Report to the trustees of Jubilee Church (ACM)

Independent examiner's report to the trustees of Jubilee Church (ACM)
I report to the trustees on my examination of the accounts of Jubilee Church (ACM) (the Charity) for the year ended 30 June 2024.

Responsibilities and basis of report
As the trustees of the charity 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 Charity'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
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member and Fellow of the Association of Charity Independent Examiners, which is one of the listed bodies.
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

.....
~~John O'~~ Brien MSc, FAIA, FCIE, employee of Community Accounting Plus
Fellow of the Association of Charity Independent Examiners

Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Date: 29/04/2025

Jubilee Church (ACM)

Statement of Financial Activities for the Year Ended 30 June 2024

	Note	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	82,504	-	82,504
Charitable activities	3	41,570	426,977	468,547
Investment income	4	655	-	655
Total Income		124,729	426,977	551,706
Expenditure on:				
Charitable activities	5	(142,395)	(239,836)	(382,231)
Total Expenditure		(142,395)	(239,836)	(382,231)
Net (expenditure)/income		(17,666)	187,141	169,475
Gross transfers between funds		22,255	(22,255)	-
Net movement in funds		4,589	164,886	169,475
Reconciliation of funds				
Total funds brought forward		1,114,410	119,344	1,233,754
Total funds carried forward	12	1,118,999	284,230	1,403,229

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 12.

	Note	Unrestricted £	Restricted £	Total 2023 £
Income and Endowments from:				
Donations and legacies	2	50,025	-	50,025
Charitable activities	3	38,568	189,226	227,794
Investment income	4	329	-	329
Total Income		88,922	189,226	278,148
Expenditure on:				
Charitable activities	5	(117,365)	(132,492)	(249,857)
Total Expenditure		(117,365)	(132,492)	(249,857)
Net (expenditure)/income		(28,443)	56,734	28,291
Gross transfers between funds		57,520	(57,520)	-
Net movement in funds		29,077	(786)	28,291
Reconciliation of funds				
Total funds brought forward		1,085,333	120,130	1,205,463
Total funds carried forward	12	1,114,410	119,344	1,233,754

The notes on pages 11 to 22 form an integral part of these financial statements.

Jubilee Church (ACM)

(Registration number: 1181444)
Balance Sheet as at 30 June 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	8	1,076,036	1,039,435
Current assets			
Debtors	9	4,485	9,590
Cash at bank and in hand	10	329,194	190,491
		333,679	200,081
Creditors: Amounts falling due within one year	11	(6,486)	(5,762)
Net current assets		327,193	194,319
Net assets		1,403,229	1,233,754
Funds of the charity:			
Restricted income funds			
Restricted funds	12	284,230	119,344
Unrestricted income funds			
Unrestricted funds		1,118,999	1,114,410
Total funds	12	1,403,229	1,233,754

The financial statements on pages 8 to 22 were approved by the trustees, and authorised for issue on 29/04/25 and signed on their behalf by:

Hannah Whittaker

.....
Hannah Whittaker
Trustee

Jubilee Church (ACM)

Cash Flow Statement for the Year Ended 30 June 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		169,475	28,291
Adjustments to cash flows from non-cash items			
Depreciation		18,028	-
Investment income	4	(655)	(329)
		186,848	27,962
Working capital adjustments			
Decrease in debtors	9	5,105	3,471
Increase in creditors	11	724	2,618
Net cash flows from operating activities		192,677	34,051
Cash flows from investing activities			
Interest receivable and similar income	4	655	329
Purchase of tangible fixed assets	8	(54,629)	-
Net cash flows from investing activities		(53,974)	329
Net increase in cash and cash equivalents		138,703	34,380
Cash and cash equivalents at 1 July		190,491	156,111
Cash and cash equivalents at 30 June		329,194	190,491
Reconciliation of net cash flow to movement in net funds			
Increase in cash		138,703	34,380
Net funds at 1 July 2023		190,491	156,111
Net funds at 30 June 2024		329,194	190,491

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Jubilee Church (ACM) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregates similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	Straight line 33.3%

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Donations and legacies;			
Donations from individuals	82,504	82,504	50,025
	82,504	82,504	50,025

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Grants & donations	-	426,977	426,977
Lettings	40,419	-	40,419
Sundry receipts	538	-	538
Event income	613	-	613
	41,570	426,977	468,547

	Unrestricted funds General £	Restricted funds £	Total 2023 £
Grants & donations	-	189,226	189,226
Lettings	36,596	-	36,596
Non profit income	1,972	-	1,972
	38,568	189,226	227,794

4 Investment income

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Interest receivable and similar income;			
Interest receivable on bank deposits	655	655	329

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
General maintenance & servicing	11,430	18,602	30,032	7,882
Insurance	4,722	-	4,722	-
Wages, NI & pension	85,314	149,610	234,924	175,701
Software	930	2,823	3,753	-
Utilities	14,074	-	14,074	6,562
Legal & professional fees	1,218	2,500	3,718	-
Advertising	-	5,110	5,110	-
Church hospitality & refreshments	997	2,678	3,675	-
Discipleship	315	-	315	168
Gifts	1,933	-	1,933	779
Events	548	2,010	2,558	-
Bank charges	53	-	53	-
Safe guarding	-	572	572	-
Travel	201	979	1,180	190
Worship	1,398	-	1,398	644
Printing & stationery	312	2,106	2,418	-
Training	80	762	842	-
Depreciation	18,028	-	18,028	-
General expenditure	313	33,548	33,861	9,073
Subscriptions	487	-	487	-
Equipment	42	18,536	18,578	-
Grant expenditure	-	-	-	44,046
Prayer room	-	-	-	2,240
LS3	-	-	-	2,572
	142,395	239,836	382,231	249,857

6 Independent examiner's fees

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2024 £	2023 £
Independent examination	955	865
	955	865

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost				
At 1 July 2023	1,039,435	18,628	-	1,058,063
Additions	-	18,975	35,654	54,629
At 30 June 2024	1,039,435	37,603	35,654	1,112,692
Depreciation				
At 1 July 2023	-	18,628	-	18,628
Charge for the year	-	6,262	11,766	18,028
At 30 June 2024	-	24,890	11,766	36,656
Net book value				
At 30 June 2024	1,039,435	12,713	23,888	1,076,036
At 30 June 2023	1,039,435	-	-	1,039,435

9 Debtors

	2024 £	2023 £
Trade debtors	4,395	5,843
Prepayments	90	-
Other debtors	-	3,747
	4,485	9,590

10 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	30	30
Cash at bank	329,164	190,461
	329,194	190,491

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	4,463	2,966
Other creditors	2,023	2,796
	6,486	5,762

12 Funds

	Balance at 1 July 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2024 £
Unrestricted funds					
General					
General	1,114,410	124,729	(142,395)	22,255	1,118,999
Restricted funds					
Ukraine Support & Hub	2,358	5,000	(6,447)	-	911
Utilities	4,000	-	-	-	4,000
Community Help Project	11,510	32,206	(21,945)	(1,704)	20,067
Catalyst (Youth)	1,000	652	(1,812)	160	-
Engage	35,964	60,005	(56,055)	-	39,914
Building fund	12,231	-	-	-	12,231
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Rank Fund	121	-	-	-	121
Shine cafe & toddlers	17,862	49,929	(23,685)	-	44,106
Refugee Support	381	79,938	(19,776)	-	60,543
LNER	2,351	-	-	-	2,351
Youth Workers salaries	2,000	-	-	-	2,000
Winter Pressures NHS	4,375	13,026	(7,805)	(619)	8,977
A4A Stoke Fund	6,992	-	(4,321)	-	2,671
SKDC Levelling Up	180	1,250	(794)	(580)	56
Heater	-	18,500	(18,500)	-	-
LCC	-	998	(933)	-	65
LCF Cranswick	-	8,000	(3,260)	-	4,740
Neighbourly	-	500	(500)	-	-
Young Creatives	-	142,465	(72,983)	(17,700)	51,782
Screwfix	-	6,138	(1,020)	(1,812)	3,306
LVET	-	2,400	-	-	2,400
NATGRID	-	5,970	-	-	5,970
Total restricted funds	119,344	426,977	(239,836)	(22,255)	284,230
Total funds	1,233,754	551,706	(382,231)	-	1,403,229

