

EMMANUEL CHURCH NORTHSTOWE

England & Wales · Charity number 1187107

Details

Status Registered

Legal form CIO

Registered 2019-12-20

Register [View on the Charity Commission register](#)

Contact

Address 45 Eaton Way
Longstanton
Cambridge
CB24 3ET

Phone 07951334938

Email contact@emmanuelchurchnorthstowe.org

Website emmanuelchurchnorthstowe.org

Activities

Objects: 3.1 THE PURPOSES OF THE CHURCH ARE:3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN NORTHSTOWE, CAMBRIDGESHIRE AND THE SURROUNDING NEIGHBOURHOOD; AND3.1.2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE; PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: Emmanuel Church Northstowe is an evangelical church meeting in Northstowe and the surrounding villages. We currently run a weekly worship service on Sunday mornings, weekly small groups meeting in homes for Bible study, prayer and fellowship, mums groups, and two fortnightly youth groups.

Classification

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

Geography

- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£165,692	£123,620	-	-
2023-08-31	£131,745	£118,416	-	-
2022-08-31	£134,200	£103,132	-	-
2021-08-31	£145,001	£87,741	-	-
2020-08-31	£114,628	£53,415	-	-

Trustees

Name	Role	Appointed
Joshua Fernando Monteiro	Chair	2019-09-08
Alan Keith White		2019-09-08
Andrew Peter Thomas		2024-01-11
Dr Andrew James Thompson		2024-02-11
Dr Catherine Wilson		2023-12-07
Dr David Runciman		2021-07-01
John Brown		2025-07-07

EMMANUEL CHURCH NORTHSTOWE

England & Wales - Charity number 1187107

Accounts

Registered number: 1187107

Emmanuel Church Northstowe

Annual Report and Accounts
For the year ended 31st August 2024



EMMANUEL CHURCH NORTHSTOWE

**CHARITY INFORMATION
FOR THE YEAR ENDED 31ST AUGUST 2024**

Trustees	J F Monteiro A K White D Runciman A Thompson (appointed 11/02/2024) J M Cardwell (resigned 05/09/2024) H C Sindano (resigned 24/03/2024) C Wilson (appointed 07/12/2023) A Thomas (appointed 11/01/2024)
Charity Registration Number	1187107
Principal Address	45 Eaton Way Longstanton Cambridge CB24 3ET
Independent examiner	Lisa Darby FCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank - Business Business Customer Services PO Box 250 Skelmersdale WN8 6WT
Governing Document and Constitution	Charitable Incorporated Organisation (CIO) Constitution registered 20/12/2019

EMMANUEL CHURCH NORTHSTOWE

CONTENTS

	Page
Trustees' Annual Report	1 - 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Accounts	11 - 22

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2024

The Trustees present their report and the accounts for the year ended 31st August 2024.

Achievements and activities

General aims

Emmanuel Church Northstowe aims for everyone in Northstowe and the surrounding villages to know Jesus in all his grace and truth as they hear the good news about Jesus, see the difference Jesus makes in individuals and communities, and are invited to receive Jesus' forgiveness and join Jesus' family.

Specific aims

1. Emmanuel Church Northstowe aims to display the glory of Jesus by **enjoying Jesus' grace and truth**, which is directly fulfilling our charitable purpose: *the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Northstowe, Cambridgeshire and the surrounding neighbourhood.*

Our strategy to display the glory of Jesus by enjoying Jesus' grace and truth is for our main church Sunday gatherings to be occasions for church members, children, and visitors to enjoy Jesus together, and so encourage everyone to keep enjoying Jesus through the week. We enable people to enjoy Jesus by hearing the Bible faithfully and relevantly taught, by using the privilege of prayer and joining in confessing faith and worshipping with singing.

We also aim to depend on God as we do this by praying for everything we do.

Activities undertaken Our main event each week is our Sunday morning gathering. Organising, training and preparation for leading and speaking at the Sunday gathering takes one third of our staff time. Our Sunday venue hire is also our largest venue cost. Along with providing children's group resources and refreshments, the Sunday morning gathering costs £50,613. The morning is also only possible with large teams of volunteers for music, children's groups, refreshments, tech, and stewarding.

Our main regular prayer meeting is the weekly Monday evening Zoom prayer time.

Achievements and performance The weekly Sunday gathering has grown and by the end of the 2023-2024 year had around 130-140 people (adults and children) attending a typical Sunday. The hard work and investment are sustaining faith, providing fellowship and support, training people in following Jesus, helping people explore faith, and growing the worshipping community. We are particularly encouraged to see a growing ethnic diversity in the Sunday gatherings, with people from East and South Asia, Africa, North and South America, and Eastern Europe joining together in worshipping Jesus. We have added an option to receive translation through an app.

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2024

We believe God grows the church and therefore we believe our prayer times have underpinned other work, as we seek God's work to grow us.

Future plans We will continue to develop our Sunday morning gathering to serve the growing town of Northstowe, providing a joint way to enjoy Jesus for people with diverse backgrounds and needs.

2. Emmanuel Church Northstowe aims to display the glory of Jesus by **growing in Jesus' grace and truth**, which is directly fulfilling our charitable purpose.

Our strategy to display the glory of Jesus by growing in Jesus' grace and truth is for all our gatherings to combine community and Bible teaching, so that we grow as disciples of Jesus. This is particularly the case with some of our smaller weekly gatherings in which gathering around food, family-like relationships of care and shared life, encouragement to grow as everyday disciples of Jesus, and opportunities to serve others (ministry) are fostered.

We also empower individuals for ministry in church by training and mentoring people for a wide range of roles, and encouraging people to volunteer to serve in teams in church.

Activities undertaken Homegroups are the weekly small group gatherings for fellowship, prayer and Bible study. There were 7 homegroups running weekly, some with meals together. In addition, there was a regular mums' group meeting to share and support each other in parenting young children. The Ignite youth group (school years 7-9) and Resolved youth group (school years 10-13) ran fortnightly providing fun and discipleship.

There is also specific help and care for people in need, with a hardship fund (paid out £1,742) and support for counselling if people require it.

We provide specific training to help equip people in the church to minister to each other. For the year ending August 2024 our occasional training evenings covered difficult topics (e.g. how can God become man?) and 3 seminars on marriage. We also ran a parenting course with the mums group. We have also had a women's training event, and training evenings for homegroup leaders and for service leaders. £29,628 was spent on enabling these activities, training and support.

Achievements and performance Emmanuel is a welcoming and caring community, and people who attend regular small groups feel loved and included in the church community. People have been cared for through personal challenges. £300 was spent on counselling/care support.

Future plans In November 2024 we recruited two part time training women's pastoral workers to help with discipling and caring for women in the church. We aim to recruit an associate pastor by September 2025 to help with pastoral care, Sunday services and

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2024

outreach. For the coming year training will include a focus on helping those with less English or from non-Western cultures to understand and serve in the church.

3. Emmanuel Church Northstowe aims to display the glory of Jesus by **sharing Jesus' grace and truth**, which is fulfilling our charitable purpose, including *1.2 such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith...*

Our strategy to display the glory of Jesus by sharing Jesus' grace and truth is to proclaim the good news of Jesus to everyone by putting on special events to which we invite everyone in the community by word of mouth, posters, and online. We offer a friendly welcome to everyone who visits on Sunday, and help people find out more about us with welcome packs. We stand for justice by engaging with specific issues as they arise in our Bible series or from the news. We bless the communities we are in by seeking to develop ministries meeting specific needs, as well as joining in wider community events. We connect to worldwide mission by sharing information about individuals and ministries, praying, and aiming to give more than 10% of our church income to ministries and needs in the UK and overseas.

Activities undertaken We ran regular "Real Lives" events with a chance to hear from a range of people who had found Jesus relevant to them. These included someone suffering with MND, a Zambian couple moving back to Zambia, and a garden event with a keen gardener. Special events have included advent packs, Christmas services and events, an Easter Saturday craft event and Easter services. We supported the Northstowe Midsummer Festival with a bouncy castle.

Achievements and performance We have welcomed a number of visitors to our special events.

We now have people from Ukraine, Hong Kong, Philippines and Peru attending our Sunday services and using the translation app to help understand.

Connecting to God's worldwide mission, we have given £18,534 to organisations and individuals involved in mission and/or the relief of poverty and need (not including the £1,742 - paid out of the Hardship Fund - noted in the previous section). A breakdown of these grants can be found on page 17. This is roughly 11% of our income.

Future plans We plan to run Christianity Explored and Real Lives again, as well as seasonal events, and joining with large community events.

General running of Church

Trustees' review of our main activities

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2024

In summary, the Trustees praise God for the work Jesus is doing among us, and for the way we as a charity and community are serving him. With a growing number of people attending our regular Sunday gathering and small groups, we are helping more people to enjoy and grow in Jesus' grace and truth. With our Refugee Support, International welcome and involvement with large community events, we are sharing Jesus' grace and truth.

Most of this work is on-going – very little of it is ever 'finished' and we continue to see new people moving into Northstowe, Christians looking for a local church, and people exploring the Christian faith. We rejoice that God continues to work through Emmanuel Church Northstowe in the lives of so many people.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Membership

Our membership at the start of the reporting period was 67. One member moved away. Seven people became members, giving us a membership of 73 at the end of August 2024.

Staffing

The church had two staff members during 2023-2024, our staff elder (pastor/ minister of religion) and a part time administrator, and has since added two part time women's pastoral workers.

Volunteers

Like most churches, Emmanuel is heavily dependent on volunteers to carry out our activities. Homegroup leaders, musicians, refreshment servers, Sunday School teachers, Deacons, Trustees/Elders, etc. are, apart from our staff elder, all volunteers. We encourage all our members to get involved in areas of church life where they feel gifted and equipped – and most do, some in multiple areas of church life. As a church, we see it as a key element of membership to use one's God-given gifts and skills, time and resources for building one another up in Jesus.

Engagement with other charitable organisations

Several Emmanuel Members are involved as staff members, volunteers or trustees of other Christian organisations. Josh Monteiro (Staff elder) is seconded one day a week to run the CGP's training course. We are committed to supporting people being trained for Christian ministry.

Fundraising

EMMANUEL CHURCH NORTHSTOWE
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2024

Emmanuel does not engage in any material fundraising activities to support its operations, other than to encourage Members to prayerfully consider financial support of the church as a part of broader Christian discipleship.

Looking ahead

We are grateful for the growing size and diversity of the church community. We continue to look to Jesus for wisdom to help every individual grow in Jesus and play an active part in the church community. We also want to develop ways of serving the Northstowe community as it continues to grow.

Financial review

These accounts represent the fourth full financial year as a CIO. We have on average £13,030 in donations per month (including gift aid), thanks to the generosity of church members. Total income came to £165,692, and total expenditure was £123,620, giving us a surplus of £42,072. We anticipate rising costs due to inflation and investment ingrowing our staff team will mean a much smaller surplus in the coming year.

Reserves

The church is fully dependent on the giving of members. This giving is not fixed. Members and/or their level of giving could change but the church does have fixed commitments of spend. Reserves help mitigate the risk of fluctuating income. Reserves should be appropriate to cope with a reasonable range of possible scenarios, however they do not need to allow the church to cope with extreme scenarios.

Income needs to be considered and is regularly reviewed. The top 5 givers donate 31% (2023: 40%) of church income, so a small number of people changing their giving could alter church finances substantially. The church does not hold any significant assets or have any expectation of receiving any legacies.

Emmanuel Church Northstowe's most significant regular expenditure commitments are the staff salaries and venue rental payments. Reserves need to be kept to ensure the continuation of these payments through a period of reduced income or church adjustment. At present, the church does not have any long-term commitments to mission partners, which reduces risk.

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2024

Emmanuel Church Northstowe's policy is to hold between three and six months of expenditure (approximately £31,000 - £62,000 in this period) in reserves. We began the year with reserves of £162,869. Thanks to the generosity of church members and delays in employing staff, our annual surplus was £42,072 and the end of year reserves were £204,941. We are making plans for our future church growth, which will include more staff, for which our reserves above six months' expenditure will be allocated.

