ST MICHAEL'S CJC

England & Wales · Charity number 1182176

Details

Status	Registered
Legal form	CIO
Registered	2019-02-21
Register	View on the Charity Commission register

Contact

Address	St Michaels CJC Suite 166 Rye House 161 High Street Ruislip Middlese
Phone	07990 169930
Email	admin@stmichaelscjc.org
Website	www.stmichaelscjc.org

Activities

Objects: (1) TO ADVANCE THE CHRISTIAN RELIGION FOR THE PUBLIC BENEFIT IN ACCORDANCE WITH THE STATEMENT OF BELIEF SET OUT IN THE SCHEDULE THROUGH HOLDING CHURCH SERVICES, PRAYER MEETINGS AND LECTURES TO ENLIGHTEN PEOPLE ABOUT THE CHRISTIAN RELIGION AND THROUGH UNDERTAKING OUTREACH PROGRAMMES;(2) THE RELIEF OF FINANCIAL HARDSHIP AND/OR THE CONSEQUENCES THEREOF BY PROVIDING GOODS AND SERVICES TO INDIVIDUALS AND FAMILIES IN NEED; AND(3) SUCH OTHER CHARITABLE PURPOSES AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES.

Activities: Together we seek to reach out into the United Kingdom with the Gospel message of our Lord Jesus Christ in a fresh and relevant manner. St Michaels CJC is a vibrant church that welcomes people from all walks of life. We journey together in discovery of our divine purpose. It is not about who we are but, rather who God is and what He can do.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

Geography

- Brent
- Harrow

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£17,572	£21,548	-	-
2024-03-31	£24,966	£22,228	-	-
2023-03-31	£18,680	£22,289	-	-
2022-03-31	£18,824	£29,338	-	-
2021-03-31	£34,621	£27,490	-	-

Trustees

Name	Role	Appointed
Angela Rosemarie HAUGHTON	Chair	2022-08-05
Angela Elaine FORREST		2022-08-05
Ann Veronica Lewis		2025-12-13
Carol Spencer		2019-02-21
Devon Green		2025-06-21
Gisella Auguste		2025-03-20
Kenneth Leslie Haughton		2025-03-20
Rev Eulalee Joyce Ferguson		2019-02-21
Rodney Johnson		2025-03-20

ST MICHAEL'S CJC

England & Wales - Charity number 1182176

Accounts

ST MICHAEL’S CJC

TRUSTEES' REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED *31 MARCH* 2025

PRACTICAL ACCOUNTANT
(Chartered Accountants)
1000 Great West Road
Brentford
Middlesex
TW8 9DW

ST MICHAEL'S CJC

CONTENTS

ST MICHAEL'S CJC

CHARITY INFORMATION

Charity number	1182176 (England & Wales)
Governing document	ST MICHAEL'S CJC is an independent charitable incorporated organisation.
Trustees	Rev Eulalee Joyce Ferguson Ms Carol Spencer Mrs Angela Haughton Ms Angela Forrest Mr Rodney Johnson Mr Kenneth Haughton Mr Gisella Auguste
Pastor-in-charge	Rev Eulalee Joyce Ferguson
Charity contact	Ms Carol Spencer
Principal address	Rye House (Suite 166) 161 High Street Harrow Middlesex HA4 8JY
Independent examiner	Practical Accountant (Chartered Accountants) 1000 Great West Road, Brentford Middlesex TW8 9DW
Principal Bankers	NatWest Kingsbury 567 Kingsbury road London NW9 94P.
Website	www.stmichaelscjc.org
Email	admin@stmichaelscjc.org

The Trustees present their annual report and unaudited financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

St Michaels CJC is a Charitable Incorporated Organisation (CIO) whose objectives are summarised as follows:

(i) The advancement of Christianity as a religion
(ii) Relieve hardship
(iii) Any other charitable purposes deemed appropriate

The Board of Trustees has been strengthened to ensure greater equity in representation, now comprising seven members following the resignation of Patricia Ferguson, whose departure prompted a strategic review of board composition and diversity. Rodney Johnson, Kenn Haughton and Gisella Auguste, safeguarding lead, have all been appointed bringing the total number to 7. Three meetings were convened over the year. The Church has not entered negotiations regarding any exceptional circumstances, extraordinary events, or issues beyond those detailed in this report.

The deepening in the cost-of-living crisis, with significant food and utility price increases, coupled with a reduction in membership, compounded to negatively impact on income. A decision was taken towards the end of the year to completely cease usage of the storage facility. It was acknowledged that this was the largest area of expenditure and no longer viable. Despite the difficulties the year ended on a positive note. The ability for some to gather in person has played a crucial role in building unity, community, and a shared sense of purpose—especially in the context of promoting Christianity. It provided opportunities for in person pastoral support for those experiencing difficulties.

Key Achievements

At the close of the reporting year, St Michael's discontinued the use of external storage facilities, resulting in improved financial sustainability for the organisation. This transition was facilitated through the collective efforts of members, who volunteered their time to assist with the clearance process. Essential items were redistributed for safekeeping among members, while surplus or non-essential items were responsibly discarded.

The ability for some members to attend weekly church services in person, while maintaining a consistent online presence, significantly enhanced overall engagement and social interaction within the congregation. This hybrid approach also contributed to increased participation in Life Seminars, which effectively conveyed biblical teachings relevant to Christian living. Weekly prayer services continued to be held virtually, ensuring accessibility and continuity for all members.

In-person interaction was further strengthened through a community event held to celebrate harvest and promote the principle of giving back. The event was well attended, particularly by former members who had been unable to engage with online services. It provided meaningful opportunities for reconnection and fellowship and served as a powerful demonstration of Christian love and compassion in a time where such values are increasingly needed.

During the reporting period, St Michael's established a successful partnership with My Yard Foodbank in Harrow, aimed at supporting individuals experiencing financial hardship amid the ongoing cost of living crisis. Through this collaboration, the organisation contributed to the provision of essential food supplies to vulnerable members of the community. Notably, members of St Michael's demonstrated commendable generosity by donating a substantial quantity of food items, despite facing personal challenges themselves.

Other than this new partnership initiative and considering the economic climate and the need for continued focus on financial viability, no new initiatives were introduced.

Major Risk Management

The ongoing cost of living crisis, marked by rising energy prices and escalating basic food costs, posed a significant risk to income levels. In response, the church implemented robust spending controls to safeguard financial stability. A key measure included the cessation of external storage facilities, which contributed to improved financial viability and more efficient resource management.

Prolonged reliance on online services presented a potential risk of disengagement, particularly for members who benefit from in-person fellowship and worship. To address this, opportunities were created for face-to-face gatherings, which played a vital role in maintaining connection, spiritual engagement, and a sense of community among members.

Review of financial position
During the year ended 31 March 2025, there were incoming resources of £17,572 (2024: £24,966) and total resources expended of £21,548 (2024: £22,228), resulting in a deficit of £3,976. As at 31 March 2025, St Michael CJC had net deficit funds of (£4,847). The incoming resources continued to decrease. Much effort was expended on reducing expenditure resulting in an improved position at year end.

Future plans
Following the success of the partnership with My Yard Foodbank in Harrow, St Michael's CJC has committed to continuing its support by increasing the frequency of food donations over the coming year. This initiative reflects the church's sustained dedication to addressing food insecurity and supporting those affected by the ongoing cost of living crisis.

It is recognised that in-person services are essential for fostering deeper engagement, encouraging membership growth, advancing the Christian faith, and effectively reaching the wider community. Considering this, St Michael's CJC is committed to building the necessary resources to facilitate the future purchase of dedicated premises to support its mission and long-term sustainability.

Approved by the Board of Trustees and signed on its behalf

A R Haughton

Angela Haughton
Chairman

Date: 22 December 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MICHAEL'S CJC

FOR THE YEAR ENDED *31 MARCH 2025*

Independent examiner's report to the Trustees of St Michael's CJC ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 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 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement
Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.
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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.
This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Matthew Odu
PRACTICAL ACCOUNTANT
Chartered Accountants
1000 Great West Road, Brentford
Middlesex
TW8 9DW

22 December 2025

ST MICHAEL'S CJC

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Designated Funds £	2025 £	2024 £
INCOMING RESOURCES					
Incoming funds from generated funds					
Voluntary income	2	17,572		17,572	24,966
Interest income		-		-	-
Gift aid repayment		-		-	-
Total incoming resources		**17,572**		**17,572**	**24,966**
RESOURCES EXPENDED					
Cost of generating funds					
Fundraising costs and other costs	3	10,126	-	10,126	15,457
Charitable activities	4	7,719	-	7,719	1,000
Support costs	5	2,540	-	2,540	3,935
Legal costs and other professional fees	6	-	-	-	-
Other resources expended	7	1,163	-	1,163	1,836
Total resources expended		**21,548**	**-**	**21,548**	**22,228**
Net incoming/(outgoing) resources before other recognised gains and losses		(3,976)	-	(3,976)	2,738
Other recognised gains		-	-	-	-
Net movement in funds		(3,976)	-	(3,976)	2,738
Funds brought forward		(871)	-	(871)	(3,609)
Total funds at 31 March		**(4,847)**	**-**	**(4,847)**	**(871)**

ST MICHAEL'S CJC

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025	2024
		£	£
Fixed assets			
Tangible fixed assets	11	-	-
		-	-
Current assets			
Cash at bank and in hand		4,222	8,810
Prepayment		-	-
		4,222	8,810
Current liabilities			
Creditors and accruals		(9,069)	(9,681)
Current portion of long-term loans		-	-
		(4,847)	(871)
Net current assets		(4,847)	(871)
Total assets less current liabilities		(4,847)	(871)
Long term loans		-	-
		(4,847)	**(871)**

Funds of the Charity

Unrestricted fund	(4,847)	(871)
Restricted fund	-	-
	(4,847)	**(871)**

The financial statements were approved by the Trustees on and signed on their behalf, by:

....