Notes to the Financial Statements for the Year Ended 30 June 2024 (continued)

	Balance at 1 July 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2023 £
Unrestricted funds					
General					
General	1,085,333	88,922	(117,365)	57,520	1,114,410
Restricted					
Live Sound Take 2	4,856	-	(4,856)	-	-
Ukraine Support & Hub	-	15,295	(5,427)	(7,510)	2,358
Utilities	-	4,000	-	-	4,000
Community Help Project	25,010	-	-	(13,500)	11,510
Pray room	1,977	-	(1,977)	-	-
Catalyst (Youth)	1,000	-	-	-	1,000
Engage	30,478	66,246	(53,298)	(7,462)	35,964
Building fund	12,494	-	(263)	-	12,231
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Create and Share 2	16,754	3,750	(19,902)	(602)	-
Rank Fund	251	-	(130)	-	121
Shine cafe & toddlers	-	43,532	(9,766)	(15,904)	17,862
Refugee Support	2,765	1,400	(3,784)	-	381
LNER	2,023	17,457	(10,621)	(6,508)	2,351
L C Youth	4,503	-	(4,503)	-	-
Youth Workers salaries	-	2,000	-	-	2,000
Benefact Trust	-	4,486	(3,258)	(1,228)	-
Winter Pressures NHS	-	17,384	(10,129)	(2,880)	4,375
A4A Stoke Fund	-	9,926	(1,008)	(1,926)	6,992
SKDC Levelling Up	-	3,750	(3,570)	-	180
Total restricted funds	120,130	189,226	(132,492)	(57,520)	119,344
Total funds	1,205,463	278,148	(249,857)	-	1,233,754

The specific purposes for which the funds are to be applied are as follows:

Young Creatives - The project is aimed at supporting young people, aged 11-18, with their mental health, wellbeing & confidence through the medium of music and media.

Engage Fund - This projects aims to work alongside and assist the local migrant community to integrate into community.

Vibes - A monthly music café providing support to young adults aged 18-25.

Supporting Refugees & Asylum seekers – This project supports those displaced and seeking asylum by providing English lessons, as well as providing a space for café to run to support with their mental health and wellbeing.

Community Help Fund - This was initially set up to provide support to those within the community who were found to be in need due to the effects of the Coronavirus pandemic. The main support provided has been with food deliveries and food vouchers as well as providing support with additional services to support individuals with their mental health and wellbeing.

A4a Stoke Fund – supporting for working with those living in hotel accommodation whilst seeking asylum.

Building Fund - The financing of building renovations and repairs.

Shine Fund - A café & toddler group for those struggling with isolation and mental health struggles to receive support, meet people and take part in activities such as baking, craft and music.

Ukrainian support/Hub - Funds to support the work with our Ukrainian community including the young people.

Winter Pressures & Warm Place funds (NHS. Shine, Our Community) - This fund allows us to run and extend our café & toddler session for additional periods to help those struggling with the cost of living by providing a warm place for them to come to and distribute warm packs to those in need.

LNER Café Fund - A chat café for people to receive and talk through mental health struggles.

Rank fund - a fund to help us improve the lighting costs within the centre allowing us to buy and install more cost effective lighting.

Asda, LCF Utilities, SKDC Levelling Up, Screwfix & Heaters funds: Funds that support the running of our centre with costs of utilities by providing financial support for utility bills and with upgrades to current lighting and heating systems enabling us to become more environmentally friendly and reduce running costs.

Children's worker salary fund & Rotary Youth wages - funds raised / given towards paying a youth & children's worker.

LVET - Fund to support young people by providing life skill sessions including baking and cooking.

Neighbourly - funds to support those in need in our community by providing food, vouchers and activities.

Catalyst: Funds donated for the support and spiritual discipleship of youth attending church services and meetings.

Benefact - A fund to support the work with our Ukrainian community including the young people.

Winter Pressures (NHS) - This fund allows us to run and extend our café & toddler session for additional periods to help those struggling with the cost of living by providing a warm place for them to come to.

LNER Fund - This projects aims to work those suffering with isolation and mental health problems offering a place to come, meet with other people and take part in activities.

Refugee Support - This project supports refugees in the area.

LNER - Supports the running costs of one of our community hub cafes.

The transfer from the Community Help project, Winter Pressures fund, SKDC Leveling up fund, Young Creatives and Screwfix fund to the General fund represents the net book value of fixed assets, the use of which is not subject to any restriction.

The transfer from the General fund to the Catalyst fund is to cover the deficit on this activity.

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 30 June 2024 £
Tangible fixed assets	1,076,036	-	1,076,036
Current assets	49,449	284,230	333,679
Current liabilities	(6,486)	-	(6,486)
Total net assets	1,118,999	284,230	1,403,229

	Unrestricted funds General £	Restricted funds £	Total funds at 30 June 2023 £
Tangible fixed assets	1,039,435	-	1,039,435
Current assets	80,737	119,344	200,081
Current liabilities	(5,762)	-	(5,762)
Total net assets	1,114,410	119,344	1,233,754

14 Related party transactions

During the year the charity made the following related party transactions:

Nicci Whittaker
Nicci Whittaker's husband Russel Whittaker and sister in law Hannah Whittaker are trustees.
Nicci Whittaker receives a salary for her role as finance worker and project worker. During the accounting period she received £45967.
At the balance sheet date the amount due to/from Nicci Whittaker was £Nil (2023 - £Nil).

Hannah San Jose
Trustee Hannah San Jose was paid £18,011 for her work with our Migrant community through funding received. She was not paid for her services as a Trustee.
At the balance sheet date the amount due to/from Hannah San Jose was £Nil (2023 - £Nil).

15 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	222,081	163,796
Social security costs	9,103	8,823
Pension costs	3,740	3,082
	234,924	175,701

The monthly average number of persons employed by the charity during the year was as follows:

	2024 No	2023 No
Average numbers of persons employed	19	13

5 (2023 - 4) of the above employees participated in the Defined Contribution Pension Schemes.

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £114,673 (2023 - £89,255).

16 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Russel Whittaker
Russel Whittaker received remuneration of £45,471 (2023: £42,626) during the year.

Salary for Ministry work.

Hannah Whittaker
Hannah Whittaker received remuneration of £23,235 (2023: £18,011) during the year.

Employed by the charity for her skill set as a teacher to lead several of our projects.

JUBILEE CHURCH (ACM)

England & Wales - Charity number 1181444

Accounts

Charity registration number: 1181444

Jubilee Church (ACM)

Annual Report and Financial Statements

for the Year Ended 30 June 2023

Community Accounting Plus
Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Jubilee Church (ACM)

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Jubilee Church (ACM)

Reference and Administrative Details

Trustees	Russel Whittaker Derrick Simpson Jaimie Lord Hannah Sanjose Peter Phillips
Charity Registration Number	1181444
Principal Office	Jubilee Church Life Centre 1-5 London Road Grantham NG31 6EY
Independent Examiner	John O'Brien, employee of Community Accounting Plus Units 1 & 2, North West 41, Talbot Street Nottingham NG1 5GL

Jubilee Church (ACM)

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 June 2023.

Objectives and activities

Objects and aims

To advance the Christian faith in Lincolnshire and in such other parts of the United Kingdom or the world as the charity Trustees may from time to time decide, and, to relieve persons who are in need by way of hardship, ill-health or distress in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide

Objectives, strategies and activities

The charity promotes the good news about Jesus and the love of God both in words and action.