Recruitment and appointment of trustees

There must be at least three charity trustees. In accordance with the Constitution, Trustees are appointed or re-appointed for a term of five years by a resolution passed at a properly convened meeting of the charity's members. The elders nominate candidates, who are confirmed by the resolution. In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law. Church members have the opportunity to interview and speak with candidates prior to the resolution. During this year, Dr Andrew Thompson, Dr Cate Wilson and Dr Andy Thomas were appointed as trustees, while Dr Hector Sindano resigned from the trusteeship. Since September 2024, Mark Cardwell's term as a trustee came to an end and he did not seek reappointment.

Responsibilities of trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2024

Approval

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

AKWhite

AKWhite (Jun 6, 2025 10:43 GMT+1)

ALAN WHITE

Date: Jun 6, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EMMANUEL CHURCH NORTHSTOWE
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 August 2024 on pages 9 to 22 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 14.

Responsibilities and basis of report

As the Charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 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.

Lisa Darby
Lisa Darby (Jun 9, 2025 11:29 GMT+1)

Lisa Darby FCA

Date: Jun 9, 2025

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

EMMANUEL CHURCH NORTHSTOWE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST AUGUST 2024

		2024			2023
	Note	Unrestricted funds	Designated funds	Total funds	Total funds
		£	£	£	£
Income from:					
Donations and legacies	4	156,363	-	156,363	122,866
Charitable activities	5	6,990	-	6,990	8,879
Investments	6	2,339	-	2,339	-
		<u>165,692</u>	<u>-</u>	<u>165,692</u>	<u>131,745</u>
Expenditure on:					
Charitable activities	7	(118,402)	(5,218)	(123,620)	(118,416)
		<u>(118,402)</u>	<u>(5,218)</u>	<u>(123,620)</u>	<u>(118,416)</u>
Net income		<u>47,290</u>	<u>(5,218)</u>	<u>42,072</u>	<u>13,329</u>
Transfers between funds	17	(1,742)	1,742	-	-
Reconciliation of funds					
Total funds brought forward	17	158,729	4,140	162,869	149,540
Total funds carried forward	17	<u>204,277</u>	<u>664</u>	<u>204,941</u>	<u>162,869</u>

The notes on pages 11 - 22 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE

**BALANCE SHEET
AS AT 31ST AUGUST 2024**

	Note	£	2024 Total funds £	2023 Total funds £
Current assets				
Investments	13	87,339	-	-
Debtors	14	14,811	18,569	18,569
Cash at bank and in hand	15	105,450	155,294	155,294
		<u>207,600</u>	<u>173,863</u>	<u>173,863</u>
Liabilities				
Creditors: Amounts falling due within one year	16	(2,659)	(10,994)	(10,994)
Net current assets			<u>204,941</u>	<u>162,869</u>
Total net assets			<u>204,941</u>	<u>162,869</u>
The funds of the charity				
General fund	17		204,277	158,729
Hardship (Designated) fund	17		664	664
CAP (Designated) fund	17		-	3,476
Total charity funds			<u>204,941</u>	<u>162,869</u>

The accounts were approved by the Board of Trustees and were signed on its behalf on Jun 6, 2025

AKWhite
AKWhite (Jun 6, 2025 10:43 GMT+1)

Alan White
Trustee

The notes on pages 11 - 22 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2024

1. Statutory information

The Charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The Charity's registered number and principal address can be found on the Charity Information page.

2. Accounting policies

2.1 Basis of preparation of financial statements

These financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP") issued in October 2019, with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") issued in March 2018 and with the Charities Act 2011. The Charity meets the definition of a public benefit entity as set out in FRS 102.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Charities SORP rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

The following principal accounting policies have been applied:

2.2 Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements.

In particular the trustees have considered the Charity's forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees conclude that there are no material uncertainties about the Charity's ability to continue so they continue to adopt the going concern basis of accounting in preparing the financial statements.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2024

2.3 Income

Income is recognised in the period in which the Charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For direct donations, income is recognised when it is received. Donations from Stewardship (a donor advised fund) are recognised when Stewardship receive the funds from the original donors. Income is only deferred when the Charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Donations from Stewardship are recognised net of the fees charged by Stewardship to donors, in line with its legal structure as a donor advised fund. The aggregate of these fees is disclosed in Note 10.

Recoverable gift aid is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Donations from Stewardship have gift aid claimed at source and are paid out of a gross balance regardless of the stage of Stewardship's own gift aid claim. Therefore, no portion of such donations are classified as 'recoverable gift aid on donations' in Note 4.

Income from donations and legacies comprises donations received and recoverable gift aid.

Income from charitable activities comprises reimbursement for a paid secondment of a portion of Josh Monteiro's time to Training for East Anglia Ministry (TEAM).

Bank interest on the Kingdom Bank savings deposit account is calculated on a non-compounding, daily basis with a variable interest rate and is paid annually on the 31st of December. It is recognised in the financial statements as investment income using an effective interest rate (EIR) calculation. The EIR is updated whenever the bank account's interest rate updates using the assumption that the rate will remain unchanged for the remainder of that interest period.

The value of volunteers' time, on which the Charity relies to carry out many of its activities, has not been recognised as income as it cannot be reliably measured.

2.4 Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The Charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised at the point that constructive obligations arise, which is generally when the Charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the Charity.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2024

2.4 Expenditure (continued)

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred for the strategic management of the Charity.

Expenditure that is not directly attributable to one of the primary activities of the Charity is allocated evenly between all the activities. Expenditure is allocated to the General Fund unless it is directly related to a Designated or Restricted Fund.

2.5 Pensions

The Charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Charity pays fixed contributions into a separate entity. Once the contributions have been paid the Charity has no further payment obligations.

The contributions are recognised as expenditure in the Statement of Financial Activities when they fall due, allocated to the activities and funds in the same proportions as the other employment expenditure for the same staff. Amounts not paid are shown in accruals as a liability in the Balance Sheet.

The assets of the plan are held separately from the Charity in independently administered funds.

2.6 Taxation

The Charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the Charity's income.

2.7 Tangible fixed assets

Items purchased or donated for the Charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the Charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

2.8 Cash at bank and in hand

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2024

2.9 Financial instruments

The Charity has only entered into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors.

The Kingdom Bank savings deposit account requires notice of 90 days to withdraw funds. Therefore, the balance is recognised as a financial asset rather than cash. It is held at its undiscounted balance plus any cumulative accrued interest income using an effective interest rate (EIR) calculation.

Debt instruments that are payable or receivable within one year, typically trade debtors and creditors, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activities.

The impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the Charity would receive for the asset if it were to be sold at the Balance Sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

The trustees do not consider that there are any material sources of judgement, estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

4. Income from donations and legacies

	2024	2023
	£	£
Donations of cash and similar	147,183	121,616
Recoverable gift aid on donations	9,180	1,250
	<u>156,363</u>	<u>122,866</u>

5. Income from charitable activities

	2024	2023
	£	£
Reimbursement for TEAM secondment	6,990	6,944
Monies for Church Away Day	-	57
Monies for Church Anniversary Event	-	1,878
	<u>6,990</u>	<u>8,879</u>

6. Income from investments

	2024	2023
	£	£
Kingdom Bank savings deposit account interest	2,339	-
	<u>2,339</u>	<u>-</u>

7. Expenditure

Activity or programme	Activities undertaken directly	Grant funding of activities	Support costs	2024
				Total
	£	£	£	£
Enjoying Jesus' grace and truth	46,147	-	4,466	50,613
Growing in Jesus' grace and truth	23,420	1,742	4,466	29,628
Sharing Jesus' grace and truth	18,637	20,276	4,466	43,379
	<u>88,204</u>	<u>22,018</u>	<u>13,398</u>	<u>123,620</u>

EMMANUEL CHURCH NORTHSTOWE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024

7. Expenditure (continued)

	2023			
Activity or programme	Activities under- £	Grant funding of activities £	Support costs £	Total £
Enjoying Jesus' grace and truth	50,599	-	3,757	54,356
Growing in Jesus' grace and truth	22,963	-	3,757	26,720
Sharing Jesus' grace and truth	22,430	11,153	3,757	37,340
	95,992	11,153	11,272	118,416

The Charity has chosen to voluntarily report on an activity basis, in line with the encouragement in the Charities SORP clause 4.22.

The activities are aligned with the Charity's mission statement and values statement, which can be found at https://emmanuelchurchnorthstowe.org/Groups/303801/Our_Vision.aspx.

In particular, allocating expenses to each activity followed the following principles:

- **Enjoying Jesus' grace and truth**: Sunday gatherings
- **Growing in Jesus' grace and truth**: Homegroups, church family meetings, mums' group, youth group, training, counselling and Hardship Fund grants
- **Sharing Jesus' grace and truth**: Evangelism, community engagement, courses, CAP, international café and grants to other charities

Employment costs for the staff elder were apportioned equally between the three activities.

8. Support costs

	2024 £	2023 £
Administrator employment costs	7,171	4,793
Independent examiner's fee (Governance costs)	1,500	1,440
Other costs below £1,000	4,727	5,038
	13,398	11,272

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

9. Grants payable

	2024	2023
	£	£
Grants for UK and overseas mission	11,018	5,500
Relief of poverty and need	9,259	5,653
	<u>20,276</u>	<u>11,153</u>

The Charity's principal grants to institutions comprised:

	2024	2023
	£	£
Medhurst Ministries	5,000	5,000
Christian Against Poverty	3,476	1,000
Nea Zoi	1,993	-
FIEC	1,518	-
Cornerstone Care in Confidence	1,000	500
Romsey Mill	1,000	-
GenR8	500	500
Cambridge Food Bank	500	500
Africa Inland Mission	500	-
Ukrainian Churches (multiple partners)	(2,446)	3,653
	<u>13,041</u>	<u>11,153</u>

A 2023 donation to one of the Ukrainian churches was returned in 2024 as the payment failed.

The Charity's principal grants to individuals comprised:

	2024	2023
	£	£
SIM International (multiple partners)	3,500	-
Myrto Theocharous	1,993	-
Hardship Fund grants (multiple individuals)	1,742	-
	<u>7,235</u>	<u>-</u>

10. Independent examiner's remuneration

	2024	2023
	£	£
Fees payable to the Charity's independent examiner for	1,500	1,440
	<u>1,500</u>	<u>1,440</u>

EMMANUEL CHURCH NORTHSTOWE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024

10. Independent examiner's remuneration (continued)

Other fees payable to the Charity's independent examiner:

	2024	2023
	£	£
Payroll administration	503	551
	503	551
	503	551

Some donations to the Charity are from Stewardship. This is a donor advised fund which is part of the same organisation as the Charity's independent examiner. The original donors were charged total fees of £4,059 (2023: £3,792) by Stewardship, which then granted the net balance to the Charity. In line with the legal structure of the fund, these fees are not treated as a cost to the Charity.

11. Employees

Staff costs, including trustees' remuneration, were as follows:

	2024	2023
	£	£
Wages and salaries	35,153	34,305
Social security costs	-	-
Cost of defined contribution pension scheme	3,516	3,207
Other employee benefits	23,880	22,082
	62,548	59,594
	62,548	59,594

The average monthly number of FTE employees during the year was as follows:

	2024	2023
	£	£
Staff Elder	1.0	1.0
CAP Worker	0.0	0.1
Administrator	0.2	0.2
	1.2	1.3
	1.2	1.3

The CAP worker was on secondment from Grace Church Cambridge.
 No staff received salaries at a rate of more than £60,000 per annum.

The Charity relies on volunteers to carry out many of its activities, particularly in running the Sunday services, home groups, children's work and outreach.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

12. Trustees' remuneration

				2024	2023
	Wages & salaries	Other employment	Employer pension	£ Total	£ Total
Trustees:					
Josh Monteiro	28,634	23,880	2,863	55,377	52,561
	<u>28,634</u>	<u>23,880</u>	<u>2,863</u>	<u>55,377</u>	<u>52,561</u>

Other employment benefits' relates to the provision of accommodation to Josh Monteiro - a trustee - so that they could better perform their duties. This is a related party transaction, as the property is also rented by the Charity from Josh and Karuna Monteiro.