Angela Haughton, Chairman **Carol Spencer, Financial Trustee**

The notes on pages 10 to 13 form part of these financial statements.

1 Principal accounting policies

Basis of accounting
The accounts have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.
Restricted funds are subject to specific restrictions as imposed by the donors.

Incoming resources
Income represents donations and investment income received which are brought into account on receipt unless their receipt is reasonably certain in which case they are brought into account when notified.
Fundraising income is recognised on the date that the fundraising event took place.

Resources expended
Expenditure is recognised when a liability is incurred. Expenditure includes VAT. Fundraising costs include those costs relating to special programmes and sponsored activities.

Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Other resources expended relate to those other costs that cannot be attributed to any other relevant heading.

Depreciation
Depreciation on fixed assets is charged so as to write off their full costs less estimated residual value over their expected useful lives at the following rates:

Computer equipment	50% straight line
Other equipment	25% straight line
Motor vehicle	25% straight line

2 Voluntary income

	Unrestricted	**Designated**	**2025**	2024
	£	**£**	**£**	£
Tithes	15,720		17,720	20,936
Offering	1,413		1,413	2,582
Other donation	440		440	1,448
	17,573	**-**	**17,573**	**24,966**

3	Fundraising costs and other costs	Unrestricted £	Designated £	2025 £	2024 £
	Rent	930	-	**930**	6,898
	Storage Rentals	3,065	-	**3,065**	5,544
	Mortgage interest	-	-	-	-
	Fund raising events	1,246	-	**1,246**	2,000
	Publicity and evangelism	4,312	-	**4,312**	-
	Stationery, printing & postage	573	-	**573**	1,015
		10,126	-	**10,126**	15,457

4	Charitable activities	Unrestricted £	Designated £	2025 £	2024 £
	Welfare & entertainment	7,719	-	**7,719**	1,000
	Indirect donations	-	-	-	-
		7,719	-	**7,719**	1,000

5	Support costs	Unrestricted £	Designated £	2025 £	2024 £
	Transport and travelling	-	-	-	-
	Repairs and renewals	-	-	-	-
	Independent examiner fee	2,390	-	**2,390**	2,396
	Software	-	-	-	-
	Depreciation	-	-	-	-
	Training	150	-	**150**	1,539
		2,540	-	**2,540**	3,935

6	Legal costs	Unrestricted £	Designated £	2025 £	2024 £
	Legal and professional costs	-	-	-	-
		-	-	-	-

7	Other resources expended	Unrestricted £	Designated £	2025 £	2024 £
	Insurance	-	-	-	218
	Telephone & communication	163	-	**163**	1,618
	Bank charges	1,000	-	**1,000**	-
		1,163	-	**1,163**	**1,836**

8 **Analysis of net assets**	**Fixed assets £**	**Net current Assets £**	**Total 2025 £**	Total 2024 £
Unrestricted funds	-	(3,976)	**(3,976)**	2,738
Designated funds	-	-	**-**	-
Endowment income	-	-	**-**	**-**
	-	**(3,976)**	**(3,976)**	2,738

9 **Unrestricted funds**	**At 1 April 2024 £**	**Funds Introduced £**	**Incoming Resources £**	**Resources Expended £**	**At 31 Mar 2025 £**
	(871)	-	17,572	(21,548)	(3,976)
	(871)	-	17,572	**(21,548)**	(3,976)

10 **Designated funds**	**At 1 April 2024 £**	**Funds introduced £**	**Incoming Resources £**	**Resources expended £**	**At 31 Mar 2025 £**
Building fund	-	-	-	-	-
	-	-	-	-	**-**

11 Tangible fixed assets

Tangible fixed assets	**Freehold property**	**Computer Equipment & Other Assets**	**Total 2025**	2024
Cost:	**£**	**£**	**£**	**£**
As at 01 April 2024	-	1,500	**1,500**	1,500
Addition	-	-	-	-
At 31 March 2025	-	1,500	**1,500**	1,500
Depreciation:				
As at 01 April 2024	-	1,500	**1,500**	1500
Addition	-	-	-	-
At 31 March 2025	-	1,500	**1,500**	1500
Net book value:				
As at 01 April 2024	-	-	**-**	-
At 31 March 2025	-	-	**-**	-

12 Taxation

St Michael's CJC is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

13 Trustee remuneration and reimbursed expenses

None of the Trustees received remuneration for their services during the year. No payments were made for their travel and administration expenses.

ST MICHAEL'S CJC

England & Wales - Charity number 1182176

Accounts

ST MICHAEL'S CJC

TRUSTEES' REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED *31 MARCH* 2024

PRACTICAL ACCOUNTANT
(Chartered Accountants)
1000 Great West Road
Brentford
Middlesex
TW8 9DW

ST MICHAEL'S CJC

CONTENTS

CHARITY INFORMATION

Charity number	1182176 (England & Wales)
Governing document	ST MICHAEL'S CJC is an independent charitable incorporated organisation.
Trustees	Rev Eulalee Joyce Ferguson Ms Olivene Patricia Ferguson Ms Carol Spencer Mrs Angela Haughton Ms Angela Forrest
Pastor-in-charge	Rev Eulalee Joyce Ferguson
Charity contact	Ms Carol Spencer
Principal address	Rye House (Suite 166) 161 High Street Harrow Middlesex HA4 8JY
Independent examiner	Practical Accountant (Chartered Accountants) 1000 Great West Road, Brentford Middlesex TW8 9DW
Principal Bankers	NatWest Kingsbury 567 Kingsbury road London NW9 94P.
Website	www.stmichaelscjc.org
Email	info@adminstmichaelscjc.org

ST MICHAEL'S CJC

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report and unaudited financial statements for the year ended 31 March 2024.
The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

St Michaels CJC is a Charitable Incorporated Organisation (CIO) whose objectives are summarised as follows:
(i) The advancement of Christianity a religion
(ii) Relief of the effects of financial hardship and poverty
(iii) Any other charitable purposes deemed appropriate

There were no changes on the Board of Trustees during the year. The Board of Trustees met four times for the year, including one extraordinary meeting called to review the financial position. The church has not negotiated any exceptional circumstances, extraordinary events, or problems during the course of the year.

The focus for the financial year has continued to be on building financial viability and sustainability, continuing with online services including engaging internationally and the scale back of projects. The pressures of the cost-of-living crisis have continued to provide a financially challenging climate impacting the ability to rent premises for face-to-face services. However, some attendees are now meeting face to face to join the services, providing opportunities for pastoral support and increased engagement. Online services remain well supported and effective, benefiting new attendees locally and internationally.

Key Achievements

Focussing mainly on financial viability, the following achievements have been made.

1) An in-person event enabling interaction across the community, including contact with members and families, was successfully organised. It facilitated restored connections, some lost due to the move to online worship, as well as the building of family contacts. Our Christian principles of love and unity were demonstrated providing the opportunity to bring others to Christ.

2) Safeguarding training came up for renewal during the year and we successfully partnered with another Christian charity to undertake Safeguarding Children and Safeguarding Adults at Risk of Harm's training. This provided substantial per-person cost savings whereby church subsidies were not required. Two sessions were held online involving participants from both denominations and across the country. New relationships across the church community were forged with a view to building collaborative working in the future.

3) Another year of stringent budgetary controls and expenditure management kept the charity financially viable, heading in the right direction to start building reserves to enable the development of projects for the years to come. Cost saving measures included:

a. agreeing improved rates for storage of equipment to the end of the calendar year,
b. moving to a non-profit plan for IT, enabling free access to Microsoft 365 providing significant annual savings.

