

All Nations Church Ilford

Report and Accounts

Year ended 31 August 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ALL NATIONS CHURCH ILFORD
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2023

ADDRESS FOR CORRESPONDENCE	Ley Street Centre 367 Ley Street Ilford IG1 4AA
GOVERNING DOCUMENT	CIO Constitution dated 8 February 2019
CHARITY REGISTRATION NUMBER	1181950
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	S Arscott D Thomas C Roberts M Roberts (resigned 14 September 2023) K Peistrup (resigned 14 September 2022) T Lawes (appointed 18 May 2023)
ELDERS	S Arscott (Minister) C Roberts (Associate Minister) D Thomas (loan elder)
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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ALL NATIONS CHURCH ILFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 August 2023.

COMMENCEMENT OF ACTIVITIES

All Nations Church Ilford was incorporated as a CIO on 8th February 2019. It was previously run as an unregistered and unincorporated charity, called "Ilford Church Plant".

OBJECTS OF THE CHURCH

The objects of the CIO are:

- (a) to advance the Christian religion in accordance with the subordinate standard of faith as defined in the Book of Church Order of the International Presbyterian Church (BCO) applicable to the congregation in Ilford and in other parts of the United Kingdom or the world as the Trustees from time to time think fit and to fulfil such other purposes consistent with the BCO which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Trust.
- (b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

PRINCIPAL ACTIVITIES OF THE CHURCH

We conduct public worship services on Sundays that are open to all, in which we offer prayer and praise to the Triune God and listen him speak through the Bible preached and the sacraments celebrated. This is the principal means by which we advance the Christian religion in the area. We actively work to make these services clear and intelligible to people who are unfamiliar with Christianity. We baptise those who confess faith in Jesus Christ (along with their children), and share the Lord's Supper with baptised Christian believers.

We hold a weekly prayer meeting in which we pray for our congregation, the local area, the UK, and other needy parts of the world.

We run Bible studies, groups, and courses for people investigating Christianity and to instruct Christians in the faith.

The minister and associate minister provide pastoral support to the congregation and others in the community.

PRINCIPAL ACTIVITIES OF THE CHURCH (continued)

The church administers funds to those with material needs in or closely connected to the congregation.

The Trustees are aware of their duty, set out in section 4 of the Charities Act 2006, to have due regard to the public benefit guidance published by the Charity Commission. They therefore ensure that the church's activities are in line with its purposes as stated in the Objects of Church section. By advancing the Christian religion, we teach people the high ethical standards of Jesus Christ and the enormous benefits to themselves, their friends and family, and society as a whole, which flow from them. There have been tangible benefits in personal and family relationships as a consequence of the application of Christian teaching. We also see helping those in material need as an important Christian duty.

ACHIEVEMENTS & PERFORMANCE

The Trustees aimed to continue the church's work as set out in the above section.

During the year, we have held morning and afternoon Sunday services at the Ley St building, with, on average, 35 adults and 20 children in attendance at both services.

We have employed a Minister and an Associate Minister, which allows us to focus on preaching and teaching the Bible in our meetings. We have run Senior Sunday School and Junior Sunday School for our children and young people; this included a retreat to Birch Hall, Essex, for the Senior Sunday School. We have taught young adults, run a parenting class, and some adult Sunday School classes.

In 22/23, we conducted 2 baptisms and received 5 adults into communicant church membership. We also had the joy of conducting two weddings for church members.

This year, we have appointed our first deacon, which is an office particularly responsible for encouraging practical Christian love in the church. We have helped people with material needs (particularly providing meals), and helping some children attend summer camp.

We have also employed a part-time administrator, who has improved various financial and administrative aspects of church life.

We have supported two ministerial candidates as they study for Christian ministry; we have supported a presbyterian missionary in the Far East. We have given money to the British presbytery of the IPC to fund new churches and Assistant Ministers.

Other activities include a live showing of the King's Coronation, regular distribution of Christian leaflets in the Newbury Park area, and visiting of local businesses.