Public benefit

The church meets every week on a Sunday and there are a variety of midweek activities for adults, youth and children. These activities range from seeking to help the local community through a range of good works such as providing a drop in & support space, to bible study and teaching aimed at deepening the understanding of the Christian faith.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance
Throughout this year our church service has continued to run in and we have seen some great growth in numbers attending and people joining us. We have continued to run our home groups and prayer group and in addition to this we have run several Alpha courses. The young people continue to meet as a group for fun social activities as well as for discipleship.

This year has seen some incredible growth and new salvations with many baptisms. We are so grateful and blessed by all the God is doing in our town.

Existing projects have continued to run this year and we have seen some great results across the board on these.

The Live Sound Take 2 project has continued to be a success with sessions running weekly for the young people up until the end of August which is when the funding finished. The students finished the funded project off by showcasing their amazing talents and skills with a big performance and by making a video.
Whilst we have sought new funding for this through the year we have continued to run the project on a scaled back basis with small pots of funding received throughout the year. In June 2023 we were advised that we had been successful in applying for a 5 year grant from the The National Lottery Community fund. This grant is to run a follow on project called Young Creatives. This will officially begin September 2023 with a lead in for staff over August of 2023.

The Engage Project has continued to run successfully. This is funded by the National Lottery community Fund and will run for 3 more years. The aim of this project is to reach out to members of our migrant community to support their integration into the community. This is done by providing a number of activities including a café where people can come and chat and meet others in a friendly, safe environment, providing English lessons for those who's English is not their first language, running a toddler group and holding community events such as Celebrate the Nations party. This fund also allows project staff to carry out home visits to those more isolated or unsure of mixing with others within the community. We will also host a number of forums working alongside other agencies including the local council to see how we can effectively serve and support our local migrant community.

As the war in Ukraine has sadly shown no signs of ending so, we have continued to work with and support displaced Ukrainian families who have been re-homed in our community.
An offshoot of our work with the Ukrainian community has enabled us to set up a Ukrainian Hub which runs as a café on a Saturday morning. This is staffed by Ukrainian refugees and provides a space for the local Ukrainian community to meet together on a weekly basis.

In addition to the Engage Café running one morning a week the 2 additional cafes which aim to promote good mental health and wellbeing for those who struggle with this and feel isolated have continued to run through the year being funded by Shine Lincolnshire. These are all extremely well attended.

In partnership with Grantham Additional Needs Federation (GANF), we hold a "Tasty Treats Cafe" within the Centre on two mornings a week. This project offers major opportunities for young people with learning difficulties to integrate into the community and acquire new skills in catering and public service.

This combined means we have a café session running 6 days a week within the centre.

During the winter of 2022/2023, with the cost of living crisis biting, we were funded by the NHS under Winter pressures to remain open during the winter period for additional days and longer times. This was especially helpful and well attended over the Christmas period when we have ordinarily closed for staff holidays. This funding meant we could employ additional sessional workers to provide café cover allowing us to open our café for those who were struggling to heat their homes and were struggling with isolation over the winter period.

Our Parent and Toddler group is extremely well attended and now runs over 2 mornings being funded by the Engage project and Shine Lincolnshire.

One of the community groups we have worked with for a number of years is the migrant community. We have seen an increase in this work as we have been supporting asylum seekers placed in a local hotel. Many of these are Iranian. We have been able to provide social activities such as a running & walking club once a week to help support their physical and mental health as well as patch them into our existing conversational English classes. In doing this we quickly became overwhelmed with the number of people wanting lessons. In response to this we successfully sourced additional funding through the National Lottery's Awards for All fund to teach additional English lessons to those who were resident in the hotels.

We continue to be supported with food donation from local supermarkets which enables us to distribute food packages to those in need through the projects that we run.

The charity is increasingly dependent on its volunteers. These come from a wide spectrum of society and represent all age groups, ethnic and socioeconomic backgrounds. The charity has received much help and support from Lincolnshire Community Volunteer Service (LCVS) and Voluntary Centre Services (VCS) for the training and development of volunteers. With this support the charity has been able to maintain a volunteer workforce of over 50 people this year.

The Senior leadership have continued to build links with other local churches and meet regularly with other local church ministers.

The trustees continue to meet regularly.

The Senior Leadership and Board of Trustees would like to express theire deepest thanks and gratitude to all our funders for their continued support.

We would also like to extend our thanks to all of our volunteers. Without them we would not be able to run the groups and activities each week. Our army of volunteers make a huge difference to the work of Jubilee and to the lives of all our beneficiaries.

Financial review

The Trustees consider that the financial position of the charity is satisfactory.

Policy on reserves

The charity will hold a minimum of 3 months budgeted funds in reserves.
Our policy is to retain sufficient reserves
• To ensure that the charity has sufficient funds to meet its financial commitments;
• To demonstrate that the charity is sustainable into the future;
• To ensure that the charity is able to manage future unforeseen financial difficulties;
• To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.
This reserves policy relates only to the charity unrestricted funds. Restricted funds may be held in addition to be used for the restricted purpose for which they were given.

Structure, governance and management

Nature of governing document

The CIO Foundation is operated under the rules of its constitution adopted 7/1/2019.

Recruitment and appointment of trustees

New trustees are appointed when a suitable person is found and when they are willing to undertake the position. They are then appointed by a full meeting of the trustees.

Major risks and management of those risks

Financial risks
The Trustees do not foresee any financial risks for the coming year.

Jubilee Church (ACM)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 4/3/24 and signed on its behalf by:



Peter Phillips
Trustee

Jubilee Church (ACM)

Independent Examiner's Report to the trustees of Jubilee Church (ACM)

Independent examiner's report to the trustees of Jubilee Church (ACM)
I report to the trustees on my examination of the accounts of Jubilee Church (ACM) (the Charity) for the year ended 30 June 2023.

Responsibilities and basis of report
As the trustees of the charity 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 Charity'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
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member and Fellow of the Association of Charity Independent Examiners, which is one of the listed bodies.
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

.....

John O'Brien MSc, FAIA, FCCA, FCIE, employee of Community Accounting Plus
Fellow of the Association of Charity Independent Examiners

Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Date:.....4/3/24.....

Jubilee Church (ACM)

Statement of Financial Activities for the Year Ended 30 June 2023

	Note	Unrestricted £	Restricted £	Total 2023 £
Income and Endowments from:				
Donations and legacies	2	50,025	-	50,025
Charitable activities	3	38,568	189,226	227,794
Investment income	4	329	-	329
Total Income		88,922	189,226	278,148
Expenditure on:				
Charitable activities	5	(117,365)	(132,492)	(249,857)
Total Expenditure		(117,365)	(132,492)	(249,857)
Net (expenditure)/income		(28,443)	56,734	28,291
Gross transfers between funds		57,520	(57,520)	-
Net movement in funds		29,077	(786)	28,291
Reconciliation of funds				
Total funds brought forward		1,085,333	120,130	1,205,463
Total funds carried forward	12	1,114,410	119,344	1,233,754

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 12.