Major Risks Management

It is evident that the cost of storage utilises a considerable proportion of income and further consideration is required to ensure this is reduced as much as possible. Whilst costs have been reduced to the end of the calendar year work is required to find more cost-effective storage including a reduction of items needing to be stored in the coming year.

Review of financial position

During the year ended 31 March 2024, there were incoming resources of £24,966 (2023: £18,680) and total resources expended of £22,228 (2023: £22,289), resulting in a Surplus of £2,738. As at 31 March 2024, St Michael CJC had net deficit funds of (£871). The incoming resources increased significant compared to last year. The Charity is financially stable.

Going concern
After making appropriate inquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees have considered the impacts that the cost-of-living crisis may have on the Charity, and it is deemed that the Charity can meet its commitments and liabilities and can continue for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Future plans
Face to face engagement has solidified the need for return to in-person worship whilst also maintaining online presence to accommodate those fellowshipping internationally. Premises will also support the building of projects to increase community engagement, advancing the Christian religion and playing our part to relieving hardship. To this end, there is a need to continue to strengthen our financial position to provide a sound base from which to enable face to face meetings. The aim is to

1. minimise the cost of storage, scaling down and disposing of unnecessary items.
2. consider fundraising strategies to assist with efforts to continue to strengthen viability and the ability to assist in the relief of financial hardship.
3. continue seeking partnerships and opportunities to support the disadvantaged.

Approved by the Board of Trustees and signed on its behalf

A R Haughton

Angela Haughton
Chairman

Date: 12/12/2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MICHAEL'S CJC

FOR THE YEAR ENDED *31 MARCH 2024*

Independent examiner's report to the Trustees of St Michael's CJC ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 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 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement
Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.
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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.
This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Matthew Odu
PRACTICAL ACCOUNTANT
Chartered Accountants
1000 Great West Road, Brentford
Middlesex
TW8 9DW

12 December 2024

ST MICHAEL'S CJC

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Designated Funds £	2024 £	2023 £
INCOMING RESOURCES					
Incoming funds from generated funds					
Voluntary income	2	24,966		24,966	18,680
Interest income		-		-	-
Gift aid repayment		-		-	-
Total incoming resources		**24,966**		**24,966**	**18,680**
RESOURCES EXPENDED					
Cost of generating funds					
Fundraising costs and other costs	3	15,457	-	15,457	16,766
Charitable activities	4	1,000	-	1,000	2,793
Support costs	5	3,935	-	3,935	1,906
Legal costs and other professional fees	6	-	-	-	348
Other resources expended	7	1,836	-	1,836	476
Total resources expended		**22,228**	**-**	**22,228**	**22,289**
Net incoming/(outgoing) resources before other recognised gains and losses		2,738	-	2,738	(3,609)
Other recognised gains		-	-	-	-
Net movement in funds		2,738	-	2,738	(3,609)
Funds brought forward		(3,609)	-	(3,609)	(3,383)
Total funds at 31 March		**(871)**	**-**	**(871)**	**(6,992)**

ST MICHAEL'S CJC

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	**2024**	**2023**
		£	£
Fixed assets			
Tangible fixed assets	11	-	-
		-	-
Current assets			
Cash at bank and in hand		8,810	2,540
Prepayment		-	-
		8,810	2,540
Current liabilities			
Creditors and accruals		(9,681)	(6,149)
Current portion of long-term loans		-	-
		(871)	(3,609)
Net current assets		(871)	(3,609)
Total assets less current liabilities		(871)	(3,609)
Long term loans		-	-
		(871)	**(3,609)**

Funds of the Charity

Unrestricted fund	(871)	(3,609)
Restricted fund	-	-
	(871)	**(3,609)**

The financial statements were approved by the Trustees on and signed on their behalf, by:

A R Haughton
....
Angela Haughton, Chairman

C Spencer
....
Carol Spencer, Financial Trustee

The notes on pages 10 to 13 form part of these financial statements.

1 Principal accounting policies

Basis of accounting
The accounts have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.
Restricted funds are subject to specific restrictions as imposed by the donors.

Incoming resources
Income represents donations and investment income received which are brought into account on receipt unless their receipt is reasonably certain in which case they are brought into account when notified.
Fundraising income is recognised on the date that the fundraising event took place.

Resources expended
Expenditure is recognised when a liability is incurred. Expenditure includes VAT. Fundraising costs include those costs relating to special programmes and sponsored activities.

Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Other resources expended relate to those other costs that cannot be attributed to any other relevant heading.

Depreciation
Depreciation on fixed assets is charged so as to write off their full costs less estimated residual value over their expected useful lives at the following rates:

Computer equipment	50% straight line
Other equipment	25% straight line
Motor vehicle	25% straight line

2 Voluntary income

	Unrestricted	**Designated**	**2024**	2023
	£	**£**	**£**	£
Tithes	20,936		20,936	12,608
Offering	2,582		2,582	3,127
Other donation	1,448		1,448	2,945
	24,966	**-**	**24,966**	**18,680**

3	Fundraising costs and other costs	Unrestricted £	Designated £	2024 £	2023 £
	Rent	6,898	-	**6,898**	8,100
	Storage Rentals	5,544	-	**5,544**	-
	Mortgage interest	-	-	-	-
	Fund raising events	2,000	-	**2,000**	2,678
	Publicity and evangelism	-	-	-	3,445
	Stationery, printing & postage	1,015	-	**1,015**	2,543
		15,457	-	**15,457**	16,766

4	Charitable activities	Unrestricted £	Designated £	2024 £	2023 £
	Welfare & entertainment	1,000	-	**1,000**	2,793
	Indirect donations	-	-	-	-
		1,000	-	**1,000**	2,793

5	Support costs	Unrestricted £	Designated £	2024 £	2023 £
	Transport and travelling	-	-	-	-
	Repairs and renewals	-	-	-	-
	Independent examiner fee	2,396	-	**2,396**	965
	Software	-	-	-	284
	Depreciation	-	-	-	-
	Training	1,539	-	**1,539**	657
		3,935	-	**3,935**	1,906

6	Legal costs	Unrestricted £	Designated £	2024 £	2023 £
	Legal and professional costs	-	-	-	348
		-	-	-	348

7	Other resources expended	Unrestricted £	Designated £	2024 £	2023 £
	Insurance	218	-	**218**	102
	Telephone & communication	1,618	-	**1,618**	320
	Bank charges	-	-	-	54
		1,836	-	**1,836**	**476**

8 Analysis of net assets

	Fixed assets £	Net current Assets £	Total 2024 £	Total 2023 £
Unrestricted funds	-	2,738	**2,738**	(3,609)
Designated funds	-	-	-	-
Endowment income	-	-	-	-
	-	**2,738**	**2,738**	(3,609)

9 Unrestricted funds

	At 1 April 2023 £	Funds Introduced £	Incoming Resources £	Resources Expended £	At 31 Mar 2024 £
	(3,609)	-	24,966	(22,228)	(871)
	(3,609)	-	24,966	**(22,228)**	(871)

10 Designated funds

	At 1 April 2023 £	Funds introduced £	Incoming Resources £	Resources expended £	At 31 Mar 2024 £
Building fund	-	-	-	-	-
	-	-	-	-	-

11 Tangible fixed assets

Tangible fixed assets	Freehold property	Computer Equipment & Other Assets	Total 2024	2023
Cost:	£	£	£	£
As at 01 April 2023	-	1,500	**1,500**	1,500
Addition	-	-	-	-
At 31 March 2024	-	1,500	**1,500**	1,500
Depreciation:				
As at 01 April 2023	-	1,500	**1,500**	1500
Addition	-	-	-	-
At 31 March 2024	-	1,500	**1,500**	1500
Net book value:				
As at 01 April 2023	-	-	-	-
At 31 March 2024	-	-	-	-

12 Taxation

St Michael's CJC is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

13 Trustee remuneration and reimbursed expenses

None of the Trustees received remuneration for their services during the year. No payments were made for their travel and administration expenses.

