

Christchurch Market Harbourough

Receipts & Payments Accounts

**1 September 2022
- 31 August 2023**

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:

Stuart Allen (chair)

A W J Stevens

Adrian Reynolds

Jonathan Prime

Richard Underwood (appointed 20 November 2022)

Correspondence Address

41 The Point
Market Harbrough
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.

For the duration of the financial period, Jonathan Prime has not attended or participated in elders' business due to ongoing health issues.

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 67 voting members and more than 110 adults and children who attend services regularly, with many more participating in other church activities.

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 stated vision of the church is threefold:

- Hearing God's word
- Growing into God's likeness
- Sharing God's love.

These statements and the church's work are expanded on our website, christchurchharborough.org.uk

The church's activities and grant-making priorities reflect our charitable purposes, expressed in our vision.

Achievements and Performance

Hearing God's word

The regular programme of the church is organised around a weekly cycle of gatherings. The church family gathers each Sunday afternoon for a regular worship service, open to all. The service includes ordinary Christian activity: singing, praying, and listening to the Bible read and preached. These services are made known locally through banners, signs and online presence, but most visitors come to church because they are invited, as in many other churches.

Each service has age-appropriate sections and there are normally separate groups for pre-school children (creche), primary children (Sunday School) and secondary age children (youth groups). These are led by DBS checked adults who are members of the church.

Each week the sermon is recorded and made available online for anybody to listen, including those who are members of the church but for whom health or circumstance makes attendance difficult or impossible.

The church does not have its own building, but hires rooms in Market Harborough Congregational Church, another church in the town. We seek to build a positive and healthy relationship with our hosts and on occasion have to find another venue when the building is in use by the host.

There is a church prayer meeting held weekly.

We organise weekly smaller groups for those who attend the church. There are currently five (2022 – four) of these, one of which is for women. The other groups are mixed and meet weekday evenings. These are opportunities for more informal times to show love, care and support for those who attend church, whether members or not.

Those who serve in church positions are given appropriate training. This may be occasional (for example, safeguarding training) or more formal and regular. In 2022-23 this training included:

- Safeguarding update for all those working with children and adults at risk.
- Three weekday seminars on difficult and contemporary topics for all who attend regularly (and audio from these sessions was made more widely available)
- One of our youth work leaders attended a one day a week course over the course of the academic year to equip her to teach the Bible to our youth groups.

There are people with sight loss in the church for whom we prepare material. We are registered with Torch Trust as a Sight Loss Friendly Church. We also have attendees for whom Ukrainian is their mother tongue and our services are simultaneously translated into English. We have a number of children with additional special needs and we make sure that there is provision for them to be cared for and nurtured within the church.

Growing into God's likeness

Our aim in our meetings is to encourage Christians to learn what it means to be a Christian in today's world, becoming more like Jesus our Saviour and living for him the life of love that he calls us to. All our activities for those inside the church have the aim of developing this likeness.

The church encourages members and attenders to meet with each other and support one another, not only to provide practical help (see below), but also with this aim in mind.

Sharing God's love

The church seeks to reach out to the community and beyond in a number of different ways. For example, we:

- Host a monthly seniors drop-in at the town theatre
- Run a weekly term-time toddler and carer music group
- Take part in the Harborough Christmas Fair
- Run the Hope Explored course for those who express an interest in finding out more about the Christian faith, as a means of introducing them to Jesus
- Plan events around the major Christian festivals and plan other events to mark significant national moments – in 2022-23 we organised FIFA World Cup 'watch together' events, which provided family-friendly environments. We also marked the passing of Queen Elizabeth II.

We have a number of Mission Partners whose work we support locally (in Leicester), nationally (through the FIEC, to whom we are affiliated) and globally (in North Africa and Bolivia). We also regularly support Open Doors, a registered charity that supports Christians who are persecuted around the world.

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.

Financial Review

The church's receipts and payments (for the twelve months to 31 August 2023) do not compare directly with the previous financial period (for the ten months to 31 August 2022) as the latter reflected the change to the year-end from 31 October. However, the church continues to be well supported by voluntary donations and both Unrestricted receipts and payments were slightly more favourable than the budgeted amounts for the year.

While Designated Funds (here relating to the church's weekend away) are technically Unrestricted they are shown separately to give a better understanding of the accounts and to make it simpler to compare receipts and payments of the church's regular ministries from year to year. The weekend away in September 2023 is being subsidised by the church and the net subsidy will be charged to the Unrestricted Fund once the final figure is known.

The Restricted Fund relates to the church's support in providing humanitarian relief for victims of the devastating floods in northern Pakistan in the latter half of 2022.

In summary, the Receipts and Payments figures show:

- Unrestricted receipts (before asset sales) were £105,083 (2022 - £98,680)
- Unrestricted payments (before asset purchases) were £114,671 (2022 - £85,252)
- Net payments (before asset sales and purchases) were £9,588 (2022 – net receipts £13,428)
- Closing Fund / bank balances were £111,662 (2022 - £118,021)

The largest part of the church's expenditure continues to be staffing costs and for the year this amounted to £76,178 (2022 - £54,628). Staff are one of the church's main resources available to achieving the charity's objectives and the trustees are committed to ensuring that they are appropriately remunerated, trained, prayed for, and supported.

Grants from Unrestricted Funds for advancing the Christian faith (and all routed through to UK-registered charities) totalled £4,201 (2022 - £2,798). During the year the trustees committed increasing this type of support to a target of 5% of Unrestricted income.