	Note	Unrestricted £	Restricted £	Total 2022 £
Income and Endowments from:				
Donations and legacies	2	58,673	-	58,673
Charitable activities	3	39,506	146,941	186,447
Investment income	4	23	-	23
Total Income		98,202	146,941	245,143
Expenditure on:				
Charitable activities	5	(120,252)	(131,890)	(252,142)
Total Expenditure		(120,252)	(131,890)	(252,142)
Net (expenditure)/income		(22,050)	15,051	(6,999)
Gross transfers between funds		46,782	(46,782)	-
Net movement in funds		24,732	(31,731)	(6,999)
Reconciliation of funds				
Total funds brought forward		1,060,601	151,861	1,212,462
Total funds carried forward	12	1,085,333	120,130	1,205,463

Jubilee Church (ACM)

(Registration number: 1181444)
Balance Sheet as at 30 June 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	8	1,039,435	1,039,435
Current assets			
Debtors	9	9,590	13,061
Cash at bank and in hand	10	190,491	156,111
		200,081	169,172
Creditors: Amounts falling due within one year	11	(5,762)	(3,144)
Net current assets		194,319	166,028
Net assets		1,233,754	1,205,463
Funds of the charity:			
Restricted income funds			
Restricted funds	12	119,344	120,130
Unrestricted income funds			
Unrestricted funds		1,114,410	1,085,333
Total funds	12	1,233,754	1,205,463

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 4/3/24 and signed on their behalf by:

Jaimie Lord
Trustee

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2023

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Jubilee Church (ACM) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement
The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregates similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	Straight line 33.3%

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Donations and legacies;			
Donations from individuals	50,025	50,025	58,673
	50,025	50,025	58,673

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2023 £
Grants & donations	-	189,226	189,226
Lettings	36,596	-	36,596
Non profit income	1,972	-	1,972
	38,568	189,226	227,794

	Unrestricted funds General £	Restricted funds £	Total 2022 £
Grants & donations	-	146,941	146,941
Lettings	39,245	-	39,245
Non profit income	261	-	261
	39,506	146,941	186,447

4 Investment income

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Interest receivable and similar income;			
Interest receivable on bank deposits	329	329	23

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
General maintenance & servicing	5,848	2,034	7,882	4,972
Discipleship	168	-	168	183
Administration & office costs	9,073	-	9,073	8,100
Wages, NI & pension	89,495	86,206	175,701	163,406
Gifts	779	-	779	6,459
Grant expenditure	-	44,046	44,046	53,530
Utilities	6,356	206	6,562	5,874
Prayer room	2,240	-	2,240	377
Conference tickets external	-	-	-	20
Worship & church costs	644	-	644	2,612
Travel	190	-	190	387
Depreciation	-	-	-	6,222
LS3	2,572	-	2,572	-
	117,365	132,492	249,857	252,142

6 Independent examiner's fees

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2023 £	2022 £
Independent examination	865	825
	865	825

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 July 2022	1,039,435	18,628	1,058,063
At 30 June 2023	1,039,435	18,628	1,058,063
Depreciation			
At 1 July 2022	-	18,628	18,628
At 30 June 2023	-	18,628	18,628
Net book value			
At 30 June 2023	1,039,435	-	1,039,435
At 30 June 2022	1,039,435	-	1,039,435

9 Debtors

	2023 £	2022 £
Trade debtors	5,843	13,061
Other debtors	3,747	-
	9,590	13,061

10 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	30	30
Cash at bank	190,461	156,081
	190,491	156,111

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	2,966	2,154
Other creditors	2,796	990
	5,762	3,144

12 Funds

	Balance at 1 July 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2023 £
Unrestricted funds					
General					
General	1,085,333	88,922	(117,365)	57,520	1,114,410
Restricted funds					
Live Sound Take 2	4,856	-	(4,856)	-	-
Ukraine Support & Hub	-	15,295	(5,427)	(7,510)	2,358
Utilities	-	4,000	-	-	4,000
Community Help Project	25,010	-	-	(13,500)	11,510
Pray room	1,977	-	(1,977)	-	-
Catalyst (Youth)	1,000	-	-	-	1,000
Engage	30,478	66,246	(53,298)	(7,462)	35,964
Building fund	12,494	-	(263)	-	12,231
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Create and Share 2	16,754	3,750	(19,902)	(602)	-
Rank Fund	251	-	(130)	-	121
Shine cafe & toddlers	-	43,532	(9,766)	(15,904)	17,862
Refugee Support	2,765	1,400	(3,784)	-	381
LNER	2,023	17,457	(10,621)	(6,508)	2,351
L C Youth	4,503	-	(4,503)	-	-
Youth Workers salaries	-	2,000	-	-	2,000
Benefact Trust	-	4,486	(3,258)	(1,228)	-
Winter Pressures NHS	-	17,384	(10,129)	(2,880)	4,375
A4A Stoke Fund	-	9,926	(1,008)	(1,926)	6,992
SKDC Levelling Up	-	3,750	(3,570)	-	180
Total restricted funds	120,130	189,226	(132,492)	(57,520)	119,344
Total funds	1,205,463	278,148	(249,857)	-	1,233,754

	Balance at 1 July 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2022 £
Unrestricted funds					
General					
General	1,060,601	98,202	(120,252)	46,782	1,085,333
Restricted					
Live Sound Take 2	22,356	53,003	(56,023)	(14,480)	4,856
Community Help Project	48,779	-	(3,609)	(20,160)	25,010
Pray room	2,354	-	(377)	-	1,977
Catalyst (Youth)	1,000	-	-	-	1,000
Engage	25,669	60,625	(48,355)	(7,461)	30,478
Building fund	12,494	-	-	-	12,494
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Create and Share 2	20,590	1,426	(5,262)	-	16,754
Rank Fund	600	-	(349)	-	251
Shine cafe & toddlers	-	10,000	(6,664)	(3,336)	-
Refugee Support	-	10,484	(7,399)	(320)	2,765
LNER	-	6,403	(3,355)	(1,025)	2,023
L C Youth	-	5,000	(497)	-	4,503
Total restricted funds	151,861	146,941	(131,890)	(46,782)	120,130
Total funds	1,212,462	245,143	(252,142)	-	1,205,463

The specific purposes for which the funds are to be applied are as follows:

Live Sound Take 2 - This project aims to reach disadvantaged young people aged 11-18 years engaging them through music by providing free music tuition, a safe place to come and hang out as well as pastoral support.

Create & Share (Junior & Senior) - This project works with disadvantaged children aged 8 -11 years & disadvantaged young people aged 11-18 years by providing an opportunity to learn how to use filming and photography equipment.

C-M Fund (SKDC) - This project aims to assist the local migrant community integrate by way of providing free English lessons, toddler groups and children's activities.

Community Help Fund - This was set up to provide support to those within the community who were found to be in need due to the effects of the Coronavirus pandemic. The main support provided has been with food deliveries and food vouchers.

Prayer room Fund - The financing of the final building renovations creating a prayer space for the church community to use.

Engage Fund - This projects aims to work alongside and assist the local migrant community to integrate into community.

Rank Fund - To improve lighting in the young peoples activity room.

Shine Fund - A café & toddler group for those strugging with isolation and mental health struggles to receive support, meet people and take part in activities such as baking, craft and music.

Benefact - A fund to support the work with our Ukrainian community including the young people.

Winter Pressures (NHS) - This fund allows us to run and extend our café & toddler session for additional periods to help those struggling with the cost of living by providing a warm place for them to come to.

Shine Fund - This projects aims to work those suffering with their mental health offering a place to come, meet with other people and receive support.

LNER Fund - This projects aims to work those suffering with isolation and mental health problems offering a place to come, meet with other people and take part in activities.

Refugee Support - This project supports refugees in the area.

LNER - Supports the running costs of one of our community hub cafes

The transfer from the restricted funds to the General fund represents the contribution towards letting costs incurred by the restricted funds.

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 30 June 2023 £
Tangible fixed assets	1,039,435	-	1,039,435
Current assets	80,737	119,344	200,081
Current liabilities	(5,762)	-	(5,762)
Total net assets	1,114,410	119,344	1,233,754

	Unrestricted funds Designated £	Restricted funds £	Total funds at 30 June 2022 £
Tangible fixed assets	1,039,435	-	1,039,435
Current assets	49,042	120,130	169,172
Current liabilities	(3,144)	-	(3,144)
Total net assets	1,085,333	120,130	1,205,463

14 Related party transactions

During the year the charity made the following related party transactions:

Nicci Whittaker
Nicci Whittaker's husband Russel Whittaker and sister in law Hannah Sanjose are trustees.
Nicci Whittaker receives a salary for her role as finance worker and project worker. During the accounting period she received £49,628
At the balance sheet date the amount due to/from Nicci Whittaker was £Nil (2022 - £Nil).

Hannah San Jose
Trustee Hannah San Jose was paid £18,011 for her work with our Migrant community through funding received. She was not paid for her services as a Trustee.
At the balance sheet date the amount due to/from Hannah San Jose was £Nil (2022 - £Nil).