Accounts

ST MICHAEL’S CJC

TRUSTEES' REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED *31 MARCH* 2023

PRACTICAL ACCOUNTANT
(Chartered Accountants)
1000 Great West Road
Brentford
Middlesex
TW8 9DW

ST MICHAEL'S CJC

CONTENTS

ST MICHAEL'S CJC

CHARITY INFORMATION

Charity number	1182176 (England & Wales)
Governing document	ST MICHAEL'S CJC is an independent charitable incorporated organisation.
Trustees	Rev Eulalee Joyce Ferguson Dr Ruthline Maria Laylor – resigned 8th May 2022 Ms Olivene Patricia Ferguson Ms Carol Spencer Ms Angela Haughton – appointed 5th August 2022 Ms Angela Forrest – appointed 5th August 2022
Pastor-in-charge	Rev Eulalee Joyce Ferguson
Charity contact	Ms Olivene Patricia Ferguson
Principal address	Rye House (Suite 166) 161 High Street Harrow Middlesex HA4 8JY
Independent examiner	Practical Accountant (Chartered Accountants) 1000 Great West Road, Brentford Middlesex TW8 9DW
Principal Bankers	NatWest Kingsbury 567 Kingsbury road London NW9 94P.
Website	www.stmichaelscjc.org
Email	info@stmichaelscjc.org

The Trustees present their annual report and unaudited financial statements for the year ended 31 March 2023.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

St Michaels CJC is a Charitable Incorporated Organisation (CIO) whose objectives are summarised as follows:

(i) The advancement of Christianity as religion
(ii) Relieve of the effects of financial hardship and poverty
(iii) Any other charitable purposes deemed appropriate

There are changes on the Board of Trustees during the year. The chairperson, Ruthline Laylor, resigned on 8th May 2022 and Patricia Ferguson acted as interim chairperson pending the appointment of Angela Haughton. Angela Haughton was duly appointed as a Trustee and chairperson on 5th August 2022 along with Angela Forrest. The Board of Trustees met once for the year, and minutes of the meetings are appended. There were a few potential risks that were identified with steps taken to mitigate the same, which have led to material changes to the composition and commitments of the church. The church has not negotiated any exceptional circumstances, extraordinary events, or problems beyond what is contained in this report.

The emergence from the global pandemic combined with the war in Ukraine, rising inflation and other socio-economic and political pressures has initiated substantive rises in the cost of living, from which the church has not been exempt. It has culminated in a financially challenging climate in which to operate. In addition, the readjustment to the return to working in-person has proved difficult for many individuals who had settled into working remotely. This was further compounded by the persisting anxieties surrounding COVID-19, the abandonment of restrictions, and ongoing ambivalence surrounding the vaccination programme. While there has been an increased need for pastoral care and support, such emotional stressors have impacted levels of engagements and volunteering capacity, as individuals prioritise the need to redress their personal circumstances.

Consequently, the focus for the past financial year was to ensure both the financial viability and sustainability of the church. Accordingly, we have sought to cut costs and keep overheads low and have continued to scale back more ambitious projects. The previous transition of our services online has proved effective, and the uptake remains stable. To this end, we elected to remain fully online and have not taken on the commitments of a lease and the additional significant expenditure that would be incurred as a result.

Key Achievements

1. There were no COVID-19 related deaths within the church or among the close associates of anyone in the church.
As society began to navigate its emergence from the prolonged period of imposed insularity, it was acknowledged and celebrated that the church was blessed to not lose a single congregant to COVID-19. Neither was there any psychological distress or emotional trauma experienced, as no person within the church suffered the loss of any close relations, friends, or associates. There were only two deaths and both persons were elderly and had longstanding compromised health profiles. Only one person was hospitalised upon contracting the virus but recovered. While significant emotional support and pastoral care was provided, the uptake was among the wider community. This provided a psychological and spiritual boost for the church community.

2. In-person events promoted new connections with new families and a wider cross-section of the local community.
A few in-person events were organised, some of which had a level of attendance that was better than expected. This provided additional opportunities to connect with others and demonstrate Christian principles of love and acceptance. These avenues also have scope for further growth and development and for sharing of the gospel of the Lord Jesus Christ, particularly in these testing times of increased anxiety and worry prevalent throughout society.

3. New links are being nurtured with local food banks, to enable us to support their efforts in alleviating the effects of financial hardship and poverty. While the cost-of-living crisis has increased the generic demand for fundamental necessities to sustain life, such as food, we have been able to divert support to local food banks, that continued to struggle to meet the increase in demand. This enabled us to help aid a wider cross section of the community, proved a better use of available resources and complemented our cost-cutting initiatives. Support was still afforded to the homeless individuals referred by

the local authority, single-parents experiencing significant financial distress, and the elderly while the programme was wound-down – there were no new referrals, and none were actively sought.

4. Budgetary controls and cost cutting measures implemented were extremely effective in facilitating the financial control needed to ensure the financial stability and sustainability of the church. Following the substantive decrease in revenue during the pandemic and little sign of recovery, the trajectory indicated a need to significantly cut spending. The subsequent imposition of strict spending control proved successful in bringing spending in line with our income, with some ability to increase our financial reserve which can be further extended.

Major Risks Management

The inability to maintain the minimum numbers of trustees required to sustain operations was identified as potential risk. Consequently, appropriate steps were taken to increase the number of trustees to five pursuant to a meeting of the members. The number of members has also increased proportionately.

Subsequent to the aforementioned socio-economic pressures, there were concerns regarding the potential risk of failed compliance. The requirement to meet all objects independently of each other required more substantive action on the original third object. Unfortunately, this would require substantive investment in order to fulfil the requirements of the various national disability frameworks. To circumvent this risk, a successful application was made to the Charity Commission for the removal of the same.

Given the austere financial environment that is expected to persist for the next couple of years, it is imperative that financial controls remain robust and spending is kept minimal. Fundraising efforts must ensure that returns on investments are maximised as far as possible. Additionally, attention must be given to innovative revenue generation strategies derived from more diversified sources. Working in partnership with reputable organisations should continue to further reduce the liability to which the church is exposed.

Review of financial position

During the year ended 31 March 2023, there were incoming resources of £18,680 (2022: £18,824) and total resources expended of £22,289 (2022: £29,338), resulting in a deficit of £3,609. As at 31 March 2023, St Michael CJC had total funds of £(6,992). The incoming resources decreased marginally compared to last year. This is largely due to Covid-19 impact. However, the Charity is financially stable.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees have considered the impacts that the Covid-19 pandemic may have for the Charity and it is deemed that the Charity can meet its commitments and liabilities and can continue for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Impact of Covid-19

The lockdown has continued to impact the Charity's income in the coming year - 2024. As the regular fundraising activities of the charity have not returned to pre-Covid-19 levels. The income impact could be significant but not detrimental to the going concern of the charity. The Trustees have confidence that the charity is financially stable.

Future plans

1) Continued economic stressors are providing indication that the current climate is expected to persist, with far-reaching implications for the immediate future. Hence, a significant rise in those experiencing financial hardship and poverty is anticipated, which will increase the need for the church to play its part in alleviating suffering where possible. Simultaneously, our members and donors will invariably be subject to these conditions. It is, therefore, imperative that church strikes a careful balance between fulfilling its objects and maintaining its financial viability and sustainability. Keeping financial liabilities at a minimum while diversifying income streams and ensuring that the most cost-efficient methods are employed in the running of existing ventures, all remain imperative.

2) Given the year-on-year successful utilisation of online platforms, it has been recognised that individuals are more a depth with the various technologies. Support needed for seniors to ensure they are not excluded, have also been established. As such, opportunities to extend the use to create additional avenues for engagement with a wider cross-section of the community is to be explored and facilitated. No additional investment is required, and it is quick, efficient, and effective in easily reaching a wide range of people.

3) Efforts to forge meaningful collaborations and strategic partnerships with other reputable organisations to continue, with priority given to those areas where contact has already been established to ensure that all available opportunities are fully exploited. This will include continuing support to the local food banks via dual modalities of food supplies and human resources. Additionally, wherever possible, these opportunities, projects and ventures should be used as engagement opportunities.

Approved by the Board of Trustees and signed on its behalf

AR Haughton

Angela Haughton

Chairman

Date: 28 December 2023

Independent examiner's report to the Trustees of St Michael's CJC ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 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 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement
Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.
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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.
This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Matthew Odu
PRACTICAL ACCOUNTANT
Chartered Accountants
1000 Great West Road, Brentford
Middlesex
TW8 9DW

29 December 2023

ST MICHAEL’S CJC

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Designated Funds £	2023 £	2022 £
INCOMING RESOURCES					
Incoming funds from generated funds					
Voluntary income	2	18,680		18,680	18,824
1Interest income		-		-	-
Gift aid repayment		-		-	-
Total incoming resources		**18,680**		**18,680**	**18,824**
RESOURCES EXPENDED					
Cost of generating funds					
Fundraising costs and other costs	3	16,766	-	16,766	14,229
Charitable activities	4	2,793	-	2,793	11,979
Support costs	5	1,906	-	1,906	2,949
Legal costs and other professional fees	6	348	-	348	-
Other resources expended	7	476	-	476	181
Total resources expended		**22,289**	**-**	**22,289**	**29,338**
Net incoming/(outgoing) resources before other recognised gains and losses		(3,609)	-	(3,609)	(10,514)
Other recognised gains		-	-	-	-
Net movement in funds		(3,609)	-	(3,609)	(10,514)
Funds brought forward		(3,383)	-	(3,383)	7,131
Total funds at 31 March		**(6,992)**	**-**	**(6,992)**	**(3,383)**

ST MICHAEL'S CJC

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023	2022
		£	£
Fixed assets			
Tangible fixed assets	11	-	-
		-	-
Current assets			
Cash at bank and in hand		2,540	10,501
Prepayment		-	-
		2,540	10,501
Current liabilities			
Creditors and accruals		(6,149)	(13,884)
Current portion of long-term loans		-	-
		(3,609)	(13,884)
Net current assets		(3,609)	(3,383)
Total assets less current liabilities		(3,609)	(3,383)
Long term loans		-	-
		(3,609)	**(3,383)**

Funds of the Charity

Unrestricted fund	(3,609)	(3,383)
Restricted fund	-	-
	(3,609)	(3,383)

The financial statements were approved by the Trustees on and signed on their behalf, by:

AR Haughton
....
Angela Haughton, Chairman

C Spencer
....
Carol Spencer, Financial Trustee

The notes on pages 11 to 14 form part of these financial statements.