A Restricted Fund was also established to fund humanitarian relief for victims of the devastating floods in northern Pakistan, resulting in a grant of £4,612. All admin-related costs were paid from the church's Unrestricted Fund so that 100% of the donations raised were routed through trusted mission partners based in the country.

For the coming year the trustees have agreed a deficit budget. This reflects the current economic conditions whereby members' income is squeezed due to the higher rate of inflation with this also impacting on higher costs for the church's staffing and ministry costs. It is anticipated that this situation may prevail for a few years, but members are aware it is in the context of significant surplus reserves currently held by the church.

Related-party Transactions

Three of the church's trustees hold senior executive positions with The Fellowship of Independent Evangelical Churches (FIEC) to which Christchurch is affiliated. FIEC makes its office premises available for churches to use on a donation basis and Christchurch makes use of this for some regular meetings and outreach activities, as well as making affiliation donations to FIEC as one of our Mission Partners.

Although disclosure of related party transactions is not a requirement for Receipts and Payments accounts we are reporting, for the sake of transparency, that the church members have a clear process for agreeing donations to FIEC. The process does not involve any FIEC senior executives or other FIEC staff or Connected Persons. All such financial contributions to FIEC are, therefore, made avoiding any conflicts of interest or conflicts of loyalty.

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 £33,000. Unrestricted Funds held of £107,160 are therefore adequate. It is anticipated that the surplus reserves will reduce over the next few years as the trustees anticipate a few years of budget deficits.

Other Policies

The church takes safeguarding very seriously. We have a Safeguarding Co-ordinator and deputy, and a policy that is annually reviewed and available on the church's website.

During the year the church adopted a Complaints Policy so that any concerns about behaviour can be raised and appropriately investigated.

During the year 2022/23 there were no safeguarding incidents or complaints made.

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

Signed on behalf of the charity trustees

Signature:

A handwritten signature in black ink, appearing to read 'Stuart Allen', with a horizontal line underneath.

Full Name: Rev. Stuart Philip Allen

Position: Senior Pastor / Trustee

Date: 09 October 2023

Receipts and Payments Accounts

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Last Year (10 months) £
Receipts					
Donations	84,732	175	3,847	88,754	79,998
Gift Aid	19,169	12	463	19,644	18,122
Other	1,182	7,033	-	8,215	560
<i>Sub Total</i>	105,083	7,220	4,310	116,613	98,680
Asset Sales					
Equipment Sales	-	-	-	-	123
<i>Sub total</i>	-	-	-	-	123
<i>Total receipts</i>	105,083	7,220	4,310	116,613	98,803
Payments					
Mission & Outreach	8,387	-	4,310	12,697	9,285
Worship, Prayer & Teaching	16,209	1,359	-	17,568	12,348
Care, Pastoral & Fellowship	3,829	1,359	-	5,188	2,397
Training	1,560	-	-	1,560	1,561
Staffing	76,178	-	-	76,178	54,628
Admin & Governance	8,508	-	-	8,508	5,033
<i>Sub Total</i>	114,671	2,718	4,310	121,699	85,252
Asset Purchases					
Equipment Purchases	1,273	-	-	1,273	1,564
<i>Sub total</i>	1,273	-	-	1,273	1,564
<i>Total payments</i>	115,944	2,718	4,310	122,972	86,816
<i>Net receipts/(payments)</i>	(10,861)	4,502	-	(6,359)	11,987
<i>Cash funds last year end</i>	118,021	-	-	118,021	106,034
<i>Cash funds this year end</i>	107,160	4,502	-	111,662	118,021

Statement of Assets and Liabilities

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Last Year (10 months)
	£	£	£	£	£
Cash Funds					
Bank Treasurer's Account	100		-	100	3,021
Bank Business Account	(1,940)	4,502		2,562	
Bank Deposit Account	34,000			34,000	115,000
Bank Term Deposit Acct	75,000			75,000	-
<i>Total cash funds</i>	107,160	4,502	-	111,662	118,021

Other Monetary Assets					
Gift Aid Tax Refund Due	1,471		-	1,471	1,478
Interest on Term Deposit	1,654		-	1,654	-

Assets retained for the charity's own use					
Equipment	22,880	-	-	22,880	18,194

Notes to the accounts

- Expenses are allocated to the relevant charitable activity of the church, although training, staffing & admin costs are shown separately and not apportioned.
- 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
 Payroll is contracted out to a third party provider who retains sums for PAYE liabilities and remits them to HMRC as they fall due. At the year-end, £1760 is due on 22 October 2023
- The assets retained for the charity's own use are shown at replacement cost
- The Designated Fund comprises financial transactions for the Church Weekend Away taking place in September 2023. The net subsidised cost will be charged to the Unrestricted Fund in 2023/24. The Weekend is devoted to Bible teaching that shapes the Church Vision and also to encourage Christian care and fellowship for and between members.
- The Restricted Fund comprises an appeal for humanitarian relief after floods in Pakistan.
- The Term Deposit matures on 28 September 2023

Independent Examiners Report on the accounts

Report to the Trustees of Christchurch Market Harbrough on the accounts for the period ended 31st August 2023

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: 30th September 2023

Laurence Fearon

LEF Consulting, 107 Beeches Road, Rowley Regis, West Midlands B65 0BB