Josh Monteiro served as a church leader and received the above remuneration for serving in that capacity and not for serving as a trustee. This remuneration is permitted under the Charity's governing document.

Josh Monteiro was reimbursed for £963 (2023: £2,019) of expenses incurred during his duties as a church leader. This mainly comprised theological books, conferences, IT and travel expenses. These expenses were not incurred in his capacity as a trustee. This reimbursement is permitted under the Charity's governing document.

The Charity's key management personnel comprise the trustees.

During the year key management personnel received employment benefits totalling £55,377 (2023: £52,561).

13. Investments

	2024	2023
	£	£
Kingdom Bank savings deposit account	87,339	-
	<u>87,339</u>	<u>-</u>

The Kingdom Bank savings deposit account is a 90-day notice savings account. Non-compounding interest accrues daily at a variable rate, and is paid into the account annually on 31st December.

The interest rates for the year were in the range 2.75% - 3.75% with an average rate of 3.61%.

14. Debtors

	2024	2023
	£	£
Prepayments and accrued income	4,301	5,433
Donations paid to Grace Church Cambridge	-	11,886
Gift Aid Due	10,510	1,250
	<u>14,811</u>	<u>18,569</u>

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023

15. Cash at bank and in hand

	2024	2023
	£	£
Cash at bank	101,780	152,371
Stewardship	3,225	2,819
Petty cash	445	104
	<u>105,450</u>	<u>155,294</u>

16. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Expenses to be reimbursed	483	3,376
Invoices to be paid	226	2,504
Accruals	1,897	1,440
Deferred income	53	-
Other creditors	-	3,674
	<u>2,659</u>	<u>10,994</u>

17. Funds

General fund

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity.

Hardship fund (Designated)

The Hardship fund is to provide short-term support to members of the community known to the Charity (members and non-members) who are experiencing significant financial difficulty.

CAP fund (Designated)

The CAP fund is for costs incurred by the church's activities with the charity Christians Against Poverty (CAP), including a seconded CAP worker. The secondment finished in December 2022. Since no alternative activity with CAP commenced, the remainder of the fund was transferred to CAP as a grant.

During the year, there were transfers between the General Fund and the Hardship Fund totalling £1,742 (2023: £nil). These transfers were to replenish the fund following grants.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

17. Funds (continued)

Outline summary of fund movements for the period ended 31st August 2024

Fund name	Fund balances				Transfers	Gains and losses	Fund balance c/fwd
	b/fwd	Income	Expenditure				
	£	£	£	£	£	£	£
General fund	158,729	165,692	(118,402)	(1,742)	-		204,277
Hardship (Designated) fund	664	-	(1,742)	1,742	-		664
CAP (Designated) fund	3,476	-	(3,476)		-		-
	<u>162,869</u>	<u>165,692</u>	<u>(123,620)</u>	<u>-</u>	<u>-</u>		<u>204,941</u>

Outline summary of fund movements for the period ended 31st August 2023

Fund name	Fund balances				Transfers	Gains and losses	Fund balance c/fwd
	b/fwd	Income	Expenditure				
	£	£	£	£	£	£	£
General fund	141,837	131,745	(114,853)	-	-		158,729
Hardship (Designated) fund	664	-	-	-	-		664
CAP (Designated) fund	7,039	-	(3,563)	-	-		3,476
	<u>149,540</u>	<u>131,745</u>	<u>(118,416)</u>	<u>-</u>	<u>-</u>		<u>162,869</u>

Outline summary of fund assets and liabilities as at 31st August 2024

Fund name	Investments	Debtors	Cash	Creditors due within 1 year	Net assets
General fund	87,339	14,811	104,786	(2,659)	204,277
Hardship (Designated) fund	-	-	664	-	664
	<u>87,339</u>	<u>14,811</u>	<u>105,450</u>	<u>(2,659)</u>	<u>204,941</u>

Outline summary of fund assets and liabilities as at 31st August 2023

Fund name	Investments	Debtors	Cash	Creditors due within 1 year	Net assets
General fund	-	18,569	151,154	(10,994)	158,729
Hardship (Designated) fund	-	-	664	-	664
CAP (Designated) fund	-	-	3,476	-	3,476
	<u>18,569</u>	<u>18,569</u>	<u>155,294</u>	<u>(10,994)</u>	<u>162,869</u>

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

18. Related party transactions

Apart from Trustee remuneration (including housing costs) outlined in Note 12, the followed transactions occurred with related parties during the year:

No trustees incurred expenses specifically as a result of their duties as trustees. Expenses claimed by trustees outside of their duties were solely incurred as agents of the charity, except as disclosed in Note 12.

Named donations from trustees and persons closely connected to trustees totalled £63,801 (2023: £55,699) and were given without attached conditions.

Donors are able to request that Stewardship grants their donations to the Charity anonymously. Therefore, additional donations from trustees or persons closely connected to trustees may have been made in this manner and, accordingly, would not be identifiable as such.

EMMANUEL CHURCH NORTHSTOWE

England & Wales - Charity number 1187107

Accounts

Registered number: 1187107

Emmanuel Church Northstowe

Annual Report and Accounts
For the year ended 31st August 2023



EMMANUEL CHURCH NORTHSTOWE

**CHARITY INFORMATION
FOR THE YEAR ENDED 31ST AUGUST 2023**

Trustees	J F Monteiro A K White D Runciman A Thompson (appointed 11/02/2024) J M Cardwell H C Sindano (resigned 24/03/2024) C Wilson (appointed 07/12/2023) A Thomas (appointed 11/01/2024)
Charity Registration Number	1187107
Principal Address	45 Eaton Way Longstanton Cambridge CB24 3ET
Independent examiner	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank - Business Business Customer Services PO Box 250 Skelmersdale WN8 6WT
Governing Document and Constitution	Charitable Incorporated Organisation (CIO) Constitution registered 20/12/2019

EMMANUEL CHURCH NORTHSTOWE

CONTENTS

	Page
Trustees' Annual Report	1 - 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Accounts	10 - 20

EMMANUEL CHURCH NORTHSTOWE
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2023

The Trustees present their report and the accounts for the year ended 31st August 2023.

Achievements and activities

General aims

Emmanuel Church Northstowe aims for everyone in Northstowe and the surrounding villages to know Jesus in all his grace and truth as they hear the good news about Jesus, see the difference Jesus makes in individuals and communities, and are invited to receive Jesus' forgiveness and join Jesus' family.

Specific aims

1. Emmanuel Church Northstowe aims to display the glory of Jesus by **enjoying Jesus' grace and truth**, which is directly fulfilling our charitable purpose: *'the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Northstowe, Cambridgeshire and the surrounding neighbourhood'*.

Our strategy to display the glory of Jesus by enjoying Jesus' grace and truth is for our main church Sunday gatherings to be occasions for church members, children, and visitors to enjoy Jesus together, and so encourage everyone to keep enjoying Jesus through the week. We enable people to enjoy Jesus by hearing the Bible faithfully and relevantly taught, by using the privilege of prayer and joining in confessing faith and worshipping with singing.

We also aim to depend on God as we do this by praying for everything we do.

Activities undertaken Our main event each week is our Sunday morning gathering. Organising, training and preparation for leading and speaking at the Sunday gathering takes one third of our staff time. Our Sunday venue hire is also our largest venue cost. Along with providing children's group resources and refreshments, the Sunday morning gathering costs £55,620. The morning is also only possible with large teams of volunteers for music, children's groups, refreshments, tech, and stewarding.

Our main regular prayer meeting is the weekly Monday evening Zoom prayer time.

Achievements and performance The weekly Sunday gathering has grown and by the end of the 2022-2023 year had around 110-120 people (adults and children) attending a typical Sunday. The hard work and investment is sustaining faith, providing fellowship and support, training people in following Jesus, helping people explore faith, and growing the worshipping community. We are particularly encouraged to see a growing ethnic diversity in the Sunday gatherings, with people from East and South Asia, Africa, North and South America, and Eastern Europe joining together in worshipping Jesus. We have added an option to receive translation through an app.

We believe God grows the church and therefore we believe our prayer times have underpinned other work, as we seek God's work to grow us.

Future plans We will continue to develop our Sunday morning gathering to serve the growing town of Northstowe, providing a joint way to enjoy Jesus for people with diverse backgrounds and needs.

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2023

2. Emmanuel Church Northstowe aims to display the glory of Jesus by **growing in Jesus' grace and truth**, which is directly fulfilling our charitable purpose.

Our strategy to display the glory of Jesus by growing in Jesus' grace and truth is for all our gatherings to combine community and Bible teaching, so that we grow as disciples of Jesus. This is particularly the case with some of our smaller weekly gatherings in which gathering around food, family-like relationships of care and shared life, encouragement to grow as everyday disciples of Jesus, and opportunities to serve others (ministry) are fostered.

We also empower individuals for ministry in church by training and mentoring people for a wide range of roles, and encouraging people to volunteer to serve in teams in church.

Activities undertaken Homegroups are the weekly small group gatherings for fellowship, prayer and Bible study. There were 7 homegroups running weekly, some with meals together. In addition, there was a regular mums' group meeting to share and support each other in parenting young children. The Ignite youth group ran fortnightly providing fun and discipleship for school years 7-9, and from April the new Resolved youth group for school years 10-13 began running.

There is also specific help and care for people in need, with a hardship fund and support for counselling if people require it.

We provide specific training to help equip people in the church to minister to each other. For the year ended August 2023 our occasional training evenings covered leading Bible Studies, Small Groups and Services. We have also had a women's training event, and training evenings for homegroup leaders and for service leaders. £27,984 was spent on enabling these activities, training and support.

Achievements and performance Emmanuel is a welcoming and caring community, and people who attend regular small groups feel loved and included in the church community. People have been cared for through personal challenges. £60 was spent on counselling/care support.

Future plans We aim to recruit a Women's Pastoral worker to support the ongoing pastoral work. We plan for the coming year's training to be on difficult topics, and specific issues around parenting and strengthening marriage.

3. Emmanuel Church Northstowe aims to display the glory of Jesus by **sharing Jesus' grace and truth**, which is fulfilling our charitable purpose, including '*1.2 such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith*'.

Our strategy to display the glory of Jesus by sharing Jesus' grace and truth is to proclaim the good news of Jesus to everyone by putting on special events to which we invite everyone in the community by word of mouth, posters, and online. We offer a friendly welcome to everyone who visits on Sunday, and help people find out more about us with welcome packs. We stand for justice by engaging with specific issues as they arise in our Bible series or from the news. We bless the communities we are in by seeking to develop ministries meeting specific needs, as well as joining in wider community events. We connect to worldwide mission by sharing information about individuals

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2023

and ministries, praying, and aiming to give 10% of our church income plus £10,000 to ministries and needs in the UK and overseas.

Activities undertaken We ran regular “Real Lives” events with a chance to hear from a range of people who had found Jesus relevant to them. These included a Cambridge scientist working with nanotech, an Iranian woman, a doctor who had become a Christian from a Hindu background, and one of our Ukrainian guests. Special events have included advent videos, Christmas services and events, a Jazz night, and Easter services. We celebrated our 5th anniversary as a church with a special Ceilidh and Hog Roast, followed the next day by a celebration service. We supported the Light up Northstowe event with live music and free hot drinks.

Also, with the crisis in Ukraine, 6 households from Emmanuel opened their homes to Ukrainian refugees in the reporting period. We have also welcomed several families who have moved from Hong Kong in part due to the political situation there. The church paid £2,450 for refugee support and international welcome.

Achievements and performance We have welcomed a number of visitors to our special events, and also served large numbers of families at the Light Up Northstowe event.

10 Ukrainian guests have regularly attended our services for which we were able to provide translation.

Connecting to God’s worldwide mission, we have given £11,153 spread between six organisations (see Note 8). This is 8.5% of our income. A further £6,004 spread between a further six organisations was budgeted for this year, but was paid out shortly after the year-end. The combined amount is 10% of our income plus £3,982.