1 Principal accounting policies

Basis of accounting
The accounts have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.
Restricted funds are subject to specific restrictions as imposed by the donors.

Incoming resources
Income represents donations and investment income received which are brought into account on receipt unless their receipt is reasonably certain in which case they are brought into account when notified.
Fundraising income is recognised on the date that the fundraising event took place.

Resources expended
Expenditure is recognised when a liability is incurred. Expenditure includes VAT. Fundraising costs include those costs relating to special programmes and sponsored activities.
Charitable activities wholly related to grants and sponsorships to those the charity is committed to support through its activities.

Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Other resources expended relate to those other costs that cannot be attributed to any other relevant heading.

Depreciation
Depreciation on fixed assets is charged so as to write off their full costs less estimated residual value over their expected useful lives at the following rates:

Computer equipment	50% straight line
Other equipment	25% straight line
Motor vehicle	25% straight line

2 Voluntary income

	Unrestricted	Designated	2023	2022
	£	£	£	£
Tithes	12,608		12,608	11,576
Offering	3,127		3,127	4,405
Other donation	2,945		2,945	2,843
	18,680	**-**	**18,680**	**18,824**

3	Fundraising costs and other costs	Unrestricted £	Designated £	2023 £	2022 £
	Rent	8,100	-	8,100	7,390
	Mortgage interest	-	-	-	-
	Fund raising events	2,678	-	2,678	2,824
	Publicity and evangelism	3,445	-	3,445	2,029
	Stationery, printing & postage	2,543	-	2,543	1,987
		16,766	-	16,766	14,229

4	Charitable activities	Unrestricted £	Designated £	2023 £	2022 £
	Welfare & entertainment	2,793	-	2,793	11,979
	Indirect donations	-	-	-	-
		2,793	-	2,793	11,979

5	Support costs	Unrestricted £	Designated £	2023 £	2022 £
	Transport and travelling	-	-	-	-
	Repairs and renewals	-	-	-	-
	Independent examiner fee	965	-	965	1,367
	Software	284	-	284	411
	Depreciation	-	-	-	-
	Training	657	-	657	1,171
		1,906	-	1,906	2,949

6	Legal costs	Unrestricted £	Designated £	2023 £	2022 £
	Legal and professional costs	348	-	348	-
		348	-	348	-

7	Other resources expended	Unrestricted £	Designated £	2023 £	2022 £
	Insurance	102	-	102	151
	Telephone & communication	320	-	320	-
	Bank charges	54	-	54	30
		476	-	476	181

8 Analysis of net assets

	Fixed assets £	Net current Assets £	Total 2023 £	Total 2022 £
Unrestricted funds	-	(3,609)	(3,609)	**(3,383)**
Designated funds	-	-	-	-
Endowment income	-	-	-	-
	-	**(3,609)**	**(3,609)**	**(3,383)**

9 Unrestricted funds

	At 1 April 2022 £	Funds Introduced £	Incoming Resources £	Resources Expended £	At 31 Mar 2023 £
	(3,383)	-	18,680	(22,289)	(3,609)
	(3,383)	-	18,680	(22,289)	**(3,609)**

10 Designated funds

	At 1 April 2022 £	Funds introduced £	Incoming Resources £	Resources expended £	At 31 Mar 2023 £
Building fund	-	-	-	-	-
	-	-	-	-	-

11 Tangible fixed assets

Tangible fixed assets	Freehold property	Computer Equipment & Other Assets	Total 2023	2022
Cost:	£	£	£	£
As at 01 April 2022	-	1,500	**1,500**	1,500
Addition	-	-	-	-
At 31 March 2023	-	1,500	**1,500**	1,500
Depreciation:				
As at 01 April 2022	-	1,500	**1,500**	750
Addition	-	-	-	-
At 31 March 2023	-	1,500	**1,500**	750
Net book value:				
As at 01 April 2022	-	-	-	750
At 31 March 2023	-	-	-	-

12 Taxation

St Michael's CJC is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

13 Trustee remuneration and reimbursed expenses

None of the Trustees received remuneration for their services during the year. No payments were made for their travel and administration expenses.

Accounts

ST MICHAEL'S CJC

TRUSTEES' REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED *31 MARCH* 2022

CONTENTS

CHARITY INFORMATION

Charity number	1182176 (England & Wales)
Governing document	ST MICHAEL'S CJC is an independent charitable incorporated organisation.
Trustees	Rev Eulalee Joyce Ferguson Dr Ruthline Maria Laylor - Chairman Ms Olivene Patricia Ferguson Ms Carol Spencer
Pastor-in-charge	Rev Eulalee Joyce Ferguson
Charity contact	Ms Olivene Patricia Ferguson
Principal address	Suite 115, Harrow House 176 Station Road Harrow Middlesex HA1 2RH.
Independent examiner	*Practical Advice Consulting Limited* 1000 Great West Road Brentford Middlesex TW8 9DW
Principal Bankers	NatWest Kingsbury 567 Kingsbury road London NW9 94P.
Website	www.stmichaelscjc.org
Email	info@stmichaelscjc.org

The Trustees present their annual report and unaudited financial statements for the year ended 31 March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

St Michaels CJC is a Charitable Incorporated Organisation (CIO) whose objectives are summarised as follows:

(i) The advancement of Christianity as a religion
(ii) Relieve hardship
(iii) Social inclusion for marginalised groups
(iv) Any other charitable purposes deemed appropriate

The Board of Trustees comprises four trustees, which has remained unchanged from previous years. The chairperson convened one Trustee meeting for the year. The number of members is also static, and there have been no significant structural changes to report. Since its registration, the church has not negotiated any exceptional circumstances, extraordinary events, or problems beyond what is contained in this report.

For another year, the global pandemic has precipitated severe, extensive restrictions. These extraordinary circumstances, combined with the Russia-Ukraine conflict, have become the impetus for significant socio-political uncertainty, creating a financially challenging environment in which to operate. Additionally, while people have adjusted to working remotely, the prospect of returning to working in person was a concern for many—conversely, those who had experienced significant isolation worried about enduring a further extended period of restrictions. We also acknowledge the persisting anxieties in response to the continued presence of COVID-19, the sudden abandonment of restrictions, and the ongoing controversy surrounding the vaccination programme. While there has been an increase in the need for pastoral care and support, such emotional concerns have impacted levels of engagement and volunteering capacity as people prioritised the need to redress their circumstances.

Consequently, the focus for the fiscal year was to ensure both the financial viability and sustainability of the church. Accordingly, we have sought to cut costs and keep overheads low and have continued to scale back more ambitious projects. The previous transition of our services online has proved effective, and the uptake remains stable. To this end, we elected to stay fully online and have not taken on the commitments of a lease and the associated liabilities that would ensue.

Key Achievements

1. Advancement of Christianity

For another year, the transition of worship and wider religious engagement online remained successful. The Children's Ministry expanded with consistent engagement throughout the year. This has afforded greater access to single-parent families and facilitated more effective lines of communication. Additionally, the online platform has enabled more efficient access to non-Christians, who appear more willing to capitalise on the ability to join from the comfort of their home. This has enabled an increase in the uptake of pastoral care and support to those not members of the church, thereby promoting the relevance of the Christian faith in a tangible way to a wider audience.

2. Relief Hardship

Dependency on food banks has increased exponentially over the last decade – an indication of increased poverty in the UK (The Trussell Trust, 2022). The Trussell Trust (2022) noted that those at higher risk included single parents, ethnic minorities and those experiencing poor health. This has indicated that prioritising the homeless and the elderly for our Hot Meals Programme remains appropriate. However, accessing the homeless within the African and Caribbean populations was particularly challenging. There is a shortage of resources for this subgroup, and their uptake of formal support tends to be low.

The elderly and other homeless groups have continued to benefit from the programme. With an impending unfavourable economic climate characterised by an increase in the cost of living, there is the anticipation of continued demand for this service. Ways to better exploit this opportunity to help those most in need warrant further consideration.