15 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	163,796	152,178
Social security costs	8,823	8,998
Pension costs	3,082	2,230
	175,701	163,406

The monthly average number of persons employed by the charity during the year was as follows:

	2023 No	2022 No
Average numbers of persons employed	13	7

4 (2022 - 2) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £3,082 (2022 - £2,230).

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £89,255 (2022 - £84,807).

16 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Russel Whittaker
Russel Whittaker received remuneration of £42,626 (2022: £38,778) during the year.

Salary for Ministry work.

Hannah Sanjose
Hannah Sanjose received remuneration of £18,011 (2022: £21,063) during the year.

Salary for project work.

JUBILEE CHURCH (ACM)

England & Wales - Charity number 1181444

Accounts

Charity registration number: 1181444

Jubilee Church (ACM)

Annual Report and Financial Statements

for the Year Ended 30 June 2022

Community Accounting Plus
Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Jubilee Church (ACM)

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Jubilee Church (ACM)

Reference and Administrative Details

Trustees	Russel Whittaker Derrick Simpson Jaimie Lord Hannah Sanjose Peter Phillips
Charity Registration Number	1181444
Principal Office	Jubilee Church Life Centre 1-5 London Road Grantham NG31 6EY
Independent Examiner	John O'Brien, employee of Community Accounting Plus Units 1 & 2, North West 41, Talbot Street Nottingham NG1 5GL

Jubilee Church (ACM)

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 June 2022.

Objectives and activities

Objects and aims

To advance the Christian faith in Lincolnshire and in such other parts of the United Kingdom or the world as the charity Trustees may from time to time decide, and, to relieve persons who are in need by way of hardship, ill-health or distress in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide

Objectives, strategies and activities

The charity promotes the good news about Jesus and the love of God both in words and action.

Public benefit

The church meets every week on a Sunday and there are a variety of midweek activities for adults, youth and children. These activities range from seeking to help the local community through a range of good works such as providing a drop in & support space, to bible study and teaching aimed at deepening the understanding of the Christian faith.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Jubilee Church (ACM)

Trustees' Report (continued)

Achievements and performance

The church meets weekly on a Sunday for our main service and has seen significant growth both in the physical and spiritual sense. Prayer groups and several home groups were launched during the year.

Existing projects have continued to run this year with new ones beginning and long standing projects coming to an end.

Live Sound Take 2 project has continued to be a huge success entering it's 5th and final year of funding. Due to the overwhelming success of this project, the Trustees and Senior Leadership are currently in the process of applying for funding to keep it going once the current funding ends.

Our Community Help Fund continued to support those still effected by the after-effects of pandemic. We continue to be supported in this with food donation from local supermarkets which we collect daily and distribute to those in need.

The Engage Project which began in April 2021 is in in its 2nd year of running and is proving extremely successful. This is funded by the The National Lottery community Fund and will run for 5 years in total. The aim of this project is to reach out to members of our migrant community, supporting their integration into the community. This is done by providing a number of activities including a café where people can come and chat and meet others in a friendly, safe environment, providing English lessons for those who's English is not their first language, running a toddler group and holding community events such as Celebrate the Nations party. This fund also allows project staff to carry out home visits to those more isolated or unsure of mixing with others within the community. We will also host a number of fourms working alongside other agencies including the local council to see how we can effectively serve and support our local migrant community.

The war in Ukraine has led to many Ukrainian families being re-homed in our locality. Through the existing work we do within the local community we quickly became a hub for them and have since received additional funding to the Engage project to work with and support Ukrainian families displaced by the war.

During this year our Café sessions have expanded. Shine have funded us to run a Chat café which provides space for those struggling with their mental health to come in a received support and friendship and LNER have funded us to run an Open door Café for 1 year providing further support to more members of our community. All of our cafes have been extremely popular and well attended by members of our community. They go beyond serving tea and coffee, often incorporating craft, baking and music activities.

In addition to our cafes, we continue to hold a "Tasty Treats Coffee morning" within the Centre on two mornings a week. This is run in partnership with Grantham Additional Needs Federation (GANF). The project offers major opportunities for young people with learning difficulties to integrate into the community and acquire new skills in catering and public service.

Our Parent and Toddler group has continued to run through the year one morning a week and is well attended.

The charity is increasingly dependent on its volunteers. These come from a wide spectrum of society and represent all age groups, ethnic and socioeconomic backgrounds. The charity has received much help and support from Lincolnshire Community Volunteer Service (LCVS) and Voluntary Centre Services (VCS) for the training and development of volunteers. With this support the charity has been able to maintain a volunteer workforce of over 60 people this year.

Links with other local churches have continued.

The trustees continue to meet regularly

Financial review

Policy on reserves

The charity will hold a minimum of 3 months budgeted funds in reserves.
Our policy is to retain sufficient reserves
- To ensure that the charity has sufficient funds to meet its financial commitments;
- To demonstrate that the charity is sustainable into the future;
- To ensure that the charity is able to manage future unforeseen financial difficulties;
- To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

This reserves policy relates only to the charity unrestricted funds. Restricted funds may be held in addition to be used for the restricted purpose for which they were given.

Structure, governance and management

Nature of governing document

The CIO Foundation is operated under the rules of its constitution adopted 7/1/2019.

Recruitment and appointment of trustees

New trustees are appointed when a suitable person is found and when they are willing to undertake the position. They are then appointed by a full meeting of the trustees.

Major risks and management of those risks

Financial risks
The Trustees do not foresee any financial risks for the coming year.

Jubilee Church (ACM)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 26/04/23. and signed on its behalf by:

P. Phillips

Peter Phillips
Trustee

Jubilee Church (ACM)

Independent Examiner's Report to the trustees of Jubilee Church (ACM)

Independent examiner's report to the trustees of Jubilee Church (ACM)
I report to the trustees on my examination of the accounts of Jubilee Church (ACM) (the Charity) for the year ended 30 June 2022.

Responsibilities and basis of report
As the trustees of the charity 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 Charity'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 matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

.....

John O'Brien MSc, FAIA, FCCA, FCIE, employee of Community Accounting Plus
Fellow of the Association of Charity Independent Examiners

Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Date: 27/4/2023

Jubilee Church (ACM)

Statement of Financial Activities for the Year Ended 30 June 2022

	Note	Unrestricted £	Restricted £	Total 2022 £
Income and Endowments from:				
Donations and legacies	2	58,673	-	58,673
Charitable activities	3	39,506	146,941	186,447
Investment income	4	23	-	23
Total Income		98,202	146,941	245,143
Expenditure on:				
Charitable activities	5	(120,252)	(131,890)	(252,142)
Total Expenditure		(120,252)	(131,890)	(252,142)
Net (expenditure)/income		(22,050)	15,051	(6,999)
Gross transfers between funds		46,782	(46,782)	-
Net movement in funds		24,732	(31,731)	(6,999)
Reconciliation of funds				
Total funds brought forward		1,060,601	151,861	1,212,462
Total funds carried forward	12	1,085,333	120,130	1,205,463

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for the period is shown in note 12.

	Note	Unrestricted £	Restricted £	Total 2021 £
Income and Endowments from:				
Donations and legacies	2	50,383	-	50,383
Charitable activities	3	855	164,209	165,064
Investment income	4	9	-	9
Total Income		51,247	164,209	215,456
Expenditure on:				
Charitable activities	5	(93,529)	(109,615)	(203,144)
Total Expenditure		(93,529)	(109,615)	(203,144)
Net (expenditure)/income		(42,282)	54,594	12,312
Gross transfers between funds		10,970	(10,970)	-
Net movement in funds		(31,312)	43,624	12,312
Reconciliation of funds				
Total funds brought forward		1,091,913	108,237	1,200,150
Total funds carried forward	12	1,060,601	151,861	1,212,462

The notes on pages 9 to 18 form an integral part of these financial statements.

