

Christchurch Market Harbourough

Receipts & Payments Accounts

**1 November 2021
- 31 August 2022**

Administrative Details

Status

Charitable Incorporated Organisation

Registered Charity Number (England & Wales) 1184289

Trustees

The trustees who served during the period and at the date of this report are as follows:

A W J Stevens (Chair)

Stuart Allen

Adrian Reynolds

Jonathan Prime

Correspondence Address

41 The Point
Market Harborough
LE16 7QU

Independent Examiner

Laurence Fearon
LEF Consulting
107 Beeches Road
Rowley Regis
B65 0BB

Charity Structure and Management

Christchurch Market Harborough is a Charitable Incorporated Organisation, independent of any denomination, and governed by a Constitution dated 24 March 2019. It is the successor to the unincorporated charity of the same name founded in 2010. The church operates under the name of Christchurch Harborough ("CCH") to reflect the wider Harborough District from where members and attenders are drawn.

The charity is overseen by trustees who are also the elders. They are appointed by the church members in accordance with policies and procedures in the Church Handbook.

The elders meet formally twice a month and, depending on their nature, decisions are either made collectively by the elders and reported to the Members, or brought to the Members for approval at a Members' Meeting held once each term.

Whilst all the elders are equal in status and serve as pastors of the church, Stuart Allen has been appointed full time to the ministry. He serves alongside employed staff – a part-time Women's Worker and part-time Church Administrator. The Women's Worker is related to one of the trustees and that trustee is, therefore, excluded from elders' / trustees' decisions concerning her employment and remuneration.

The elders are also supported in their work through the appointment of volunteer Deacons who serve in different areas of church life.

CCH is affiliated to the Fellowship of Independent Evangelical Churches ("FIEC") and is a member of the Midlands Gospel Partnership.

The church has 58 voting members and more than 100 adults and children who attend services regularly, with many more participating in other church activities.

The charity has changed its year end from 31 October to 31 August to better reflect the annual cycle of church activities. The accounts that accompany this report are, therefore, for the ten-month period ending 31 August 2022.

Objectives and Activities

The main purpose of CCH is the advancement of the Christian faith. Other permitted activities that put into practice the Christian faith include relief of hardship, advancement of education and provision of facilities in the interests of social welfare.

The church's activities and grant-making priorities reflect these purposes and are reported under the following headings:

- Mission & Outreach
- Worship, Teaching & Prayer
- Care, Pastoral & Fellowship

Achievements and Performance

Mission & Outreach

This is achieved through local initiatives and partnering with others for a regional, national, and global reach. During the period CCH was active in advancing the Christian faith by:

- taking part in the Harborough Christmas Fair
- events around the major Christian festivals of Easter and Christmas
- an event and worship service celebrating Queen Elizabeth's Platinum Jubilee

We also saw the resumption, after Covid-19 restrictions, of weekly groups for parents / carers and their young children and a monthly programme for Seniors and a fortnightly program for youth, all of which have some focus on advancing the Christian faith.

Our support for:

- church planting in the nearby city of Leicester
- reaching Great Britain with the Christian message through FIEC and
- overseas mission to advance the Christian faith through different mission partners

continued through regular grants given to UK-registered charities. This year, through a Christmas Appeal, CCH also financially supported Open Doors who seek to support Christians around the world who are persecuted for their faith.

Worship, Prayer & Teaching

Weekly worship services open to the public and resumed after Covid-19 restrictions were lifted are held by hiring halls and rooms of another local church. These services are made known by online promotion, prominent signage and by personal invitation.

Teaching which seeks to reach others with the good news of the Christian gospel and facilitates discipleship is provided through:

- preaching from the Bible
- age-appropriate groups for children and young people
- Women's Bible studies
- home-based Growth Groups
- prayer meetings

An audio recording of the Sunday preaching is also available to the public after the event through the church's website.

Care, Pastoral & Fellowship

Much of the pastoral, spiritual and practical care of members and attenders is given one-on-one, especially through the pastors, Women's Worker, and Growth Groups.

Gatherings of the wider church family outside of Sunday worship services take place several times each year to facilitate pastoral care and provide an opportunity for extended fellowship. They also showcase a healthy Christian community that demonstrates the Christian faith in action.

Training

Ongoing training is provided to and funded for staff and volunteers to support the church's main purpose and to develop them in their ministries.

During the period being reported, this included:

- training people to teach the Bible
- training supporting CCH's Safeguarding Policies for Children and Vulnerable Adults
- participation in regional and national gatherings of like-minded churches

Public Benefit

When planning activities and making decisions, the elders / trustees have had due regard to the Charity Commission Guidance on public benefit. This is reflected in the report of activities shown above.

We seek to make our services and activities as accessible as possible and, as part of this aspiration, have registered as a Sight Loss Friendly Church with Torch Trust. We supply worship and study materials in braille and Large Print for those who need them.

We have also started providing automated simultaneous translation of the Sunday services into Ukrainian to serve refugees who have come to the area.

Financial Review

For the ten-month period, total unrestricted receipts (before asset sales) were £95,067. Of this total, unrestricted donations were £77,006 (2021 twelve-month period - £90,663). On a like-for-like basis donations showed a modest increase (2%). With Gift Aid, such donations account for over 99% of the charity's receipts.