Future plans We plan to run Christianity Explored and Real Lives again, as well as seasonal events, and joining with large community events.

General running of Church

Trustees’ review of our main activities

In summary, the Trustees praise God for the work Jesus is doing among us, and for the way we as a charity and community are serving him. With a growing number of people attending our regular Sunday gathering and small groups, we are helping more people to enjoy and grow in Jesus’ grace and truth. With our Refugee Support, International welcome and involvement with large community events, we are sharing Jesus’ grace and truth.

Most of this work is ongoing – very little of it is ever ‘finished’ and we continue to see new people moving into Northstowe, Christians looking for a local church, people exploring the Christian faith. We rejoice that God continues to work through Emmanuel Church Northstowe in the lives of so many people.

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2023

Membership

Our membership at the start of the reporting period was 53. Four members moved away. Eighteen people became members, giving us a membership of 67 at the end of August 2023.

Staffing

The church currently has two staff members, our staff elder (pastor/minister of religion) and a part time administrator, and pays for the services of a refugee support role. Since the reporting period ended, we have stopped paying for the refugee support role. A CAP (Christians Against Poverty) worker was seconded to the church, although this arrangement stopped partway through the year.

Volunteers

Like most churches, Emmanuel is heavily dependent on volunteers to carry out our activities. Homegroup leaders, musicians, refreshment servers, Sunday School teachers, Deacons, Trustees/Elders, etc. are, apart from our staff elder, all volunteers. We encourage all our Members to get involved in areas of church life where they feel gifted and equipped – and most do, some in multiple areas of church life. As a church, we see it as a key element of membership to use one's God-given gifts and skills, time and resources for building one another up in Jesus.

Engagement with other charitable organisations

Several Emmanuel Members are involved as staff members, volunteers or trustees of other Christian organisations. Josh Monteiro (Staff elder) is seconded one day a week to run the Cambridgeshire Gospel Partnership's training course, TEAM. We are committed to supporting people being trained for Christian ministry.

Fundraising

Emmanuel does not engage in any material fundraising activities to support its operations, other than to encourage Members to prayerfully consider financial support of the church as a part of broader Christian discipleship.

Looking ahead

We are grateful for the growing size and diversity of the church community. We continue to look to Jesus for wisdom to help every individual grow in Jesus and play an active part in the church community. We also want to develop ways of serving the Northstowe community.

Financial review

These accounts represent the third full financial year as a CIO. We had on average £10,239 in donations per month (including gift aid), thanks to the generosity of church members. Total income

EMMANUEL CHURCH NORTHSTOWE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2023

came to £131,746, and total expenditure was £118,416, giving us a surplus of £13,330. We anticipate that rising costs, due to inflation, and investment in growing our staff team will mean a much smaller surplus or a small deficit in the coming year. Any deficit will be covered by our reserves (see below).

Reserves

The church is fully dependent on the giving of members. This giving is not fixed. Members and/or their level of giving could change but the church does have fixed commitments of spend. Reserves help mitigate the risk of fluctuating income. Reserves should be appropriate to cope with a reasonable range of possible scenarios, however they do not need to allow the church to cope with extreme scenarios.

Income needs to be considered and is regularly reviewed. The top 5 givers donate 40% of church income, so a small number of people changing their giving could alter church finances substantially. The church does not hold any significant assets or have any expectation of receiving any legacies.

Emmanuel Church Northstowe's most significant regular expenditure commitments are the staff salaries and venue rental payments. Reserves need to be kept to ensure the continuation of these payments through a period of reduced income or church adjustment. At present, the church does not have any long-term commitments to mission partners, which reduces risk.

Emmanuel Church Northstowe's policy is to hold between three and six months of expenditure (approximately £30,000 to £60,000 in this period) in reserves. We began the year with reserves of £149,540. Thanks to the generosity of church members and delays in employing staff, our annual surplus was £13,330 and the end of year reserves were £162,869. We are making plans for our future church growth, which will include staff, for which our reserves above £60,000 will be allocated.

Recruitment and appointment of trustees

There must be at least three charity trustees. In accordance with the constitution, trustees are appointed or re-appointed for a term of five years by a resolution passed at a properly convened meeting of the charity's members. The elders nominate candidates, who are confirmed by the resolution. In appointing trustees, due consideration is given to ensuring that the trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law. Church members have the opportunity to interview and speak with candidates prior to the resolution.

Responsibilities of trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

EMMANUEL CHURCH NORTHSTOWE

**TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2023**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

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

ALAN WHITE

ALAN WHITE

Date: 26/06/2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EMMANUEL CHURCH NORTHSTOWE
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 August 2023 on pages 8 to 20 following, which have been prepared on the basis of the accounting policies set out on pages 10 to 13.

Responsibilities and basis of report

As the Charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 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.

LOURENS DU PLESSIS

Lourens du Plessis ACA CA(SA)

Date: 27 JUNE 2024

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

EMMANUEL CHURCH NORTHSTOWE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST AUGUST 2023

		2023			2022
	Note	Unrestricted funds	Designated funds	Total funds	Total funds
		£	£	£	£
Income from:					
Donations and legacies	4	122,866	-	122,866	126,418
Charitable activities	5	8,879	-	8,879	7,782
		<u>131,745</u>	-	<u>131,745</u>	<u>134,200</u>
Expenditure on:					
Charitable activities	6	(114,853)	(3,563)	(118,416)	(103,132)
		<u>(114,853)</u>	<u>(3,563)</u>	<u>(118,416)</u>	<u>(103,132)</u>
Net income		<u>16,892</u>	<u>(3,563)</u>	<u>13,329</u>	<u>31,068</u>
Transfers between funds	15			-	-
Reconciliation of funds					
Total funds brought forward	15	141,837	7,703	149,540	118,472
Total funds carried forward	15	<u>158,729</u>	<u>4,140</u>	<u>162,869</u>	<u>149,540</u>

The notes on pages 10 - 20 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE

**BALANCE SHEET
AS AT 31ST AUGUST 2023**

	Note	£	2023 Total funds £	2022 Total funds £
Current assets				
Debtors	12	18,569	16,892	
Cash at bank and in hand	13	155,294	141,162	
		<u>173,863</u>	<u>158,054</u>	
Liabilities				
Creditors: Amounts falling due within one year	14	<u>(10,994)</u>	<u>(8,515)</u>	
Net current assets			<u>162,869</u>	<u>149,540</u>
Total net assets			<u><u>162,869</u></u>	<u><u>149,540</u></u>
The funds of the charity				
General fund	15	158,729	141,837	
Hardship (Designated) fund	15	664	664	
CAP (Designated) fund	15	3,476	7,039	
Total charity funds			<u><u>162,869</u></u>	<u><u>149,540</u></u>

The accounts were approved by the Board of Trustees and were signed on its behalf on **26 / 06 / 2024**

ALAN WHITE

Alan White
Trustee

The notes on pages 10 - 20 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023

1. Statutory information

The Charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The Charity's registered number and principal address can be found on the Charity Information page.

2. Accounting policies

2.1 Basis of preparation of financial statements

These financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP") issued in October 2019, with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") issued in March 2018 and with the Charities Act 2011. The Charity meets the definition of a public benefit entity as set out in FRS 102.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Charities SORP rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

The following principal accounting policies have been applied:

2.2 Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements.

In particular the trustees have considered the Charity's forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees conclude that there are no material uncertainties about the Charity's ability to continue so they continue to adopt the going concern basis of accounting in preparing the financial statements.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2023

2.3 Income

Income is recognised in the period in which the Charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For direct donations, income is recognised when it is received. Donations from Stewardship (a donor advised fund) are recognised when Stewardship receive the funds from the original donors. Income is only deferred when the Charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Donations from Stewardship are recognised net of the fees charged by Stewardship to donors, in line with its legal structure as a donor advised fund. The aggregate of these fees is disclosed in Note 9.

Recoverable gift aid is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Donations from Stewardship have gift aid claimed at source and are paid out of a gross balance regardless of the stage of Stewardship's own gift aid claim. Therefore, no portion of such donations are classified as 'recoverable gift aid on donations' in Note 4.

Income from donations and legacies comprises donations received and recoverable gift aid.

Income from charitable activities comprises reimbursement for a paid secondment of a portion of Josh Monteiro's time to Training for East Anglia Ministry (TEAM).

The value of volunteers' time, on which the Charity relies to carry out many of its activities, has not been recognised as income as it cannot be reliably measured.

2.4 Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The Charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised at the point that constructive obligations arise, which is generally when the Charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the Charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred for the strategic management of the Charity.

Expenditure that is not directly attributable to one of the primary activities of the Charity is allocated evenly between all the activities. Expenditure is allocated to the General Fund unless it is directly related to a Designated or Restricted Fund.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2023

2.5 Pensions

The Charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Charity pays fixed contributions into a separate entity. Once the contributions have been paid the Charity has no further payment obligations.

The contributions are recognised as expenditure in the Statement of Financial Activities when they fall due, allocated to the activities and funds in the same proportions as the other employment expenditure for the same staff. Amounts not paid are shown in accruals as a liability in the Balance Sheet.

The assets of the plan are held separately from the Charity in independently administered funds.

2.6 Taxation

The Charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the Charity's income.

2.7 Tangible fixed assets

Items purchased or donated for the Charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the Charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

2.8 Cash at bank and in hand

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

2.9 Financial instruments

The Charity has only entered into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors.

Debt instruments that are payable or receivable within one year, typically trade debtors and creditors, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activities.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2023

2.9 Financial instruments (continued)

The impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the Charity would receive for the asset if it were to be sold at the Balance Sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

The trustees do not consider that there are any material sources of judgement, estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

4. Income from donations and legacies

	2023	2022
	£	£
Donations of cash and similar	121,616	123,899
Recoverable gift aid on donations	1,250	2,519
	<u>122,866</u>	<u>126,418</u>

5. Income from charitable activities

	2023	2022
	£	£
Reimbursement for TEAM secondment	6,944	6,944
Monies for Church Away Day	57	838
Monies for Church Anniversary Event	1,878	-
	<u>8,879</u>	<u>7,782</u>

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023**

6. Expenditure

					2023
Activity or programme	Activities under-taken directly	Grant funding of activities	Support costs	Total	
	£	£	£	£	£
Enjoying Jesus' grace and truth	50,599	-	3,757	54,356	
Growing in Jesus' grace and truth	22,963	-	3,757	26,720	
Sharing Jesus' grace and truth	22,430	11,153	3,757	37,340	
	<u>95,992</u>	<u>11,153</u>	<u>11,272</u>	<u>118,416</u>	

					2022
Activity or programme	Activities under-taken directly	Grant funding of activities	Support costs	Total	
	£	£	£	£	£
Enjoying Jesus' grace and truth	38,819	-	1,491	40,310	
Growing in Jesus' grace and truth	21,813	-	1,491	23,304	
Sharing Jesus' grace and truth	26,775	11,254	1,491	39,519	
	<u>87,406</u>	<u>11,254</u>	<u>4,473</u>	<u>103,132</u>	

The Charity has chosen to voluntarily report on an activity basis, in line with the encouragement in the Charities SORP clause 4.22.

The activities are aligned with the Charity's mission statement and values statement, which can be found at https://emmanuelchurchnorthstowe.org/Groups/303801/Our_Vision.aspx.