3. Social inclusion for marginalised groups

Social isolation poses an increased risk to the elderly due to declining health and mobility. The onset of the pandemic and the extension of imposed restrictions for another year exacerbated it. The inability to navigate technological resources or access the necessary support heightens this risk. The church has refrained from providing technological support beyond individuals assisting their relatives, which creates an unmanageable exposure to safeguarding risks. Therefore, support has continued by telephone contact, doorstep visits, and hot meals where needed.

4. Other charitable purposes

Considering the expected social, financial, and economic challenges that have ensued because of the severe, extended restrictions due to the pandemic, no new initiatives, ventures, or projects have been pursued in accordance with the charitable activities.

5. Governance and compliance

Building on the significant undertaking of Learning & Development during the previous year, the focus on developing a robust policy framework has continued. Progress has not been as planned due to the need to attend to the delivery of frontline services – which received a healthy response – and the limited resources available to undertake the policy development work. There is a continued focus on Safeguarding and privacy.

Financial Transaction Involving Related Parties

The only related parties are Olivene Patricia Ferguson and Eulalee Joyce Ferguson.

Persistent difficulties have been experienced in obtaining a debit card for the business account. Over the years, efforts have been frustrating because Natwest has not advised of the problem with the numerous applications submitted but has repeatedly forwarded new application documents for completion or just not processed the application submitted. Ongoing discussions are being held with the bank. In the interim, wholesale and essential purchases have been made by Olivene Patricia Ferguson and Eulalee Ferguson and reimbursed with total receipts checked and verified by third parties.

It is recognised that this is not ideal, and steps are being taken to resolve the matter with banking personnel.

Major Risks Management

Firstly, the discontinuation of in-person services continues to pose a risk of losing core attendees due to the change in engagement. However, outdoor community events have been organised to allow people to gather safely to reduce the potential risk where restrictions have eased.

Secondly, severe restrictions imposed in response to the pandemic saw many people furloughed and plunged into a financially constrained situation. This did not exclude church supporters, and a substantive fallen income has transpired. The financial factor identified above suggests that funding will continue to be an issue across all areas. Therefore, to ensure the church's sustainability, the Board of Trustees aim to:

1. Retain and improve its online presence to mitigate the financial pressure associated with the lease or hire charges and research additional opportunities to expand the community served.
2. Explore opportunities to collaborate with other charitable and not-for-profit organisations to fulfil the charitable objects and minimise financial liabilities.
3. Seek opportunities to diversify its income stream, including grants, sponsorship, and joint ventures.
4. Ensure that existing projects are run as economically as possible and that no new ventures are launched unless necessary with an elevated level of financial viability.

Review of financial position
During the year ended 31 March 2022, there were incoming resources of £18,824 (2021: £34,621) and total resources expended of £29,338 (2021: £27,490), resulting in a deficit of £3,383. The incoming resources decreased by 46% compared to last year. This is mainly due to the Covid-19 impact.

Going concern
After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees have considered the impacts that the Covid-19 pandemic may have on the Charity, and it is deemed that the Charity can meet its commitments and liabilities and can continue for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Impact of Covid-19
The lockdown has continued to impact Charity's income in the coming year - 2023, as the regular fundraising activities of the Charity have yet to return to the pre-Covid-19 level. The income impact could be significant but not detrimental to the going concern of the Charity. The Trustees have confidence that the Charity is financially stable.

Plans

1) The Russia-Ukraine conflict, recovery from the pandemic, the protracted finalising of UK relations with the EU, and other socio-economic factors and stressors are providing substantive indicators of increasingly challenging times impending, with far-reaching financial implications. Hence, a significant rise in those experiencing financial hardship and poverty is anticipated, which will increase the need for the church to play its part in alleviating suffering where possible. Simultaneously, our members and donors will invariably be subject to these conditions. Therefore, St Michael's CJC must prioritise its financial sustainability by maintaining financial liabilities at a minimum level, diversifying its income streams, and ensuring that the most cost-efficient methods are employed in the running of existing ventures. Furthermore, sustainability must be a priority consideration in determining any new venture.

2) In light of the expected change in financial climate, it has been recognised that it is no longer viable to undertake any commitments to those with disabilities. This is a highly specialist area that is heavily regulated, and creating projects, programmes and services that are compliant will require significant investment in training, raising awareness and potential professional registration for some areas. St Michael's CJC will need to consider whether or not this remains a viable object for the church and addresses it accordingly.

3) The church will seek to establish additional avenues that maximise levels of engagement with the broader community and create more opportunities for meaningful connections; to better exploit existing associations and relationships with those outside the Christian faith to strengthen relationships, facilitate diverse lines of communication and increasing the relevance of the church to their lives on a personal and practical level; thereby enabling access to a wider audience.

4) Working in isolation can often lead to duplication in the provision and unnecessary stress on limited resources. As a result, St Michael's CJC will endeavour to increase strategic partnerships conducive to fulfilling the charitable objects of the church, as well as enhancing our governance and leadership capabilities. Identifying locality teams to increase the uptake of the hot meals project through a referral process will better ensure that the service is delivered to those most in need.

5) The ongoing undertakings of developing a meaningful policy framework that is fit-for-purpose and workable, where all tensions and conflicts have been identified and redressed accordingly, will remain a key priority to ensure our commitment to good governance.

Approved by the Board of Trustees and signed on its behalf

O P Ferguson

Patricia Ferguson
Chairman

Date: December 2022

Independent examiner's report to the Trustees of St Michael's CJC ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 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 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement
Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.
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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.
This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Matthew Odu
Practical Advice Consulting Limited
1000 Great West Road
Brentford, Middlesex
London
TW8 9DW

Date: December 2022

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Designated Funds £	2022 £	2021 £
INCOMING RESOURCES					
Incoming funds from generated funds					
Voluntary income	2	18,824		18,824	34,618
1Interest income		-		-	3
Gift aid repayment		-		-	-
Total incoming resources		**18,824**		**18,824**	**34,621**
RESOURCES EXPENDED					
Cost of generating funds					
Fundraising costs and other costs	3	14,229	-	12,650	12,650
Charitable activities	4	11,979	-	11,979	10,678
Support costs	5	2,949	-	2,949	3,868
Legal costs and other professional fees	6	-		-	-
Other resources expended	7	181	-	181	294
Total resources expended		**29,338**	**-**	**29,338**	**27,490**
Net incoming/(outgoing) resources before other recognised gains and losses		(10,514)	-	(10,514)	7,131
Other recognised gains		-	-	-	-
Net movement in funds		(10,514)	-	(10,514)	7,131
Funds brought forward		7,131	-	7,131	-
Total funds at 31 March		**(3,383)**	**-**	**(3,383)**	**11,302**

ST MICHAEL'S CJC

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible fixed assets	11	-	-
		-	-
Current assets			
Cash at bank and in hand		10,501	15,615
Prepayment		-	-
		10,501	15,615
Current liabilities			
Creditors and accruals		(13,884)	(4,313)
Current portion of long-term loans		-	-
		(13,884)	(4,313)
Net current assets		(3,383)	11,302
Total assets less current liabilities		(3,383)	11,302
Long term loans		-	-
		(3,383)	**11,302**

Funds of the Charity

Unrestricted fund	(3,383)	11,302
Restricted fund	-	-
	(3,383)	11,302

The financial statements were approved by the Trustees on December 2022 and signed on their behalf by:

O P Ferguson
....
Patricia Ferguson, Acting Chairman

C Spencer
……………………………………..
Carol Spencer, Financial Trustee

The notes on pages 11 to 14 form part of these financial statements.

1 Principal accounting policies

Basis of accounting
The accounts have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.
Restricted funds are subject to specific restrictions as imposed by the donors.

Incoming resources
Income represents donations and investment income received, which are brought into account on receipt unless their receipt is reasonably certain in which case they are brought into account when notified.
Fundraising income is recognised on the date that the fundraising event took place.

Resources expended
Expenditure is recognised when a liability is incurred. Expenditure includes VAT. Fundraising costs include those costs relating to special programmes and sponsored activities.
Charitable activities wholly related to grants and sponsorships to those the Charity is committed to support through its activities.

Governance costs include those incurred in the governance of the Charity and its assets and are primarily associated with constitutional and statutory requirements.

Other resources expended relate to those other costs that cannot be attributed to any other relevant heading.