Jubilee Church (ACM)

(Registration number: 1181444)
Balance Sheet as at 30 June 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	8	1,039,435	1,045,657
Current assets			
Debtors	9	13,061	4,183
Cash at bank and in hand	10	156,111	163,582
		169,172	167,765
Creditors: Amounts falling due within one year	11	(3,144)	(960)
Net current assets		166,028	166,805
Net assets		1,205,463	1,212,462
Funds of the charity:			
Restricted income funds			
Restricted funds	12	120,130	151,861
Unrestricted income funds			
Unrestricted funds		1,085,333	1,060,601
Total funds	12	1,205,463	1,212,462

The financial statements on pages 7 to 18 were approved by the trustees, and authorised for issue on 26/04/23 and signed on their behalf by:

Jaimie Lord
Trustee

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2022

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Jubilee Church (ACM) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement
The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregates similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	Straight line 33.3%

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Donations and legacies;			
Donations from individuals	58,673	58,673	41,143
Grants, including capital grants;			
Government grants	-	-	9,240
	58,673	58,673	50,383

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £
Grants & donations	-	146,941	146,941
Lettings	39,245	-	39,245
Non profit income	261	-	261
	39,506	146,941	186,447

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Grants & donations	-	164,209	164,209
Lettings	855	-	855
	855	164,209	165,064

4 Investment income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Interest receivable and similar income;			
Interest receivable on bank deposits	23	23	9

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
General maintenance & servicing	4,972	-	4,972	813
Discipleship	183	-	183	-
Administration & office costs	8,100	-	8,100	7,601
Wages, NI & pension	85,423	77,983	163,406	65,314
Gifts	6,459	-	6,459	7,454
Grant expenditure	-	53,530	53,530	109,414
Utilities	5,874	-	5,874	4,959
Prayer room	-	377	377	-
Conference tickets external	20	-	20	-
Worship & church costs	2,612	-	2,612	982
Travel	387	-	387	404
Depreciation	6,222	-	6,222	6,203
	120,252	131,890	252,142	203,144

6 Independent examiner's fees

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2022 £	2021 £
Independent examination	825	800
	825	800

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 July 2021	1,039,435	18,628	1,058,063
At 30 June 2022	1,039,435	18,628	1,058,063
Depreciation			
At 1 July 2021	-	12,406	12,406
Charge for the year	-	6,222	6,222
At 30 June 2022	-	18,628	18,628
Net book value			
At 30 June 2022	1,039,435	-	1,039,435
At 30 June 2021	1,039,435	6,222	1,045,657

9 Debtors

	2022 £	2021 £
Trade debtors	13,061	183
Other debtors	-	4,000
	13,061	4,183

10 Cash and cash equivalents

	2022 £	2021 £
Cash on hand	30	30
Cash at bank	156,081	163,552
	156,111	163,582

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	2,154	-
Other creditors	990	960
	3,144	960

12 Funds

	Balance at 1 July 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2022 £
Unrestricted funds					
General					
General	1,060,601	98,202	(120,252)	46,782	1,085,333
Restricted funds					
Live Sound Take 2	22,356	53,003	(56,023)	(14,480)	4,856
Community Help Project	48,779	-	(3,609)	(20,160)	25,010
Pray room	2,354	-	(377)	-	1,977
Catalyst (Youth)	1,000	-	-	-	1,000
Engage	25,669	60,625	(48,355)	(7,461)	30,478
Building fund	12,494	-	-	-	12,494
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Create and Share 2	20,590	1,426	(5,262)	-	16,754
Rank Fund	600	-	(349)	-	251
Shine	-	10,000	(6,664)	(3,336)	-
Refugee Support	-	10,484	(7,399)	(320)	2,765
LNER	-	6,403	(3,355)	(1,025)	2,023
L C Youth	-	5,000	(497)	-	4,503
Total restricted funds	151,861	146,941	(131,890)	(46,782)	120,130
Total funds	1,212,462	245,143	(252,142)	-	1,205,463

Notes to the Financial Statements for the Year Ended 30 June 2022 (continued)

	Balance at 1 July 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2021 £
Unrestricted funds					
General					
General	1,091,913	51,247	(93,529)	10,970	1,060,601
Restricted					
Live Sound Take 2	13,418	51,921	(42,983)	-	22,356
Create and Share	3,476	-	-	(3,476)	-
C-M fund (SKDC)	9,930	-	(2,436)	(7,494)	-
Community Help Project	47,546	56,884	(55,651)	-	48,779
Pray room	2,354	-	-	-	2,354
Catalyst (Youth)	1,000	-	-	-	1,000
Engage	-	34,214	(8,545)	-	25,669
Building fund	12,494	-	-	-	12,494
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Create and Share 2	-	20,590	-	-	20,590
Rank Fund	-	600	-	-	600
Total restricted funds	108,237	164,209	(109,615)	(10,970)	151,861
Total funds	1,200,150	215,456	(203,144)	-	1,212,462

The specific purposes for which the funds are to be applied are as follows:

Live Sound Take 2 - This project aims to reach disadvantaged young people aged 11-18 years engaging them through music by providing free music tuition, a safe place to come and hang out as well as pastoral support.

Create & Share (Junior & Senior) - This project works with disadvantaged children aged 8 -11 years & disadvantaged young people aged 11-18 years by providing an opportunity to learn how to use filming and photography equipment.

C-M Fund (SKDC) - This project aims to assist the local migrant community integrate by way of providing free English lessons, toddler groups and children's activities.

Community Help Fund - This was set up to provide support to those within the community who were found to be in need due to the effects of the Coronavirus pandemic. The main support provided has been with food deliveries and food vouchers.

Prayer room Fund - The financing of the final building renovations creating a prayer space for the church community to use.

Engage Fund - This projects aims to work alongside and assist the local migrant community to integrate into community.

Rank Fund - To improve lighting in the young peoples activity room.

Shine Fund - This projects aims to work those suffering with their mental health offering a place to come, meet with other people and receive support.

LNER Fund - This projects aims to work those suffering with isolation and mental health problems offering a place to come, meet with other people and take part in activities.

Refugee Support - This project supports refugees in the area.

LNER - Supports the running costs of one of our community hub cafes

The transfer from the restricted funds to the General fund represents the contribution towards letting costs incurred by the restricted funds.

13 Analysis of net assets between funds

	Unrestricted funds Designated £	Restricted funds £	Total funds at 30 June 2022 £
Tangible fixed assets	1,039,435	-	1,039,435
Current assets	49,042	120,130	169,172
Current liabilities	(3,144)	-	(3,144)
Total net assets	1,085,333	120,130	1,205,463

	Unrestricted funds General £	Restricted funds £	Total funds at 30 June 2021 £
Tangible fixed assets	1,045,657	-	1,045,657
Current assets	15,904	151,861	167,765
Current liabilities	(960)	-	(960)
Total net assets	1,060,601	151,861	1,212,462

14 Related party transactions

During the year the charity made the following related party transactions:

Nicci Whittaker
Nicci Whittaker's husband Russel Whittaker and sister in law Hannah Sanjose are trustees.
Nicci Whittaker receives a salary for her role as finance worker and project worker. During the accounting period she received £46,029
At the balance sheet date the amount due to/from Nicci Whittaker was £Nil (2021 - £Nil).

Hannah San Jose
Trustee Hannah San Jose was paid £21,063 for her work with our Migrant community through funding received. She was not paid for her services as a Trustee.
At the balance sheet date the amount due to/from Hannah San Jose was £Nil (2021 - £Nil).

15 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	152,178	63,251
Social security costs	8,998	-
Pension costs	2,230	2,063
	163,406	65,314

The monthly average number of persons employed by the charity during the year was as follows:

	2022 No	2021 No
Average numbers of persons employed	7	4

2 (2021 - 2) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £2,230 (2021 - £4,815).

No employee received emoluments of more than £60,000 during the year

16 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Russel Whittaker
Russel Whittaker received remuneration of £38,778 (2021: £32,524) during the year.

Salary for Ministry work.

Hannah Sanjose
Hannah Sanjose received remuneration of £21,063 (2021: £1,744) during the year.