In particular, allocating expenses to each activity followed the following principles:

- **Enjoying Jesus' grace and truth:** Sunday gatherings
- **Growing in Jesus' grace and truth:** Homegroups, church family meetings, mums' group, youth group, training, counselling and Hardship Fund grants
- **Sharing Jesus' grace and truth:** Evangelism, community engagement, courses, CAP, international café and grants to other charities

Employment costs for the staff elder were apportioned equally between the three activities.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023**

7. Support costs

	2023	2022
	£	£
Administrator employment costs	4,793	-
Independent examiner's fee	1,440	1,140
Other costs below £1,000	5,038	3,333
	<u>11,272</u>	<u>4,473</u>

8. Grants payable

	2023	2022
	£	£
Grants for UK and overseas mission	11,153	11,254
	<u>11,153</u>	<u>11,254</u>

The Charity's principal grants to institutions comprised:

	2023	2022
	£	£
Medhurst Ministries	5,000	1,000
Ukrainian Churches (multiple partners)	3,653	-
FIEC	-	1,226
SIM International (multiple partners)	-	1,000
Christian Against Poverty	1,000	1,000
Nea Zoi	-	1,000
Cornerstone Care in Confidence	500	500
GenR8	500	500
Cambridge Food Bank	500	500
Romsey Mill	-	500
Africa Inland Mission	-	500
New Life Church	-	1,000
NSC and MBA Mini Bus	-	1,000
EMF Ukrainian Appeal	-	1,000
AMG International	-	505
Northstowe Arts	-	23
	<u>11,153</u>	<u>11,254</u>

No grants were paid to individuals.

EMMANUEL CHURCH NORTHSTOWE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023

9. Independent examiner's remuneration

	2023	2022
	£	£
Fees payable to the Charity's independent examiner for examining the accounts	1,440	1,140
	1,440	1,140
	1,440	1,140

Other fees payable to the Charity's independent examiner:

	2023	2022
	£	£
Payroll administration	551	466
	551	466
	551	466

Some donations to the Charity are from Stewardship. This is a donor advised fund which is part of the same organisation as the Charity's independent examiner. The original donors were charged total fees of £3,792 (2022: £3,760) by Stewardship, which then granted the net balance to the Charity.

In line with the legal structure of the fund, these fees are not treated as a cost to the Charity.

10. Employees

Staff costs, including trustees' remuneration, were as follows:

	2023	2022
	£	£
Wages and salaries	34,305	33,554
Social security costs	-	-
Cost of defined contribution pension scheme	3,207	2,578
Other employee benefits	22,082	18,000
	59,594	54,132
	59,594	54,132

The average monthly number of FTE employees during the year was as follows:

	2023	2022
	£	£
Trustees	1.0	1.0
CAP Worker	0.1	0.2
Administrator	0.2	0.0
	1.3	1.2
	1.3	1.2

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023**

10. Employees (continued)

The CAP worker was on secondment from Grace Church Cambridge.
No staff received salaries at a rate of more than £60,000 per annum.

The Charity relies on volunteers to carry out many of its activities, particularly in running the Sunday services, home groups, children's work and outreach.

11. Trustees' remuneration

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £ Total	2022 £ Total
Trustees:					
Josh Monteiro	27,708	22,082	2,771	52,561	47,412
	<u>27,708</u>	<u>22,082</u>	<u>2,771</u>	<u>52,561</u>	<u>47,412</u>

Other employment benefits' relates to the provision of accommodation to Josh Monteiro - a trustee - so that they could better perform their duties. This is a related party transaction, as the property is also rented by the Charity from Josh and Karuna Monteiro.

Josh Monteiro served as a church leader and received the above remuneration for serving in that capacity and not for serving as a trustee. This remuneration is permitted under the Charity's governing document.

The Charity's key management personnel comprise the trustees.

During the year key management personnel received employment benefits totalling £52,561 (2022: £47,412).

12. Debtors

	2023 £	2022 £
Prepayments and accrued income	5,433	2,871
Donations paid to Grace Church Cambridge	11,886	10,728
Gift Aid Due	1,250	3,109
Other Debtors	-	184
	<u>18,569</u>	<u>16,892</u>

13. Cash at bank and in hand

	2023 £	2022 £
Cash at bank	152,371	137,861
Stewardship	2,819	3,301
Petty cash	104	-
	<u>155,294</u>	<u>141,162</u>

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023**

14. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Expenses to be reimbursed	3,376	6
Invoices to be paid	2,504	-
Accruals	1,440	8,509
Other creditors	3,674	-
	<u>10,994</u>	<u>8,515</u>

15. Funds

General fund

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity.

Hardship fund (Designated)

The Hardship fund is to provide short-term support to members of the community known to the Charity (members and non-members) who are experiencing significant financial difficulty.

CAP fund (Designated)

The CAP fund is for costs incurred by the church's activities with the charity Christians Against Poverty (CAP), including a seconded CAP worker. The secondment finished in December 2022. If no alternative activity with CAP commences, the intention is to transfer the remainder of the fund to CAP as a grant.

CAP fund (Restricted)

The restricted CAP fund has the same purposes as the designated CAP fund, and was created as a result of restricted donations in the year ended 31st August 2022.

Outline summary of fund movements for the period ended 31st August 2023

Fund name	Fund balances b/fwd	Income	Expenditure	Transfers	Gains and losses	Fund balance c/fwd
	£	£	£	£	£	£
General fund	141,837	131,745	(114,853)	-	-	158,729
Hardship (Designated) fund	664	-	-	-	-	664
CAP (Designated) fund	7,039	-	(3,563)	-	-	3,476
	<u>149,540</u>	<u>131,745</u>	<u>(118,416)</u>	<u>-</u>	<u>-</u>	<u>162,869</u>

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023**

15. Funds (continued)

Outline summary of fund movements for the period ended 31st August 2022

Fund name	Fund balances b/fwd £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balance c/fwd £
General fund	103,178	133,700	(94,540)	(500)	-	141,837
Hardship (Designated) fund	499	-	(335)	500	-	664
CAP (Designated) fund	14,795	-	(8,257)	500	-	7,039
CAP (Restricted) fund	-	500	-	(500)	-	-
	<u>118,472</u>	<u>134,200</u>	<u>(103,132)</u>	<u>-</u>	<u>-</u>	<u>149,540</u>

Outline summary of fund assets and liabilities as at 31st August 2023

Fund name	Debtors £	Cash £	Creditors due within 1	Net assets £
			year £	
General fund	18,569	151,154	(10,994)	158,729
Hardship (Designated) fund	-	664	-	664
CAP (Designated) fund	-	3,476	-	3,476
	<u>18,569</u>	<u>155,294</u>	<u>(10,994)</u>	<u>162,869</u>

Outline summary of fund assets and liabilities as at 31st August 2022

Fund name	Debtors £	Cash £	Creditors due within 1	Net assets £
			year £	
General fund	16,892	133,459	(8,515)	141,837
Hardship (Designated) fund	-	664	-	664
CAP (Designated) fund	-	7,039	-	7,039
	<u>16,892</u>	<u>141,162</u>	<u>(8,515)</u>	<u>149,540</u>

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2023**

16. Related party transactions

Apart from Trustee remuneration (including housing costs) outlined in Note 11, the followed transactions occurred with related parties during the year:

No trustees incurred expenses specifically as a result of their duties as trustees.

Named donations from trustees and persons closely connected to trustees totalled £55,699 and were given without attached conditions.

Donors are able to request that Stewardship grants their donations to the Charity anonymously. Therefore, additional donations from trustees or persons closely connected to trustees may have been made in this manner and, accordingly, would not be identifiable as such.

EMMANUEL CHURCH NORTHSTOWE

England & Wales - Charity number 1187107

Accounts

Registered number: 1187107

Emmanuel Church Northstowe

Annual Report and Accounts
For the year ended 31st August 2022



EMMANUEL CHURCH NORTHSTOWE

CHARITY INFORMATION

FOR THE YEAR ENDED 31 AUGUST 2022

Trustees	JF Monteiro JM Cardwell AK White Hector Christopher Sindano David Runciman
Charity Registration Number	1187107
Principal Address	45 Eaton Way Longstanton Cambridge CB24 3ET
Independent examiner	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank - Business Business Customer Services PO Box 250 Skelmersdale WN8 6WT
Governing Document Details	CIO – Association constitution registered 20 Dec 2019

EMMANUEL CHURCH NORTHSTOWE

CONTENTS

	Page
Trustees' Annual Report	1 - 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 - 14

**EMMANUEL CHURCH NORTHSTOWE
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2022**

The Trustees present their report and the accounts for Emmanuel Church Northstowe (Emmanuel) for the full year ended 31 August 2022. The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts, and comply with Emmanuel's governing document (its Constitution), the Charities Act 2011 and the document 'Accounting and Reporting by Charities: Statement of Recommended Practice', which guides charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102)

Statement of Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year giving a true and fair view of the state of affairs of Emmanuel and of its surplus or deficit for that year. In preparing accounts, the Trustees should: (i) Select suitable accounting policies and apply them consistently. (ii) Make judgements and estimates that are reasonable and prudent. (iii) Prepare the accounts on the going concern basis unless it is inappropriate to presume that Emmanuel will continue to meet its objectives. The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, Emmanuel's financial position and to enable them to ensure that the accounts comply with charity law and Emmanuel's Constitution. 2 The Trustees are also responsible for safeguarding Emmanuel's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. **Public Benefit** In preparing this report, the Trustees have complied with their duty to have regard to the Charity Commission's guidance on public benefit as it relates to Emmanuel's objects.

General aims

Emmanuel Church Northstowe aims for everyone in Northstowe and the surrounding villages to know Jesus in all his grace and truth as they hear the good news about Jesus, see the difference Jesus makes in individuals and communities, and are invited to receive Jesus' forgiveness and join Jesus' family.

Specific aims

1. Emmanuel Church Northstowe aims to display the glory of Jesus by **enjoying Jesus' grace and truth**, which is directly fulfilling our charitable purpose: *the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Northstowe, Cambridgeshire and the surrounding neighbourhood*

Our strategy to display the glory of Jesus by enjoying Jesus' grace and truth is for our main church gatherings to be occasions for church members, children, and visitors to enjoy Jesus together, and so encourage everyone to keep enjoying Jesus through the week. We enable people to enjoy Jesus by hearing the Bible faithfully and relevantly taught, by using the privilege prayer and joining in confessing faith and worshipping with singing. We also aim to depend on God as we do this by praying for everything we do.

Activities undertaken Our main event each week is our Sunday morning gathering. Organising, training and preparation for leading and speaking at the Sunday gathering takes one third of the Staff Elder's working week. This means that, together with being the bulk of our venue hire costs, along with providing children's group resources and refreshments, the Sunday morning gathering was around 40% of our expenditure. The morning is also only possible with large teams of volunteers for music, children's groups, refreshments, tech, and stewarding. Our main regular prayer meeting is the weekly Monday evening Zoom prayer time.

Achievements and performance The weekly Sunday gathering has grown and now has over 80 people (adults and children) attending a typical Sunday. The hard work and investment is sustaining faith, providing fellowship and support, training people in following Jesus, helping people explore faith, and growing the worshipping community. We are particularly encouraged to see a growing ethnic diversity in the Sunday gatherings, with people from East and South Asia, Africa, North and South America, and Eastern Europe joining together in worshipping Jesus. We believe God grows the church and therefore we believe our prayer times have underpinned other work, as we seek God's work to grow us.

Future plans We will continue to develop our Sunday morning gathering to continue to serve the growing town of Northstowe, providing for people with diverse backgrounds and needs.

2. Emmanuel Church Northstowe aims to display the glory of Jesus by **growing in Jesus' grace and truth**, which is directly fulfilling our charitable purpose: *the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Northstowe, Cambridgeshire and the surrounding neighbourhood*

Our strategy to display the glory of Jesus by growing in Jesus' grace and truth is for all our gatherings to combine community and Bible teaching, so that we grow as disciples of Jesus. This is particularly the case with some of our smaller weekly gatherings in which gathering around food, family-like relationships of care and shared life, encouragement to grow as everyday disciples of Jesus, and opportunities to serve others (ministry) are fostered.

We also empower individuals for ministry in church by training and mentoring people for a wide range of roles, and encouraging people to volunteer to serve in teams in church.

Activities undertaken Homegroups are the weekly small group gatherings for fellowship, prayer and Bible study. There were 5 homegroups running weekly, some with meals together. In addition, there was a regular mums' group meeting to share and support each other in parenting young children. The Ignite youth group ran fortnightly providing fun and discipleship for school years 7-9.

There is also specific help and care for people in need, with a hardship fund and support for counselling if people require it.