Depreciation
Depreciation on fixed assets is charged so as to write off their full costs less estimated residual value over their expected useful lives at the following rates:

Computer equipment	50% straight line
Other equipment	25% straight line
Motor vehicle	25% straight line

2 Voluntary income

	Unrestricted	**Designated**	**2022**	2021
	£	**£**	**£**	£
Tithes	11,575		11,576	22,744
Offering	4,405		4,405	9,747
Other donation	2,844			2,127
			2,844	
	18,824	**-**	**18,824**	**34,618**

3	Fundraising costs and other costs	Unrestricted £	Designated £	2022 £	2021 £
	Rent	7,390	-	7,390	7,843
	Mortgage interest	-		-	-
	Fundraising events	2,824	-	2,824	2,200
	Publicity and evangelism	2,029		2,029	1,301
	Stationery, printing & postage	1,987	-	1,987	1,306
		14,229	-	14,229	12,650

4	Charitable activities	Unrestricted £	Designated £	2022 £	2021 £
	Welfare & entertainment	11,979	-	10,083	10,678
	Indirect donations	-	-	-	-
		11,979	-	10,083	10,678

5	Support costs	Unrestricted £	Designated £	2022 £	2021 £
	Transport and travelling	-	-	-	-
	Repairs and renewals	-	-	-	-
	Independent examiner fee	1,367	-	1,367	1,250
	Software	411	-	411	317
	Depreciation	-	-	-	750
	Training	1,171	-	1,171	1,551
		2,949	-	2,949	3,868

6	Legal costs	Unrestricted £	Designated £	2022 £	2021 £
	Legal and professional costs	-	-	-	-
		-	-	-	-

7	Other resources expended	Unrestricted £	Designated £	2022 £	2021 £
	Insurance	151	-	151	216
	Telephone & communication	-	-	-	-
	Bank charges	30	-	30	78
		181	-	181	294

8	**Analysis of net assets**	**Fixed assets £**	**Net current Assets £**	**Total 2022 £**	Total 2021 £
	Unrestricted funds	-	(3,383)	(3,383)	**11,302**
	Designated funds	-	-	**-**	-
	Endowment income	-	-	**-**	**-**
		-	**(3,383)**	**(3,383)**	**11,302**

9	**Unrestricted funds**	**At 1 April 2021 £**	**Funds Introduced £**	**Incoming Resources £**	**Resources Expended £**	**At 31 Mar 2022 £**
		11,302	-	18,824	(29,338)	(3,383)
		11,302	-	18,824	(29,338)	**(3,383)**

10	**Designated funds**	**At 1 April 2021 £**	**Funds introduced £**	**Incoming Resources £**	**Resources expended £**	**At 31 Mar 2022 £**
	Building fund	-	-	-	-	-
		-	-	-	-	**-**

11 Tangible fixed assets

Tangible fixed assets	**Freehold property**	**Computer Equipment & Other Assets**	**Total 2022**	2021
Cost:	**£**	**£**	**£**	**£**
As at 01 April 2021	-	1500	**1500**	1500
Addition	-	-	-	-
At 31 March 2022	-	1500	**1500**	1500
Depreciation:				
As at 01 April 2021	-	1500	**1500**	750
Addition	-	-	-	-
At 31 March 2022	-	1500	**1500**	750
Net book value:				
As at 01 April 2021	-	-	**-**	750
At 31 March 2022	-	-	**-**	-

12 Taxation

St Michael's CJC is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

13 Trustee remuneration and reimbursed expenses

None of the Trustees received remuneration for their services during the year. No payments were made for their travel and administration expenses.

Signature: P Ferguson (Dec 16, 2022 15:09 GMT)
Email: patricia@stmichaelscjc.org

Signature: Carol Spencer (Dec 18, 2022 10:02 GMT)
Email: carol@stmichaelscjc.org

St Michael's CJC_ Annual Report & Accounts 31 March 2022

Final Audit Report 2022-12-18

Created:	2022-12-16
By:	Matthew Odu (m.odu@practicaladviceconsulting.co.uk)
Status:	Signed
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"St Michael's CJC_ Annual Report & Accounts 31 March 2022" History

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Signer carol@stmichaelscjc.org entered name at signing as Carol Spencer
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Agreement completed.
2022-12-18 - 10:02:16 AM GMT

ST MICHAEL'S CJC

England & Wales - Charity number 1182176

Accounts

ST MICHAEL’S CJC

TRUSTEES' REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED *31 MARCH* 2021

CONTENTS

CHARITY INFORMATION

Charity number	1182176 (England & Wales)
Governing document	ST MICHAEL'S CJC is an independent charitable incorporated organisation.
Trustees	Rev Eulalee Joyce Ferguson Dr Ruthline Maria Laylor - Chairman Ms Olivene Patricia Ferguson Ms Carol Spencer
Pastor-in-charge	Rev Eulalee Joyce Ferguson
Charity contact	Ms Olivene Patricia Ferguson
Principal address	Suite 115, Harrow House 176 Station Road Harrow Middlesex HA1 2RH.
Independent examiner	*Practical Advice Consulting Limited* 1000 Great West Road Brentford Middlesex TW8 9DW
Principal Bankers	NatWest Kingsbury 567 Kingsbury road London NW9 94P.
Website	www.stmichaelscjc.org
Email	info@stmichaelscjc.org

The Trustees present their annual report and unaudited financial statements for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

CHARITABLE OPERATIONS

This is a registered charity established for the public benefit to advance the Christian religion, relief of financial hardship to individuals and family in need and promotion of social inclusion among people who are socially excluded by reason of disability, mental or physical ill health, financial hardship, or other disadvantage by providing mentoring, advocacy, and other support services.

Structure, Governance and management

St Michael CJC was registered as a Charitable Incorporated Organisation and entered onto the register as a charity on 21 February 2019 with the Charity Registration Number of 1182176.

The day to day running of the organization is handled by a Committee of four people. This is made of a Manager, an Administrator, a Treasurer and Secretary. The Trustees have diverse experience and qualifications relevant to the aims of the charity. The board of trustees set the direction and policy framework for the Charity. The Trustees meet at least twice a year and are responsible for the overall direction of the charity and for its core strategic policies. There are clear responsibilities and procedures for reporting decisions, actions and issues, including recruitment and induction of new trustees.

Risk Management

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. The Trustees believe that sufficient controls exist having regard to its size and composition of the board of Trustees.

Objectives and Activities

a. Policies and objectives

The charity's objectives (the objective) are, for the public benefit:

1. To advance the Christian religion for the public benefit in accordance with the statement of belief set out in the Schedule through holding Church services, prayer meetings and lectures to enlighten people about the Christian religion and through undertaking outreach programmes;

2. The relief of financial hardship and/or the consequences thereof by providing goods and services to individuals and families in need;

3. The promotion of social inclusion for the public benefit among people who are socially excluded by reason of disability, mental or physical ill health, financial hardship, or other disadvantage by providing mentoring, advocacy, and other support services;

4. Such other charitable purposes as are exclusively charitable according to the laws of England and Wales.

b. Public benefit

The Trustees confirm that they have referred to the Charities Commission's guidance on public benefit when reviewing the charity's aims, objectives and activities and are satisfied that they fully meet it.

Review of activities and performance

The Board
The board of trustees is well resourced. The trustees bring to St Michael's CJC a broad range of skills and experience that gives the needed direction to the Charity. There were no changes in the composition of the Board during the year. The board met four times during the year.

Key achievements

The global Covid-19 pandemic which continued throughout the 2020/21 financial year, and the associated restrictions presented significant challenges to fully addressing our charitable objectives, both in terms of our ability interact with and offer services to the community as well as our ability to raise funds.

We therefore decided to prioritise some key activities, and these together with steps taken to mitigate the challenges imposed by Covid-19 related restrictions are detailed below.

Promotion of Christian values
Following the introduction COVID 19 restrictions in early 2020, it was agreed that the key focus during the pandemic would be to priorities promoting our religious values in order to provide a source of hope and comfort during times of unprecedented anxiety, whilst social engagement restrictions remained in force. The intention was for a renewed focus on the remaining charitable objectives later in the year once restrictions were lifted. However, social engagement restrictions were extended for longer than anticipated, which has limited the ability to focus on any additional charitable objectives The successful transition of operations to the online environment has enabled us to maintain a stable core of supporters and volunteers.

Social inclusion
The transition of operations to the online environment was successful but, compounded the effects of COVID 19 related restriction on social isolation, particularly for those without the required technology and/or skills, such as seniors. The severe restriction on social engagement also meant that the senior, single households, and other vulnerable groups were at an increased risk of social isolation. To address this a telephone-based welfare system was established and remains operational. Some vulnerable groups remain reluctant to re-engage socially and this service ensures that they are afforded some contact and welfare checking.

The online forum was expanded to enable outreach and network with non-Christians, as well as Christians from other denominations. With dedicated forums for children and young people.

Relief of Poverty
St Michael's CJC have continued with the programme of support for members of the community known to be experiencing financial hardship, through provision of home-cooked meals, and welfare checks for isolated and potentially vulnerable individuals. The charity have also provided emotional support and pastoral care, where individuals are struggling to cope with their circumstances, as well as those challenged by extraordinary issues of loss and bereavement.