Total unrestricted payments (before asset purchases) were £81,638 (2021 twelve-month period - £61,793).

The largest part of the church's expenditure is for employment costs and for the period this amounted to £54,628 (2021 twelve-month period - £39,888). The like-for-like increase is mainly due to salary reviews that took account of the high rate of inflation and the result of a salary benchmarking exercise. As a proportion of unrestricted payments, staffing costs were 67% (2021 – 65%). Alongside members / volunteers, staff are the church's main human resource available to achieving the charity's objectives and the trustees are concerned to ensure that they are appropriately remunerated, trained, prayed for, and supported.

The second highest cost was for venue hire and storage for Sunday services (£9,620, or 12% of payments). This is included within the Worship, Prayer, and Teaching category.

Grants for Missions to other UK registered charities from unrestricted funds totalled £2,798.

Net receipts before asset sales and purchases were £13,429 (2021 – twelve-month period £47,782). The prior year included additional receipts as members donated towards the cost of appointing our first Senior Pastor and less payments as the Senior Pastor did not take up his duties until September 2021.

During the period being reported an additional sum of £3,613 was received into a Restricted Fund for the support of the persecuted Church. This was passed onto Open Doors to use in their worldwide ministry supporting Christians who are persecuted for their faith.

Reserves Policy

The church Reserves Policy is to maintain unrestricted reserves of at least three month's regular expenditure. This is considered sufficient to respond to any immediate, sustained, or significant drop in income. At the end of the period, with an increased budget for the following year, this amounted to £30,000. Unrestricted Funds held of £118,021 are therefore adequate.

Going forward and given the cost-of-living crisis the trustees have budgeted for no increase to regular donations for 2022/23 which gives a modest budget deficit for the year to 31 August 2023. Given the level of reserves this is not of concern.

The elders / trustees have also begun discussions with the church about the possibility of another staff appointment. For this reason, there are no other current plans for utilising the surplus reserves held to advance the Charity's objectives.

The trustees declare that they have approved the trustees' report above

Signed on behalf of the charity trustees

Signature 

Full Name: STUART PHILIP ALLEN

Position PASTOR AND TRUSTEE

Date 14.11.2022

Receipts and Payments Accounts

	Unrestricted Funds	Restricted funds	Total funds	Last year 2021
	£	£	10 months £	12 months £
Receipts				
Donations	77,006	2,992	79,998	90,663
Gift Aid	17,501	621	18,122	17,081
Other	560	-	560	1,831
<i>Sub Total</i>	95,067	3,613	98,680	109,575
Asset Sales				
Equipment Sales	123	-	123	-
<i>Sub total</i>	123	-	123	-
<i>Total receipts</i>	95,190	3,613	98,803	109,575
Payments				
Mission & Outreach	5,672	3,613	9,285	3,802
Worship, Prayer & Teaching	12,348	-	12,348	12,140
Care, Pastoral & Fellowship	2,397	-	2,397	2,583
Training	1,561	-	1,561	-
Staffing	54,628	-	54,628	39,888
Governance & Administration	5,033	-	5,033	3,380
<i>Sub Total</i>	81,639	3,613	85,252	61,793
Asset Purchases				
Equipment Purchases	1,564	-	1,564	2,582
<i>Sub total</i>	1,564	-	1,564	2,582
<i>Total payments</i>	83,203	3,613	86,816	64,375
<i>Net of receipts/(payments)</i>	11,987	-	11,987	45,200
<i>Cash funds last year end</i>	106,034	-	106,034	60,834
<i>Cash funds this year end</i>	118,021	-	118,021	106,034

Statement of Assets and Liabilities

	Unrestricted funds	Restricted funds	Total funds	Last year 2021
	£	£	£	£
Cash Funds				
Bank Current Account	3,021	-	3,021	8,924
Bank Deposit Account	115,000	-	115,000	97,110
Total cash funds	118,021	-	118,021	106,034

Other Monetary Assets

Gift Aid Tax Refund Due	1,478	-	1,478	2,264
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Assets retained for the charity's own use

Equipment	18,194	-	18,194	16,753
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Notes to the accounts

- Expenses are allocated to the relevant charitable activity of the church, although staffing, training & admin costs are shown separately and not apportioned.
- The Restricted Fund relates to a Christmas Appeal for the Open Doors charity
- The staffing costs:
 - include the employer contributions to the workplace pension scheme
 - include a stipend paid to the Senior Pastor, who is also a trustee of the charity
 - include a salary paid to the Women's Worker, who is related to a trustee of the charity
- The assets retained for the charity's own use are shown at replacement cost

Independent Examiners Report on the accounts

Report to the Trustees of Christchurch Market Harbrough on the accounts for the period ended 31st August 2022

Charity Number 1184289

Responsibilities of Trustees

The charity's trustees are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this period under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

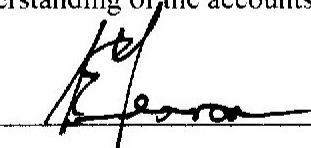
Basis of statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 15th October 2022

Laurence Fearon