Salary for project work.

JUBILEE CHURCH (ACM)

England & Wales - Charity number 1181444

Accounts

Charity registration number: 1181444

Jubilee Church (ACM)

Annual Report and Financial Statements

for the Year Ended 30 June 2021

Jubilee Church (ACM)

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Jubilee Church (ACM)

Reference and Administrative Details

Trustees	Russel Whittaker Derrick Simpson Jaimie Lord Hannah Sanjose
Charity Registration Number	1181444
Principal Office	Jubilee Church Life Centre 1-5 London Road Grantham NG31 6EY
Independent Examiner	John O'Brien, employee of Community Accounting Plus Units 1 & 2, North West 41, Talbot Street Nottingham NG1 5GL

Jubilee Church (ACM)

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 June 2021.

Objectives and activities

Objects and aims

To advance the Christian faith in Lincolnshire and in such other parts of the United Kingdom or the world as the charity Trustees may from time to time decide, and, to relieve persons who are in need by way of hardship, ill-health or distress in Lincolnshire and in such other parts of the United Kingdom or the world as the charity trustees may from time to time decide

Objectives, strategies and activities

The charity promotes the good news about Jesus and the love of God both in words and action.

Public benefit

The church meets every week on a Sunday and there are a variety of midweek activities for adults, youth and children. These activities range from seeking to help the local community through a range of good works such as providing a drop in & support space, to bible study and teaching aimed at deepening the understanding of the Christian faith.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Jubilee Church (ACM)

Trustees' Report

Achievements and performance

The Coronavirus pandemic continued to cause disruption to us as a charity and to the activities that we run with many of them being stopped for a large proportion of the year. We continued to hold Sunday services and mid-week prayer and bible study groups by moving online. Our centre remained closed which has been a huge hit to our income that we receive from the letting out of rooms. Staff were furloughed for a large proportion of the year.

At the start of October 2020, we brought the church services back in person running a hybrid style service, however just 5 weeks later we had to close our in-person gatherings once more and return to online services following the advice given regarding the coronavirus pandemic. Our main services remained online until the beginning of May 2021.

Despite this challenge the church has continued to flourish with prayer groups and bible studies running online and upon the return to in person gatherings we have seen growth in the number of people attending.

Existing projects have continued to run this year despite the challenges faced with new ones beginning.

Live Sound Take 2 project has continued to be a success with sessions running online throughout the pandemic online using Zoom, Facebook and YouTube. In person sessions re-started June 2021.

The Controlling Migration Fund which was run in partnership with SKDC finished during the financial year.

During the pandemic we were successful in securing funding that enabled us to set up our Community Help Fund and support those effected by the pandemic. This fund allowed us to purchase food, toiletries, and food vouchers to distribute to those in need within our community as well as provide support such as basic IT lessons and CV writing to members of our community. We have also been supported in this with food donation from local supermarkets. Key funding was received from National Lottery Community Fund, Lincolnshire Community Foundation with additional funding received from other sources

The Engage Project began in April 2021. This is funded by the The National Lottery community Fund and will run for 5 years. The aim of this project is to reach out to members of our migrant community to support their integration into the community. This is done by providing a number of activities including a café where people can come and chat and meet others in a friendly, safe environment, providing English lessons for those who's English is not their first language, running a toddler group and holding community events such as Celebrate the Nations party. This fund also allows project staff to carry out home visits to those more isolated or unsure of mixing with others within the community. We will also host anumber of fourms working alongside other agencies including the local council to see how we can effectively serve and support our local migrant community.

Funding has been received from Peoples Postcode Lottery and The Evan Cornish Foundation to enable us to run Create & Share 2 project. This project will not start until September 2021.

Co-Operative stores selected us as one of their local charities of the year and we have received donations from their shoppers throughout the year through their token system.

We hold a "Tasty Treats Cafe" within the Centre on two mornings a week, in partnership with Grantham Additional Needs Federation (GANF). The project offers major opportunities for young people with learning difficulties to integrate into the community and acquire new skills in catering and public service. Whilst this has been unable to run during the year, the relationship with GANF has remained and we are planning for this to re-start September 2021

Jubilee Church (ACM)

Trustees' Report

Our Parent and Toddler group been unable to run for the majority of the year. It re-opened in June 2021 using a booking system, with restrictions on the numbers of those able to attend. This proved as popular as ever and became booked up very quickly.

The charity is increasingly dependent on its volunteers. These come from a wide spectrum of society and represent all age groups, ethnic and socioeconomic backgrounds. The charity has received much help and support from Lincolnshire Community Volunteer Service (LCVS) and Voluntary Centre Services (VCS) for the training and development of volunteers. With this support the charity has been able to maintain a volunteer workforce of over 50 people this year.

Despite the restrictions of lockdown the church has continued to grow and adapt to a new way of doing life online. Links with other local churches have continued.

The trustees continue to meet regularly

Financial review

Policy on reserves

The charity will hold a minimum of 3 months budgeted funds in reserves.
Our policy is to retain sufficient reserves
- To ensure that the charity has sufficient funds to meet its financial commitments;
- To demonstrate that the charity is sustainable into the future;
- To ensure that the charity is able to manage future unforeseen financial difficulties;
- To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

This reserves policy relates only to the charity unrestricted funds. Restricted funds may be held in addition to be used for the restricted purpose for which they were given.

Structure, governance and management

Nature of governing document

The CIO Foundation is operated under the rules of its constitution adopted 7/1/2019.

Recruitment and appointment of trustees

New trustees are appointed when a suitable person is found and when they are willing to undertake the position. They are then appointed by a full meeting of the trustees.

Major risks and management of those risks

Financial risks
The Trustees do not foresee any financial risks for the coming year.

Jubilee Church (ACM)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 23/03/2022 and signed on its behalf by:

.....

Derrick Simpson
Trustee

Jubilee Church (ACM)

Independent Examiner's Report to the trustees of Jubilee Church (ACM)

Independent examiner's report to the trustees of Jubilee Church (ACM)
I report to the trustees on my examination of the accounts of Jubilee Church (ACM) (the Charity) for the year ended 30 June 2021.

Responsibilities and basis of report
As the trustees of the charity 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 Charity'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 matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

.....

John O'Brien MSc, FCCA, FCIE, employee of Community Accounting Plus
Fellow of the Association of Charity Independent Examiners

Units 1 & 2, North West
41, Talbot Street
Nottingham
NG1 5GL

Date: 24/2/2022

Jubilee Church (ACM)

Statement of Financial Activities for the Year Ended 30 June 2021

	Note	Unrestricted £	Restricted £	Total 30 June 2021 £
Income and Endowments from:				
Donations and legacies	2	50,383	-	50,383
Charitable activities	3	855	164,209	165,064
Investment income	4	9	-	9
Total Income		51,247	164,209	215,456
Expenditure on:				
Charitable activities	5	(93,529)	(109,615)	(203,144)
Total Expenditure		(93,529)	(109,615)	(203,144)
Net (expenditure)/income		(42,282)	54,594	12,312
Gross transfers between funds		10,970	(10,970)	-
Net movement in funds		(31,312)	43,624	12,312
Reconciliation of funds				
Total funds brought forward		1,091,913	108,237	1,200,150
Total funds carried forward	12	1,060,601	151,861	1,212,462

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 12.