FINANCIAL REVIEW

During the year, income increased from £121,445 to £157,535. Expenditure decreased from £630,876 to £201,844. As a result the cash held by the charity decreased from £127,511 to £83,161, of which £51,217 is unrestricted and can be used for any charitable purpose.

FINANCIAL REVIEW (continued)

The vast majority of the church's income is donations from both within and outside the local congregation. The internal giving of the congregation has stayed at approximately the same level as last year.

We will continue to set aside reserve funds of £30,000 to meet potential fluctuations in income due to an economic downturn or unexpected repairs to the church building. We do not anticipate that maintaining this level of reserves will require any significant change to our operating costs or income.

STRUCTURE, GOVERNANCE & MANAGEMENT

All Nations Church Ilford is a congregation of the International Presbyterian Church (IPC), and is a member of the First IPC Presbytery of England.

The spiritual concerns of the church are overseen by the elders. While the church is still being established, loan elders have been appointed by presbytery to serve alongside the minister.

The Charitable Incorporated Organisation (CIO) was constituted on 8th Feb 2019.

The charity trustees are responsible for managing the affairs of the CIO and are permitted to exercise all of the powers of the CIO. Charity trustees are only eligible for trusteeship if (i) they are 21 years or older ii) they exercise their responsibilities consistent with the teaching of the of the subordinate standard of faith as defined in the Book of Church Order of the International Presbyterian Church iii) must not be excluded from holding the position by virtue of sections 178 to 180 Charities Act 2011. All charity trustees must expressly acknowledge their acceptance of office of a charity trustee.

The trustees met four times during the year to review the CIO's activities.

Simon Arscott, the minister, oversees the day-to-day running and administration of the church, alongside Chris Roberts, the Associate Minister. Together they meet formally with a loan elder once every month during the reporting period to monitor the progress of the church and plan for the future. Their responsibilities, for which they are paid and for which accommodation is provided, is to carry out pastoral work and the majority of teaching on a full-time basis.

RESPONSIBILITIES OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

APPROVAL

This report was approved by the trustees and signed on their behalf by:

S Arscott

REV. S. ARSCOTT

Date: 13 December 2023

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

ALL NATIONS CHURCH ILFORD

I report to the trustees on my examination of the accounts of All Nations Church Ilford ('the charity') for the year ended 31 August 2023 on pages 7 to 10 following.

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 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 14 December 2023

ALL NATIONS CHURCH ILFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2023

		Unrestricted Funds			
		General Funds	Restricted Funds	2023	2022
	Notes	£	£	£	£
Income receipts					
Donations		106,339	27,621	133,961	112,511
Gift aid receipts		19,531	250	19,781	5,480
Investment income		1,072	-	1,072	80
Other		2,721	-	2,721	3,374
Total receipts		129,664	27,871	157,535	121,445
Payments					
Payments in relation to charitable activities undertaken directly	2	62,114	47,362	109,476	97,149
Grants paid in relation to charitable activities undertaken by others	3	14,936	-	14,936	17,658
		77,050	47,362	124,412	114,807
Purchase of fixed assets		-	-	-	442,450
Loan repayments		52,642	24,790	77,432	73,619
		52,642	24,790	77,432	516,069
Total payments		129,692	72,152	201,844	630,876
Net of receipts / (payments) before transfers		(29)	(44,281)	(44,310)	(509,431)
Transfers between funds	5	-	-	-	-
Net movement in funds		(29)	(44,281)	(44,310)	(509,431)
Cash funds as at last year end		51,217	76,295	127,511	636,943
Cash funds at this year end	A	51,188	32,014	83,202	127,511

The notes on pages 9-10 form part of these accounts.