We paid for all children's workers to do a safeguarding training. Service leaders and homegroup leaders have termly training. We also provide specific training to help equip people in the church to minister to each other. For the year ending August 2022 we invested £1500 bringing in women speakers from outside Emmanuel to come and run monthly training for the women in the church called "Women ministering to Women".

Achievements and performance Emmanuel is a welcoming and caring community, and people who attend regular small groups feel loved and included in the church community. People have been cared for through personal challenges, including £470 towards counselling and £335 from the hardship fund, and helped to think about what God is saying through the Bible in their situation.

Future plans We aim to continue occasional "Women ministering to Women" training evenings, and appoint a women's ministry coordinator deacon. We plan for the coming year's training to be on understanding and teaching the Bible, and specific issues around parenting teens and strengthening marriage.

3. Emmanuel Church Northstowe aims to display the glory of Jesus by **sharing Jesus' grace and truth**, which is directly:

1.1 the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Northstowe, Cambridgeshire and the surrounding neighbourhood
and

1.2 such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith...

Our strategy to display the glory of Jesus by sharing Jesus' grace and truth is to proclaim the good news of Jesus to everyone by putting on special events to which we invite everyone in the community by word of mouth, posters, and online. We offer a friendly welcome to everyone who visits on Sunday, and help people find out more about us with welcome packs. We stand for justice by engaging with specific issues as they arise in our Bible series or from the news. We bless the communities we are in by seeking to develop ministries meeting specific needs, as well as joining in wider community events. We connect to worldwide mission by sharing information about individuals and ministries, praying, and aiming to give 10% of our church income to ministries and needs in the UK and overseas.

Activities undertaken Special events have included Christmas services and events, an Easter artwork trail, and a Jazz night. We supported the Northstowe Day with a bouncy castle, and the

Northstowe Jubilee event with gingerbread decorating and free Jubilee books.

We have run regular Friday morning Christians Against Poverty (CAP) courses, providing a welcoming space for people while seeking to help people develop skills, resilience and community connections.

Also, with the crisis in Ukraine, 4 households from Emmanuel opened their homes to Ukrainian refugees in the reporting period, and the church paid £1,024 or refugee support time for translation, English language teaching and other help settling into the UK.

Achievements and performance We have welcomed a number of visitors to our special events, and also served large numbers of families at the Northstowe Day and Jubilee Event. Our CAP group, led by a CAP worker seconded from Grace church (at a cost to us of £6,720) served 3-7 people each week.

10 Ukrainian guests have regularly attended our services for which we were able to provide translation. During August, we provided twice weekly English classes for 16 local Ukrainians and were able to give language learning resources to a further 4 Ukrainians.

Connecting to God's worldwide mission, we have given £11,254 spread between 16 organisations (see pg11).

Future plans We plan to provide a regular space for people to hear about how faith relates to life with a monthly Real Lives series, interviewing people about life and faith in Jesus. We also plan to run Christianity Explored again.

Aware of privilege of being in a relatively wealthy part of the country, and God's generosity to us, we aim to increase giving to worldwide mission by £10k per year in addition to the 10% of income we currently give.

General running of Church

Trustees' review of our main activities

In summary, the Trustees praise God for the work He has given us and equipped us to do, and for the many ways we see that work bearing fruit. With a growing number of people attending our regular Sunday gathering and small groups, we are helping more people to enjoy and grow in Jesus grace and truth. With our CAP work, Refugee Support and involvement with large community events, we are sharing Jesus grace and truth.

Most of this work is on-going – very little of it is ever 'finished' and we continue to see new people moving into Northstowe, Christians looking for a local church, people exploring the Christian faith. We rejoice that God continues to work through Emmanuel Church Northstowe in the lives of so many people.

Membership

Our membership at the start of the reporting period was 43. Four members moved away. Fourteen people became members, giving us a membership of 53 at the end of August 2022.

Staffing

The church currently has one staff member, our staff elder (pastor/ minister of religion), and pays for the services of a refugee support role. Since the reporting period ended, we have stopped paying for secondment of a CAP worker and begun employing a church administrator for one day a week.

Volunteers

Like most churches, Emmanuel is heavily dependent on volunteers to carry out our activities. Homegroup leaders, musicians, refreshment servers, Sunday School teachers, Deacons, Trustees/Elders, etc. are, apart from our staff elder, all volunteers. We encourage all our Members to get involved in areas of church life where they feel gifted and equipped – and most do, some in multiple areas of church life. As a church, we see it as a key element of membership to use one's God-given gifts and skills, time and resources for building one another up.

Engagement with other charitable organisations

Several Emmanuel Members are involved as staff members, volunteers or trustees of other Christian organisations. Josh Monteiro (Staff elder) is seconded one day a week to run the EAGP's training course. We are committed to supporting people being trained for Christian ministry.

Fundraising

Emmanuel does not engage in any material fundraising activities to support its operations, other than to encourage Members to prayerfully consider financial support of the church as a part of broader Christian discipleship.

Looking ahead

We are grateful for the growing size and diversity of the church community. We continue to look to Jesus for wisdom to help every individual grow in Jesus and play an active part in the church community. We also want to develop ways of serving the Northstowe community

Financial review

These accounts represent the second full financial year as CIO. We have on average £9,700 in donations per month (including gift aid), thanks to the generosity of church members. Total income came to £134,200, and total expenditure was £103,132, giving us a surplus of £31,068. We anticipate rising costs due to inflation and investment in our growing our staff team will mean a much smaller surplus or a small deficit in the coming year. Any deficit will be covered by our reserves (see below).

EMMANUEL CHURCH NORTHSTOWE
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2022

Reserves

The church is fully dependent on the giving of members. This giving is not fixed. Members and/or their level of giving could change but the church does have fixed commitments of spend. Reserves help mitigate the risk of fluctuating income. Reserves should be appropriate to cope with a reasonable range of possible scenarios, however they do not need to allow the church to cope with extreme scenarios.

Income needs to be considered and is regularly reviewed. In considering income risk, it is noted that 15% is made up of occasional gifts, which is higher risk. The church does not hold any significant assets or have any expectation of receiving any legacies.

Emmanuel Church Northstowe most significant regular expenditure commitments are the pastor's salary and venue rental payments. Reserves need to be kept to ensure the continuation of these payments through a period of reduced income or church adjustment. At present, the church does not have any long-term commitments to mission partners, which reduces risk.

Emmanuel Church Northstowe's policy is to hold between three and six months of expenditure (approximately £25,000-50,000 in this period) in reserves. We began the year with reserves of £118,472. Thanks to the generosity of church members and delays in employing staff, our annual surplus was £31,068 and the end of year reserves were £149,540. We are making plans for our future church growth, which might include staff or building, for which our reserves above £50,000 will be allocated.

Emmanuel Church Northstowe is currently holding free reserves of £141,837 .

Governing Document and Constitution

Emmanuel Church Northstowe is governed by a Constitution which was adopted on 8th September 2019. Emmanuel Church Northstowe is constituted as a charitable incorporated organisation.

Recruitment and appointment of Trustees

There must be at least three charity trustees. In accordance with the Constitution, Trustees are appointed or re-appointed for a term of five years by a resolution passed at a properly convened meeting of the charity's members. The elders nominate candidates, who are confirmed by the resolution. In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law. Church members have the opportunity to interview and speak with candidates prior to the resolution.

Signed: **HECTOR SINDANO**

Trustee

Date: 4 June 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EMMANUEL CHURCH NORTHSTOWE
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 August 2022 on pages 5 to 14 following, which have been prepared on the basis of the accounting policies set out on pages 7 to 10.

Responsibilities and basis of report

As the Charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 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.

LOURENS DU PLESSIS

Lourens du Plessis ACA CA(SA)

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 15 June 2023

EMMANUEL CHURCH NORTHSTOWE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST AUGUST 2022

	Note	2022				2021
		Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Total funds £
Income from:						
Donations and legacies	4	125,917	-	500	126,417	138,056
Charitable activities	5	7,782	-	-	7,782	6,944
		133,700	-	500	134,200	145,001
Expenditure on:						
Charitable activities	6, 7	(94,540)	(8,592)	-	(103,132)	(87,741)
		(94,540)	(8,592)	-	(103,132)	(87,741)
Net income						
		39,159	(8,592)	500	31,068	57,260
Transfers between funds	15	(500)	1,000	(500)	-	-
Reconciliation of funds						
Total funds brought forward	15	103,178	15,294	-	118,472	61,213
Total funds carried forward	15	141,837	7,703	-	149,540	118,472

The notes on pages 7 - 14 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE

BALANCE SHEET
AS AT 31ST AUGUST 2022

	Note	£	2022 Total funds £	2021 Total funds £
Current assets				
Debtors	12	16,892		9,640
Cash at bank and in hand	13	<u>141,162</u>		<u>112,709</u>
		158,055		122,349
Liabilities				
Creditors: Amounts falling due within one year	14	<u>(8,515)</u>		<u>(3,877)</u>
Net current assets			<u>149,540</u>	<u>118,472</u>
Total net assets			<u>149,540</u>	<u>118,472</u>
The funds of the charity				
General fund	15	141,837		103,178
CAP (Designated) fund	15	7,039		14,795
CAP (Restricted) fund	15	-		-
Hardship (Designated) fund	15	664		499
Total charity funds			<u>149,540</u>	<u>118,472</u>

The accounts were approved by the Board of Trustees and were signed on its behalf by

HECTOR SINDANO

4 June 2023

Date

Trustee

The notes on pages 7 - 14 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2022

1. Statutory information

The Charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The Charity's registered number and principal address can be found on the Charity Information page. This set of accounts covers the financial period of 1st September 2021 to 31st August 2022

2. Accounting policies

2.1 Basis of preparation of financial statements

These financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP") issued in October 2019, with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") issued in March 2018 and with the Charities Act 2011. The Charity meets the definition of a public benefit entity as set out in FRS 102.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Charities SORP rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

The following principal accounting policies have been applied:

2.2 Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements.

In particular the trustees have considered the Charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees conclude that there are no material uncertainties about the Charity's ability to continue so they continue to adopt the going concern basis of accounting in preparing the financial statements.

EMMANUEL CHURCH NORTHSTOWE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2022

2.3 Income

Income is recognised in the period in which the Charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the Charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

The majority of the charities income is managed and received through a Stewardship giving account.

Income from donations and legacies comprises donations received and recoverable gift aid.

Recoverable gift aid is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Income from charitable activities comprises reimbursement for a paid secondment of a portion of Josh Montiero's time to Training for East Anglia Ministry (TEAM).

The value of volunteers' time, on which the Charity relies to carry out many of its activities, has not been recognised as income as it cannot be reliably measured.

2.4 Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The Charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised at the point that constructive obligations arise, which is generally when the Charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the Charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the Charity.

2.5 Pensions

The Charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Charity pays fixed contributions into a separate entity. Once the contributions have been paid the Charity has no further payment obligations.

The contributions are recognised as expenditure in the Statement of Financial Activities when they fall due. Amounts not paid are shown in accruals as a liability in the Balance Sheet.

The assets of the plan are held separately from the Charity in independently administered funds.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2022

2.6 Taxation

The Charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the Charity's income.

2.7 Tangible fixed assets

Items purchased or donated for the Charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the Charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

2.8 Cash at bank and in hand

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

2.9 Financial instruments

The Charity has only entered into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors.

Debt instruments that are payable or receivable within one year, typically trade debtors and creditors, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activities.

The impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the Charity would receive for the asset if it were to be sold at the Balance Sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2022**

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

The trustees do not consider that there are any material sources of judgement, estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

4. Income from donations and legacies

	2022	2021
	£	£
Donations of cash and similar	123,899	120,767
Covid 19 Appeal	-	16,691
Recoverable gift aid on donations	2,519	598
	<u>126,417</u>	<u>138,056</u>

5. Income from charitable activities

	2022	2021
	£	£
Reimbursement for TEAM secondment	6,944	6,944
Monies for Away Day	838	-
	<u>7,782</u>	<u>6,944</u>

6. Expenditure

	2022	2021
	£	£
Costs incurred directly on specific activities and generating voluntary income:		
Salaries, Travel & Expenses	(36,960)	(32,601)
Internet & Telephone	(338)	(416)
Discipleship: Childrens Work	(897)	(1,038)
Discipleship: Socials/Refreshments/Entertaining	(250)	-
Discipleship: Training & Conferences	(2,534)	-
Discipleship: Other	(1,650)	(973)
Outreach	(725)	(73)
Venue or Zoom fees	(24,171)	(6,603)
Housing	(18,000)	(13,200)
Covid 19 Appeal Donations	-	(16,691)
Refreshments	(591)	(100)
Hardship Fund	(335)	(911)
Counselling/Care Support	(470)	(4)
Weekend Away	(485)	-
Grants for UK and overseas mission (note 8)	(11,254)	(11,352)
	<u>(98,659)</u>	<u>(83,961)</u>

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2022

7. Support costs

	2022	2021
	£	£
Costs incurred on support & administration		
Governance costs		
Independent examiner's fee	(1,140)	(900)
Other (including consultancy, other legal fees & DBS checks)	(414)	(238)
Printing, Postage & Stationary	(315)	(126)
Advertising & Fundraising	(100)	(206)
IT	(270)	(251)
Subscriptions & professional fees	(812)	(832)
Licenses	(369)	(371)
Equipment & Supplies	(302)	(261)
Insurance	(751)	(596)
	<u>(4,473)</u>	<u>(3,780)</u>
Total expenditure	<u>(103,132)</u>	<u>(87,741)</u>

The fee payable to the independent examiner for preparing and examining the accounts is £1,140 (2021:£900) ;
in addition the charity paid £466 (2021:£459)to Stewardship for payroll bureau.

8. Grants payable

	2022	2021
	£	£
Grants for UK and overseas mission	11,254	11,352
Covid 19 Appeal	-	16,691
	<u>11,254</u>	<u>28,043</u>

The Charity's principal grants to institutions comprised:

	2022	2021
	£	£
FIEC	1,226	2,452
New Life Church	1,000	6,864
Pathfinder School	-	1,000
SIM International (Various Projects)	1,000	9,564
Africa Inland Mission	500	500
AMG International	505	-
Nea Zoi	1,000	-
NSC and MBA Mini Bus	1,000	-
Cornerstone Care in Conf	500	500
GenR8	500	500
Home For Good	-	300
Jimmy's Cambridge	-	300
Romsey Mill	500	500
Cambridge Food Bank	500	-
Medhurt Ministries	1,000	-
Christians Against Poverty	1,000	5,564
EMF Ukraine Appeal	1,000	-
Northstowe Arts	23	-
	<u>11,254</u>	<u>28,043</u>

No grants were paid to individuals.

9. Independent examiner's remuneration

	2022	2021
	£	£
Fees payable to the Charity's independent examiner for examining the accounts	1,140	900
	<u>1,140</u>	<u>900</u>

Other fees payable to the Charity's independent examiner:

	2022	2021
	£	£
Payroll administration	466	459
Donation and gift aid administration	-	-
	<u>466</u>	<u>459</u>

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2022**

10. Employees

Staff costs, including trustees' remuneration, were as follows:

	2022	2021
	£	£
Wages and salaries	33,554	29,375
Cost of defined contribution pension scheme	2,578	2,710
Other employee benefits	<u>18,000</u>	<u>13,200</u>
	<u><u>54,132</u></u>	<u><u>45,285</u></u>

The average monthly number of employees during the year was as follows:

	2022	2021
1 Trustee & 1 CAP worker	<u>2</u>	<u>2</u>
	<u><u>2</u></u>	<u><u>2</u></u>

No staff received salaries at a rate of more than £60,000 per annum.

CAP worker is on secondment from Grace Church Cambridge.

The Charity relies on volunteers to carry out many of its activities, particularly in running the Sunday services, home groups, children's work and outreach.

11. Trustees' remuneration

	2022	2021
	£	£
	Wages & salaries	Other employment benefits
	Employer pension contributions	Total
	Total	Total
Trustees:		
Josh Montiero	26,834	18,000
	2,578	47,412
	<u>26,834</u>	<u>18,000</u>
	<u><u>47,412</u></u>	<u><u>41,065</u></u>

Other employment benefits relates to the provision of accommodation to Josh Montiero, who is a trustee, so that they could better perform their duties. This is also a related party transaction, as the property is rented by Emmanuel from Josh and Karuna Monteiro.

Josh Montiero served as a church leader and received the above remuneration for serving in that capacity and not for serving as a trustee. This remuneration is permitted under the Charity's governing document.

The Charity's key management personnel comprise the trustees.

During the year key management personnel received employment benefits totalling £47,412 (2020/2021: £41,065)

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2022**

12. Debtors

	2022	2021
	£	£
Prepayments	2,871	545
Accrued Income from Stewardship, some via Grace Church	10,729	6,667
Accrued Gift Aid	3,109	2,428
Other debtors	184	-
	<u>16,892</u>	<u>9,640</u>

13. Cash at bank and in hand

	2022	2021
	£	£
Cash at bank	141,162	112,709
	<u>141,162</u>	<u>112,709</u>

14. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Money owed for venue hire	5,845	2,779
Money owed for USM Consultant	1,024	-
Money owed for Stewardship Independent Examination	1,140	900
Other accruals	506	198
	<u>8,515</u>	<u>3,877</u>

15. Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Currently Emmanuel Church Northstowe has a General Fund, a designated fund for Christians Against Poverty (CAP), some restricted donations for Christians Against Poverty (CAP) and a Hardship Fund (designated). We have a part-time CAP worker seconded during 2020/21 and 2021/2.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2022**

15. Funds (continued)

Outline summary of fund movements for the period ended 31st August 2022

Fund name	Fund balances			Transfers	Gains and losses	Fund balance c/fwd
	b/fwd	Income	Expenditure			
	£	£	£	£	£	£
General fund	103,178	133,700	(94,540)	(500)	-	141,837
CAP (Designated) fund	14,795	-	(8,257)	500	-	7,039
CAP (Restricted) fund	-	500	0	(500)	-	-
Hardship (Designated) fund	499	-	(335)	500	-	664
	<u>118,472</u>	<u>134,200</u>	<u>(103,132)</u>	-	-	<u>149,540</u>

PRIOR YEAR

Outline summary of fund movements for the period ended 31st August 2021

Fund name	Fund balances			Transfers	Gains and losses	Fund balance c/fwd
	b/fwd	Income	Expenditure			
	£	£	£	£	£	£
General fund	45,261	124,090	(64,763)	(1,410)	-	103,178
CAP (Designated) fund	15,952	-	(1,157)	-	-	14,795
CAP (Restricted) fund	-	4,220	(4,220)	-	-	-
Specific Appeal: Covid 19 2021	-	16,691	(16,691)	-	-	-
Hardship (Designated) fund	-	-	(911)	1,410	-	499
	<u>61,213</u>	<u>145,001</u>	<u>(87,741)</u>	-	-	<u>118,472</u>

Outline summary of fund assets and liabilities as at 31st August 2022

Fund name	Debtors	Cash	Creditors due within 1 year	Net assets
	£	£	£	£
General fund	16,892	141,162	(8,515)	149,540
CAP (Designated & Restricted) funds	-	-	-	-
Hardship (Designated) fund	-	-	-	-
	<u>16,892</u>	<u>141,162</u>	<u>(8,515)</u>	<u>149,540</u>

Outline summary of fund assets and liabilities as at 31st August 2021

Fund name	Debtors	Cash	Creditors due within 1 year	Net assets
	£	£	£	£
General fund	9,640	96,799	(3,261)	103,178
CAP (Designated & Restricted) funds	-	15,411	(616)	14,795
Hardship (Designated) fund	-	499	-	499
	<u>9,640</u>	<u>112,709</u>	<u>(3,877)</u>	<u>118,472</u>

16. Related party transactions

Apart from Trustee remuneration (including housing costs) outlined in Note 10, only donations without conditions were made.

EMMANUEL CHURCH NORTHSTOWE

England & Wales - Charity number 1187107

Accounts

Registered number: 1187107

Emmanuel Church Northstowe

Annual Report and Accounts
For the year ended 31st August 2021



EMMANUEL CHURCH NORTHSTOWE

CHARITY INFORMATION

FOR THE YEAR ENDED 31 AUGUST 2021

Trustees	JF Monteiro JM Cardwell AK White Hector Christopher Sindano David Runciman
Charity Registration Number	1187107
Principal Address	45 Eaton Way Longstanton Cambridge CB24 3ET
Independent examiner	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank - Business Business Customer Services PO Box 250 Skelmersdale WN8 6WT
Governing Document Details	CIO – Association constitution registered 20 Dec 2019

EMMANUEL CHURCH NORTHSTOWE

CONTENTS

	Page
Trustees' Annual Report	1 - 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 - 15

EMMANUEL CHURCH NORTHSTOWE
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2021
Emmanuel Church Northstowe
Trustees Annual Report 2021
Report of the Trustees

The Trustees present their report and the accounts for Emmanuel Church Northstowe (Emmanuel) for the full year ended 31 August 2021. The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts, and comply with Emmanuel's governing document (its Constitution), the Charities Act 2011 and the document 'Accounting and Reporting by Charities: Statement of Recommended Practice', which guides charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102)

Statement of Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year giving a true and fair view of the state of affairs of Emmanuel and of its surplus or deficit for that year. In preparing accounts, the Trustees should: (i) Select suitable accounting policies and apply them consistently. (ii) Make judgements and estimates that are reasonable and prudent. (iii) Prepare the accounts on the going concern basis unless it is inappropriate to presume that Emmanuel will continue to meet its objectives. The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, Emmanuel's financial position and to enable them to ensure that the accounts comply with charity law and Emmanuel's Constitution. 2 The Trustees are also responsible for safeguarding Emmanuel's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objectives and Activities

This section explains how Emmanuel Church Northstowe aims to fulfil its legal purposes by, first, setting out its principal object, and our priorities in our vision statement and mission statement, and then by summarising the activities we have undertaken during the reporting period (September 2020-August 2021) in pursuit of those objects and priorities. This section also summarises the Trustees' plans for the future, our giving to other organisations, our reliance on volunteers for much of our work, and the significant 'public benefit' of Emmanuel and its activities. In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission

The **principal object** of the Church is the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Northstowe, Cambridgeshire and the surrounding neighbourhood.

Our **vision statement** is that: We long for everyone in Northstowe and the surrounding villages to know Jesus in all his grace and truth as they: hear the good news about Jesus; see the difference Jesus makes in individuals and communities; and are invited to receive Jesus' forgiveness and join Jesus' family.

Our **mission statement** is that: We aim to display the glory of Jesus by being a community that: enjoys Jesus' grace and truth; grows in Jesus' grace and truth; and shares Jesus' grace and truth.

Public Benefit In preparing this report, the Trustees remain entirely satisfied that Emmanuel continues to operate within the Charity Commission's guidance on public benefit as it relates to Emmanuel's objects.

Achievements and Performance

Surviving Covid as an independent charity

This is the first full year of Emmanuel Church Northstowe existing as a separate charity. A major feature of the year was the restrictions around Covid; the provision of online services and the careful steps towards more normal gathering.

Enjoying Jesus' grace and truth

Maintenance of public worship despite Covid-19 lockdowns

Our Sunday worship service is the main gathering of the church each week. It helps encourage and support Christians in faith and life, and is always open and welcoming to people who wish to explore the message of Jesus.

Following lockdown, we quickly adapted to online meetings using Zoom, which were also LiveStreamed on Facebook. We had a 10:30am all age service for 40mins, including singing. We also began an evening service to give time for a sermon for adults. After the services people were put in breakout rooms to chat and pray together. This move online enabled us to provide fellowship and joint worship throughout the year, and has also meant we were able to serve some Christians living in the villages whose churches have not been able to move online. There were typically 60-80 people present in the zoom morning service, and 30-40 present in the zoom evening service, as well as some people watching the LiveStream or catching up later through our YouTube channel.