Vulnerable groups, such as, the homeless while having basic needs met, such as, shelter still were found to have substantial unmet needs, (for example, no access to hot food, or access to home delivery for the elderly who have limited technical skills) at the height of the pandemic. To this end, we established connections with local authority organisations, to identify such individuals who need support. Liaising with local authorities has enabled us to ensure appropriate targeting of support to those individuals most in need and therefore to the most beneficial use of the limited available resources. This initiative has identified several individuals deemed destitute, as well as those who maybe isolated and without support, who have now benefited from our weekly distribution of hot cooked meals to those who are.

Review of financial position
During the year ended 31 March 2021, there were incoming resources of £34,621 (2020: £80,379) and total resources expended of £27,490 (2020: £76,208), resulting in a surplus of £7,131. As at 31 March 2021, St Michael CJC had total funds of £11,302. The incoming resources decreased by 57% compared to last year. This is largely due to Covid-19 impact. However, the Charity is financially stable.

Going concern
After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees have considered the impacts that the Covid-19 pandemic may have for the Charity and it is deemed that the Charity can meet its commitments and liabilities and can continue for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Impact of Covid-19
The lockdown may continue to impact the Charity's income in the coming year - 2022. As the regular fundraising activities of the charity have not returned to pre-Covid-19 level. The income impact could be significant but not detrimental to the going concern of the charity. The Trustees have confidence that the charity is financially stable.

Future plans

The trustees have the following plan:

It is acknowledged that we are operating in uncertain times, which is expected to continue well into the next financial year. This has been compounded by a substantive drop income due to many of our core supporters being furloughed and finding themselves also facing financial and employment insecurities. As such, it is our priority to keep our expenditure as low as possible and focusing on areas that will make a difference to those who access our services.

The programmes of support for individuals known to be experiencing financial hardship will continue and expand to the extent permissible by available resources.

The revisions to the policy framework will continue, and in addition, a review of charitable objectives by the Trustees is planned. This review will identify whether any revisions to the charitable objectives would be beneficial and will ensure that the objectives remain achievable and reflect the most appropriate use of limited resources in light of reduced ability to generate funds over the past year

Approved by the Board of Trustees and signed on its behalf

Dr Ruthline Laytor
Chairman

Date: 16 May 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MICHAEL'S CJC

FOR THE YEAR ENDED *31 MARCH 2021*

Independent examiner's report to the Trustees of St Michael's CJC ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 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 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement
Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.
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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.
This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Matthew Odu
Practical Advice Consulting Limited
1000 Great West Road
Brentford, Middlesex
London
TW8 9DW

Date: 17 May 2022

ST MICHAEL’S CJC

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Designated Funds £	2021 £	2020 £
INCOMING RESOURCES					
Incoming funds from generated funds					
Voluntary income	2	34,618		34,618	80,355
Interest income		3		3	23.56
Gift aid repayment		-		-	-
Total incoming resources		**34,621**		**34,621**	**80,379**
RESOURCES EXPENDED					
Cost of generating funds					
Fundraising costs and other costs	3	12,650	-	12,650	57,853
Charitable activities	4	10,678	-	10,678	10,425
Support costs	5	3,868	-	3,868	6,402
Legal costs and other professional fees	6	-		-	900
Other resources expended	7	294	-	294	628
Total resources expended		**27,490**	**-**	**27,490**	**76,208**
Net incoming/(outgoing) resources before other recognised gains and losses		7,131	-	7,131	4,171
Other recognised gains		-	-	-	-
Net movement in funds		7,131	-	7,131	4,171
Funds brought forward		4,171	-	4,171	-
Total funds at 31 March		**11,302**	**-**	**11,302**	**4,171**

ST MICHAEL'S CJC

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	**2021**	**2020**
		£	£
Fixed assets			
Tangible fixed assets	11	-	750
		-	750
Current assets			
Cash at bank and in hand		15,615	4,658
Prepayment		-	-
		15,615	4,658
Current liabilities			
Creditors and accruals		(4,313)	(1,237)
Current portion of long-term loans		-	-
		(4,313)	(1,237)
Net current assets		11,302	3,421
Total assets less current liabilities		11,302	4,171
Long term loans		-	-
		11,302	**4,171**

Funds of the Charity

Unrestricted fund	11,302	4,171
Restricted fund	-	-
	11,302	**4,171**

The financial statements were approved by the Trustees on 16 May 2022 and signed on their behalf, by:

....

Dr Ruthline Laytor, Chairman

Carol Spencer, Financial Trustee

The notes on pages 11 to 14 form part of these financial statements.

1 Principal accounting policies

Basis of accounting
The accounts have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.
Restricted funds are subject to specific restrictions as imposed by the donors.

Incoming resources
Income represents donations and investment income received which are brought into account on receipt unless their receipt is reasonably certain in which case they are brought into account when notified.
Fundraising income is recognised on the date that the fundraising event took place.

Resources expended
Expenditure is recognised when a liability is incurred. Expenditure includes VAT. Fundraising costs include those costs relating to special programmes and sponsored activities.
Charitable activities wholly related to grants and sponsorships to those the charity is committed to support through its activities.

Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Other resources expended relate to those other costs that cannot be attributed to any other relevant heading.

Depreciation
Depreciation on fixed assets is charged so as to write off their full costs less estimated residual value over their expected useful lives at the following rates:

Computer equipment	50% straight line
Other equipment	25% straight line
Motor vehicle	25% straight line

2 Voluntary income

	Unrestricted	Designated	2021	2020
	£	£	£	£
Tithes	22,744		22,744	56,265
Offering	9,747		9,747	14,511
Other donation	2,127		2,127	9,579
	34,618	**-**	**34,618**	**80,355**

3	Fundraising costs and other costs	Unrestricted	Designated	2021	2020
		£	£	£	£
	Rent	7,843	-	**7,843**	37,350
	Mortgage interest	-		**-**	-
	Fund raising events	2,200	-	**2,200**	11,524
	Publicity and evangelism	1,301		**1,301**	6,205
	Stationery, printing & postage	1,306	-	**1,306**	2,774
		12,650	-	**12,650**	**57,853**

4	Charitable activities	Unrestricted	Designated	2021	2020
		£	£	£	£
	Welfare & entertainment	10,678	-	**10,678**	5,743
	Indirect donations	-	-	**-**	4,682
		10,678	-	**10,678**	**10,425**

5	Support costs	Unrestricted	Designated	2021	2020
		£	£	£	£
	Transport and travelling	-	-	**-**	1,193
	Repairs and renewals	-	-	**-**	2,892
	Independent examiner fee	1,250	-	**1,250**	1,250
	Software	317	-	**317**	317
	Depreciation	750	-	**750**	750
	Training	1,551	-	**1,551**	-
		3,868	-	**3,868**	**6,402**

6	Legal costs	Unrestricted	Designated	2021	2020
		£	£	£	£
	Legal and professional costs	-	-	**-**	900
		-	-	**-**	**900**

7	Other resources expended	Unrestricted	Designated	2021	2020
		£	£	£	£
	Insurance	216	-	**216**	232
	Telephone & communication	-	-	**-**	318
	Bank charges	78	-	**78**	78
		294	-	**294**	**628**

8 Analysis of net assets

	Fixed assets £	Net current Assets £	Total 2021 £	Total 2020 £
Unrestricted funds	-	11,302	**11,302**	4,171
Designated funds	-	-	**-**	-
Endowment income	-	-	**-**	-
	-	11,302	**11,302**	**4,171**

9 Unrestricted funds

	At 1 April 2020 £	Funds Introduced £	Incoming Resources £	Resources Expended £	At 31 Mar 2021 £
	4,171	-	34,621	(27,490)	11,302
	4,171	-	34,621	(27,490)	**11,302**

10 Designated funds

	At 1 April 2020 £	Funds introduced £	Incoming Resources £	Resources expended £	At 31 Mar 2021 £
Building fund	-	-	-	-	-
	-	-	-	-	**-**

11 Tangible fixed assets

Tangible fixed assets	**Freehold property**	**Computer Equipment & Other Assets**	**Total 2021**	2020
Cost:	**£**	**£**	**£**	**£**
As at 01 April 2020	-	1,500	**1,500**	1,500
Addition	-	-	-	-
At 31 March 2021	-	1,500	**1,500**	**1,500**
Depreciation:				
As at 01 April 2020	-	750	**750**	-
Addition	-	750	750	750
At 31 March 2021	-	1,500	**1,500**	750
Net book value:				
As at 01 April 2020	-	750	**-**	750

At 31 March 2021	-	-	-	750

12 Taxation

St Michael's CJC is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

13 Trustee remuneration and reimbursed expenses

None of the Trustees received remuneration for their services during the year. No payments were made for their travel and administration expenses.