	Note	Unrestricted £	Restricted £	Total 30 June 2020 £
Income and Endowments from:				
Donations and legacies	2	1,156,820	-	1,156,820
Charitable activities	3	19,649	163,310	182,959
Investment income	4	35	-	35
Total Income		1,176,504	163,310	1,339,814
Expenditure on:				
Charitable activities	5	(71,415)	(68,249)	(139,664)
Total Expenditure		(71,415)	(68,249)	(139,664)
Net income		1,105,089	95,061	1,200,150
Gross transfers between funds		(13,176)	13,176	-
Net movement in funds		1,091,913	108,237	1,200,150
Reconciliation of funds				
Total funds carried forward	12	1,091,913	108,237	1,200,150

Jubilee Church (ACM)

(Registration number: 1181444)
Balance Sheet as at 30 June 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	8	1,045,657	1,051,860
Current assets			
Debtors	9	4,183	3,300
Cash at bank and in hand	10	163,582	146,323
		167,765	149,623
Creditors: Amounts falling due within one year	11	(960)	(1,333)
Net current assets		166,805	148,290
Net assets		1,212,462	1,200,150
Funds of the charity:			
Restricted income funds			
Restricted funds	12	151,861	108,237
Unrestricted income funds			
Unrestricted funds		1,060,601	1,091,913
Total funds	12	1,212,462	1,200,150

The financial statements on pages 7 to 19 were approved by the trustees, and authorised for issue on 23/03/2022 and signed on their behalf by:

Jaimie Lord
Trustee

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2021

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Jubilee Church (ACM) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement
The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregates similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Government grants
Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & equipment	Straight line 33.3%

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Donations and legacies;			
Donations from companies, trusts and similar proceeds	-	-	1,067,874
Donations from individuals	41,143	41,143	88,946
Grants, including capital grants;			
Government grants	9,240	9,240	-
	50,383	50,383	1,156,820

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Grants & donations	-	164,209	164,209
Lettings	855	-	855
	855	164,209	165,064

	Unrestricted funds General £	Restricted funds £	Total 2020 £
Grants & donations	-	131,537	131,537
Lettings	6,149	-	6,149
Non profit income	13,500	-	13,500
Opening balance transfer	-	31,773	31,773
	19,649	163,310	182,959

4 Investment income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Interest receivable and similar income;			
Interest receivable on bank deposits	9	9	35

5 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
General maintenance & servicing	813	-	813	3,427
Discipleship	-	-	-	124
Administration & office costs	7,400	201	7,601	5,351
Wages, NI & pension	65,314	-	65,314	45,010
Gifts	7,454	-	7,454	5,170
Grant expenditure	-	109,414	109,414	64,077
Utilities	4,959	-	4,959	4,012
Prayer room	-	-	-	4,922
Conference tickets external	-	-	-	200
Worship & church costs	982	-	982	753
Travel	404	-	404	415
Depreciation	6,203	-	6,203	6,203
	93,529	109,615	203,144	139,664

6 Independent examiner's fees

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	Year ended 30 June 2021 £	7 January 2019 to 30 June 2020 £
Independent examination	800	800
	800	800

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 July 2020	-	18,628	18,628
Additions	1,039,435	-	1,039,435
At 30 June 2021	1,039,435	18,628	1,058,063
Depreciation			
At 1 July 2020	-	6,203	6,203
Charge for the year	-	6,203	6,203
At 30 June 2021	-	12,406	12,406
Net book value			
At 30 June 2021	1,039,435	6,222	1,045,657
At 30 June 2020	-	12,425	12,425

9 Debtors

	2021 £	2020 £
Trade debtors	183	3,300
Other debtors	4,000	-
	4,183	3,300

10 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	30	30
Cash at bank	163,552	146,293
	163,582	146,323

11 Creditors: amounts falling due within one year

	2021 £	2020 £
Other creditors	960	1,333

12 Funds

	Balance at 1 July 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2021 £
Unrestricted funds					
General					
General	1,091,913	51,247	(93,529)	10,970	1,060,601
Restricted funds					
Live Sound Take 2	13,418	51,921	(42,983)	-	22,356
Create and Share	3,476	-	-	(3,476)	-
C-M fund (SKDC)	9,930	-	(2,436)	(7,494)	-
Community Help Project	47,546	56,884	(55,651)	-	48,779
Pray room	2,354	-	-	-	2,354
Catalyst (Youth)	1,000	-	-	-	1,000
Engage	-	34,214	(8,545)	-	25,669
Building fund	12,494	-	-	-	12,494
Children's Worker Salary Fund (Harrison)	18,019	-	-	-	18,019
Create and Share 2	-	20,590	-	-	20,590
Rank Fund	-	600	-	-	600
Total restricted funds	108,237	164,209	(109,615)	(10,970)	151,861
Total funds	1,200,150	215,456	(203,144)	-	1,212,462

Jubilee Church (ACM)

Notes to the Financial Statements for the Year Ended 30 June 2021

	Incoming resources £	Resources expended £	Transfers £	Balance at 30 June 2020 £
Unrestricted funds				
General				
General	1,176,504	(71,415)	(13,176)	1,091,913
Restricted				
Live Sound Take 2	33,402	(19,984)	-	13,418
Junior Live Sound	(8,824)	(4,352)	13,176	-
Create and Share	7,305	(3,829)	-	3,476
C-M fund (SKDC)	18,358	(8,428)	-	9,930
Community Help Project	74,280	(26,734)	-	47,546
Pray room	7,276	(4,922)	-	2,354
Catalyst (Youth)	1,000	-	-	1,000
Building fund	12,494	-	-	12,494
Children's Worker Salary Fund (Harrison)	18,019	-	-	18,019
Total restricted funds	163,310	(68,249)	13,176	108,237
Total funds	1,339,814	(139,664)	-	1,200,150

The specific purposes for which the funds are to be applied are as follows:

Live Sound Take 2 - This project aims to reach disadvantaged young people aged 11-18 years engaging them through music by providing free music tuition, a safe place to come and hang out as well as pastoral support.

Junior Live Sound - This project works with disadvantaged children aged 8 -11 years by providing free music tuition and pastoral support.

Create & Share (Junior & Senior) - This project works with disadvantaged children aged 8 -11 years & disadvantaged young people aged 11-18 years by providing an opportunity to learn how to use filming and photography equipment.

C-M Fund (SKDC) - This project aims to assist the local migrant community integrate by way of providing free English lessons, toddler groups and children's activities.

Controlling Migration Fund - This projects aims to work alongside and assist the local migrant community to integrate by way of providing free English lessons and support with citizenship examinations.

Community Help Fund - This was set up to provide support to those within the community who were found to be in need due to the effects of the Coronavirus pandemic. The main support provided has been with food deliveries and food vouchers.

Prayer room Fund - The financing of the final building renovations creating a prayer space for the church community to use.

Engage Fund - This projects aims to work alongside and assist the local migrant community to integrate into community.

Rank Fund - To improve lighting in the young peoples activity room.

The transfer from the Create & Share fund and the C-M Fund (SKDC)) to the General fund relates to activities which have ceased, and the release of any restrictions on the use of these funds.

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 30 June 2021 £
Tangible fixed assets	1,045,657	-	1,045,657
Current assets	15,904	151,861	167,765
Current liabilities	(960)	-	(960)
Total net assets	1,060,601	151,861	1,212,462

	Unrestricted funds General £	Restricted funds £	Total funds at 30 June 2020 £
Tangible fixed assets	1,051,860	-	1,051,860
Current assets	41,386	108,237	149,623
Current liabilities	(1,333)	-	(1,333)
Total net assets	1,091,913	108,237	1,200,150

14 Related party transactions

During the year the charity made the following related party transactions:

Nicci Whittaker
Nicci Whittaker's husband Russel Whittaker and sister in law Hannah Sanjose are trustees.
Nicci Whittaker receives a salary for her role as finance worker and project worker. During the accounting period she received £36,257
At the balance sheet date the amount due to/from Nicci Whittaker was £Nil (2020 - £Nil).

15 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	63,251	40,506
Pension costs	2,063	4,504
	65,314	45,010

The monthly average number of persons employed by the charity during the year was as follows:

	30 June 2021 No	30 June 2020 No
Average numbers of persons employed	4	4

2 (2020 - 2) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £4,815 (2020 - £4,504).

No employee received emoluments of more than £60,000 during the year

16 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Russel Whittaker
Russel Whittaker received remuneration of £32,524 (2020: £20,332) during the year.

Salary for Ministry work.

Hannah Sanjose
Hannah Sanjose received remuneration of £1,744 (2020: £5,122) during the year.

Salary for project work.