ALL NATIONS CHURCH ILFORD
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2023

	Notes	<u>Unrestricted Funds:</u>		2023	2022
		General funds	Restricted funds		
		£	£	£	£
A Cash funds					
Cash at bank with immediate access		51,188	32,014	83,202	127,274
Petty cash		-	-	-	237
		<u>51,188</u>	<u>32,014</u>	<u>83,202</u>	<u>127,511</u>
B Other monetary assets					
Gift aid due to charity		2,167	-	2,167	12,393
Other debtors		3,600	-	3,600	3,600
		<u>5,767</u>	<u>-</u>	<u>5,767</u>	<u>15,993</u>
C Liabilities					
Falling due within one year					
Loans		9,104	-	9,104	9,104
Trade creditors		9,400	-	9,400	6,769
Pension creditors		170	-	170	-
Fee for Independent Examination		1,320	-	1,320	1,260
		<u>19,994</u>	<u>-</u>	<u>19,994</u>	<u>17,133</u>
Falling due after one year:					
Loans		9,845	-	9,845	87,277
		<u>9,845</u>	<u>-</u>	<u>9,845</u>	<u>87,277</u>
Total		<u>29,838</u>	<u>-</u>	<u>29,838</u>	<u>104,410</u>

The above loan is repayable in monthly instalments and is repayable in full by November 2051.

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £
Land and buildings (give brief details)	General	600,000
Equipment	General	1,000
		<u>601,000</u>

F Guarantees and secured debts

The outstanding balance on the charity's mortgage (which is £18,948) is secured on the charity's property.

The accounts were approved by the trustees and signed on their behalf by:

S Arscott

S. ARSCOTT

Date: 13 December 2023

The notes on pages 9-10 form part of these accounts.

ALL NATIONS CHURCH ILFORD

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for

	<u>Unrestricted Funds</u>			
	General	Restricted	Total	Total
	funds	Funds	2023	2022
	£	£	£	£
2 Payments in relation to charitable activities undertaken directly				
Employment costs (see note 4)	44,240	44,281	88,520	81,492
Ministry expenses	4,856	-	4,856	1,587
Youth and children's work	494	-	494	611
Outreach activities	146	-	146	168
Small equipment	701	-	701	674
Maintenance of buildings & equipment	3,348	-	3,348	3,310
Utilities	3,805	-	3,805	2,548
Insurance	1,701	-	1,701	1,447
Independent examination	1,260	-	1,260	1,140
Office costs	1,562	-	1,562	885
Mortgage interest	-	3,082	3,082	3,288
	<u>62,114</u>	<u>47,362</u>	<u>109,476</u>	<u>97,149</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
IPC Presbytery	8,016	-	8,016	12,094
OMF	1,200	-	1,200	-
Other small grants to organisations	-	-	-	730
Grants to individuals	4,500	-	4,500	1,500
Deacon Fund	1,221	-	1,221	3,334
	<u>14,936</u>	<u>-</u>	<u>14,936</u>	<u>17,658</u>

ALL NATIONS CHURCH ILFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

4 Transactions with related parties

Simon Arscott and Chris Roberts served as church leaders and were paid £19,368 and £19,928 (2022: £12,931 and £18,150) and received employer's pension contributions of £364 and £303 (2022: £212 and £368) respectively for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £17,829 and £23,989 (2022: £13,200 and £18,000) in respect of the provision of accommodation (which is customary for ministers) to Simon Arscott and Chris Roberts respectively, who are trustees so that they could better perform their duties.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	51,217	129,664	(129,692)	-	51,188
Restricted funds					
Associate Minister Fund	76,295	-	(44,281)	-	32,014
Building Fund	-	27,871	(27,871)	-	-
	<u>76,295</u>	<u>27,871</u>	<u>(72,152)</u>	<u>-</u>	<u>32,014</u>
Total funds	<u>127,511</u>	<u>157,535</u>	<u>(201,844)</u>	<u>-</u>	<u>83,202</u>

The Associate Minister Fund is for the cost of fully funding an Associate Minister for 3 years, from January 2021 to December 2024.

The Building Fund is for the purchase of 367 Ley Street (also known as the Ley Street Centre or Ley Street Chapel) and servicing and repayment of the loan funding for this purchase.