

ST MICHAEL'S CJC

**TRUSTEES' REPORT AND UNAUDITED
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED *31 MARCH* 2021

ST MICHAEL'S CJC

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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 - 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	<i>Practical Advice Consulting Limited</i> 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

ST MICHAEL'S CJC

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

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 to 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 of COVID 19 restrictions in early 2020, it was agreed that the key focus during the pandemic would be to prioritise 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

ST MICHAEL'S CJC

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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.

ST MICHAEL'S CJC

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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

ST MICHAEL'S CJC

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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

ST MICHAEL'S CJC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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	-	-	-	-
		<u>-</u>	<u>11,302</u>	<u>11,302</u>	<u>4,171</u>

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
		<u>4,171</u>	<u>-</u>	<u>34,621</u>	<u>(27,490)</u>	<u>11,302</u>

10	Designated funds	At 1 April 2020 £	Funds introduced £	Incoming Resources £	Resources expended £	At 31 Mar 2021 £
	Building fund	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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	<u>-</u>	<u>1,500</u>	<u>1,500</u>	<u>1,500</u>
Depreciation:				
As at 01 April 2020	-	750	750	-
Addition	-	750	750	750
At 31 March 2021	<u>-</u>	<u>1,500</u>	<u>1,500</u>	<u>750</u>
Net book value:				
As at 01 April 2020	-	750	-	750

At 31 March 2021

-

-

-

750

ST MICHAEL'S CJC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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.