When allowed we cautiously restarted in person services, initially for the evening services, then from June 2021 for the morning services, when we stopped the evening service. The Sunday service has returned to 10:30-12noon, starting with 30 minutes of all age singing and prayer, followed by under 11s going off to their Bible groups and teens and adults listening to a sermon explaining the Bible. After the service refreshments are served. Typical Sunday attendance was about 65 people (all ages) in the last 3 months of the reporting period.

Children's and Youth Work

We run 3 Sunday School groups for 4-11yr olds to learn about Jesus from the Bible. These groups run alongside the main service when we met in person, and ran before and after the morning service when we were online. There are about 35 children connected to these groups and the creche (which has not run online).

In autumn 2020, we ran an outdoors toddler group to provide space for parents and young children to meet while indoor toddler groups were not running.

A youth group for 11-14yr olds running fortnightly 5-7pm Sundays restarted, and had 3-5 young people attending.

Growing in Jesus' grace and truth

Homegroups and other support

Homegroups are where church members are able to share what is going on in life, get encouragement, support and advice, and pray together. Homegroups moved online in lockdown (minus the meals) to continue providing support and encouragement for people, and especially those who suffered from anxiety, loneliness, depression, parenting challenges, bereavement and financial stress. They were moving, at different speeds, back to in person over the summer.

Sharing Jesus' grace and truth

Involvement in local community activities

As a result of the Covid-19 pandemic and the attendant lockdown and other restrictions, almost all community activities in Northstowe stopped. Emmanuel Church members have been active on the local volunteer help list.

Helping people in need

Our hardship fund has helped people in church facing temporary financial difficulty due to the Covid crisis, and also CAP clients, including helping with bankruptcy fees.

Helping people to hear and explore the Christian message

Our Sunday services have been more accessible to some as they are online, and we have had a number of visitors. In September 2020 we ran an online Christianity Explored Course. January-April we ran Friday evening "Conversations" online to talk about life experiences and how faith impacts that.

Almost all Emmanuel's activities are open to all, including those for children and young people. In particular, services and other outreach events are open to the public to come in at any time, free of charge.

Giving to other organisations

During this period Emmanuel has been able to bless other organisations including:

Pathfinder School (Laptops during lockdown), GenR8, Home for Good, Jimmy's Cambridge, Romsey Mill, Cornerstone, Africa Inland Mission, Compassion and Arab World Ministries, New Life Church, and SIM International. We also took a special gift day which raised £16,691, which was split between CAP UK, New Life Church Middlesborough, and SIM International

Trustees' review of our main activities

In summary, the Trustees praise God for the work He has given us and equipped us to do, and for the many ways we see that work bearing fruit. We remain satisfied that Emmanuel's activities remain appropriate and productive in the furthering of its purposes. Each of these activities is carried out in pursuance of the priorities set out in our Vision Statement and the Trustees consider good progress continues to be made in that regard.

Most of this work is on-going – very little of it is ever 'finished' and we continue to see new people moving into Northstowe, Christians looking for a local church, people exploring the Christian faith. We rejoice that God continues to work through Emmanuel Church Northstowe in the lives of so many people.

Membership

Our membership at the start of the reporting period was 44. Four members moved away. Three people became members, giving us a membership of 43 at the end of August 2021.

Staffing

The church currently has one staff member, our staff elder (pastor/ minister of religion), and pays for one day per week of CAP worker time from Grace Church Cambridge.

Volunteers

Like most churches, Emmanuel is heavily dependent on volunteers to carry out our activities. Homegroup leaders, musicians, refreshment servers, Sunday School teachers, Deacons, Trustees/Elders, etc. are, apart from our staff elder, all volunteers. We encourage all our Members to get involved in areas of church life where they feel gifted and equipped – and most do, some in multiple areas of church life. As a church, we see it as a key element of membership to use one's God-given gifts and skills, time and resources for the building up of one another.

Engagement with other charitable organisations

Several Emmanuel Members are involved as staff members, volunteers or trustees of other Christian organisations. Josh Monteiro (Staff elder) is seconded one day a week to run the EAGP's training course. Alan White (elder) is employed by Romsey Mill as a fundraiser. Volunteers help with GenR8 (a local Christian schools work among others. We are committed to supporting people being trained for Christian ministry.

Fundraising

Emmanuel does not engage in any material fundraising activities to support its operations, other than to encourage Members to prayerfully consider financial support of the church as a part of broader Christian discipleship.

Looking ahead

We are grateful to be returning to more normal after the challenges of Covid. We hope to grow as we serve Christians in Northstowe looking for a local church, and have more freedom to put on events serving the community and get involved in other community events.

Financial review

Emmanuel Church Northstowe became a CIO and was adopted in 2019/20. These accounts represent the first full financial year as CIO. We began the year with reserves of £61,213. Thanks to the generosity of church members and the reduced costs due to not hiring venues and delaying taking on staff, our annual surplus was £57,260 and the end of year reserves were £118,472.

Emmanuel Church Northstowe's policy is to hold between three and six months of expenditure as reserves, approximately £22,000-44,000 in this period. Our end of year reserves were £118,472, of which £14,795 is designated for CAP work (expected to be used in the following two years) and £499 is the designated hardship fund. We are making plans for our future growth by considering employing additional staff for which our remaining reserves above the policy maximum will be allocated..

We have on average £6,000 in regular donations through Stewardship each per month. Of which, £5,000 is from named donors and the top 5 givers account for 42% of our Income. This is carefully monitored and is an important reason for our reserves. In addition to this we received income from one off donations, a contribution from Josh leading the TEAM course and our special covid-19 appeal.

EMMANUEL CHURCH NORTHSTOWE

**TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2021**

Reserves

The church is fully dependent on the giving of members. This giving is not fixed. Members and/or their level of giving could change but the church does have fixed commitments of spend. Specifically, the salary of the pastor (Josh Monteiro) and the rental of venues for regular Sunday meetings and family meetings need to be met. Reserves help mitigate the risk of fluctuating income.

Reserves should be appropriate to cope with a reasonable range of possible scenarios, however they do not need to allow the church to cope with extreme scenarios.

Income needs to be considered and is regularly reviewed. In considering income risk, it is noted that 15% is made up of occasional gifts, which is higher risk. However, the church is not currently reliant on any legacies.

The church might have financial difficulties if its income dropped suddenly or consistently. If the fall were of a temporary nature, the reserves would need to cover the income lost during the temporary period, less any savings which could quickly be made from the expenditure. If the fall is a longer term loss of income, then permanent cuts in expenditure would need to be made.

Emmanuel Church Northstowe most significant regular expenditure commitments are the pastor's salary and venue rental payments. Reserves need to be kept to ensure the continuation of these payments through a period of reduced income or church adjustment. At present, the church does not have any long term commitments to mission partners, which reduces risk.

Based on the above assessment, Emmanuel Church Northstowe's policy is to hold between three and six months of expenditure as reserves, approximately £22,000-44,000 in this period. Our end of year reserves were £118,472, of which £14,795 is designated for CAP work (expected to be used in the following two years) and £499 is the designated hardship fund. We are making plans for our future growth by considering employing additional staff for which our remaining reserves above the policy maximum will be allocated.

Governing Document and Constitution

Emmanuel Church Northstowe is governed by a Constitution which was adopted on 8th September 2019. Emmanuel Church Northstowe is constituted as a charitable incorporated organisation.

Recruitment and appointment of Trustees

The charity trustees are the Elders and the non-elder trustees. Lay trustees are appointed or re-appointed for a term of five years, while employed Staff Elders remain trustees for the duration of their employment. The Elders nominate candidates, who are confirmed by a vote of the charity's members. In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law. Church members have the opportunity to interview and speak with candidates prior to the resolution.

Mark Cardwell

Trustee

26 May 2022



INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EMMANUEL CHURCH NORTHSTOWE
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 August 2021 on pages 5 to 6 following, which have been prepared on the basis of the accounting policies set out on pages 6 to 14.

Responsibilities and basis of report

As the Charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 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.

Lourens du Plessis ACA CA(SA)

2022

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

EMMANUEL CHURCH NORTHSTOWE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST AUGUST 2021

8 MONTHS
2020

	Note	Unrestricted funds £	2021 Designated funds £	Restricted funds £	Total funds £	Total funds £
Income from:						
Donations and legacies	4	117,146	-	20,911	138,056	62,850
Charitable activities	5	6,944	-	-	6,944	4,712
		<u>124,090</u>	<u>-</u>	<u>20,911</u>	<u>145,001</u>	<u>67,562</u>
Expenditure on:						
Charitable activities	6,7	(64,763)	(2,068)	(20,911)	(87,741)	(53,415)
		<u>(64,763)</u>	<u>(2,068)</u>	<u>(20,911)</u>	<u>(87,741)</u>	<u>(53,415)</u>
Net income		<u>59,327</u>	<u>(2,068)</u>	<u>0</u>	<u>57,260</u>	<u>14,147</u>
Transfers between funds	15	(1,410)	1,410	-	-	-
Other recognised gains						
Cash donations from Grace Church relating to prior year balances		-	-	-	-	47,066
		<u>57,917</u>	<u>(658)</u>	<u>0</u>	<u>57,260</u>	<u>61,213</u>
Reconciliation of funds						
Total funds brought forward	15	45,261	15,952		61,213	-
Total funds carried forward	15	<u>103,178</u>	<u>15,294</u>	<u>0</u>	<u>118,472</u>	<u>61,213</u>


The notes on pages 7 - 14 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE

BALANCE SHEET
AS AT 31ST AUGUST 2021

	Note	£	2021 Total funds £	8 MONTHS 2020 Total funds £
Current assets				
Debtors	12	9,640		52,399
Cash at bank and in hand	13	<u>112,709</u>		<u>18,274</u>
		122,349		70,673
Liabilities				
Creditors: Amounts falling due within one year	14	<u>(3,877)</u>		<u>(9,460)</u>
Net current assets			<u>118,472</u>	<u>61,213</u>
Total net assets			<u>118,472</u>	<u>61,213</u>
The funds of the charity				
General fund	15	103,178		45,261
CAP (Designated) fund	15	14,795		15,952
CAP (Restricted) fund	15	-		-
Specific Appeal: Covid 19 2021		(0)		-
Hardship (Designated) fund	15	499		-
Total charity funds			<u>118,472</u>	<u>61,213</u>

The accounts were approved by the Board of Trustees and were signed on its behalf by on 26 / 05 / 2022


Mark Cardwell
Trustee

The notes on pages 6 - 13 form part of these accounts.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2021

1. Statutory information

The Charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The Charity's registered number and principal address can be found on the Charity Information page.

This set of accounts covers the financial period of 1st September 2020 to 31st August 2021

2. Accounting policies

2.1 Basis of preparation of financial statements

These financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP") issued in October 2019, with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") issued in March 2018 and with the Charities Act 2011. The Charity meets the definition of a public benefit entity as set out in FRS 102.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Charities SORP rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

The following principal accounting policies have been applied:

2.2 Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements.

In particular the trustees have considered the Charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees conclude that there are no material uncertainties about the Charity's ability to continue so they continue to adopt the going concern basis of accounting in preparing the financial statements.

EMMANUEL CHURCH NORTHSTOWE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2021

2.3 Income

Income is recognised in the period in which the Charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the Charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

The majority of the charities income is managed and received through a Stewardship giving account.

Income from donations and legacies comprises donations received and recoverable gift aid.

Recoverable gift aid is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Income from charitable activities comprises reimbursement for a paid secondment of a portion of Josh Montiero's time to Training for East Anglia Ministry (TEAM).

The value of volunteers' time, on which the Charity relies to carry out many of its activities, has not been recognised as income as it cannot be reliably measured.

2.4 Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The Charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised at the point that constructive obligations arise, which is generally when the Charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the Charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the Charity.

2.5 Pensions

The Charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Charity pays fixed contributions into a separate entity. Once the contributions have been paid the Charity has no further payment obligations.

The contributions are recognised as expenditure in the Statement of Financial Activities when they fall due. Amounts not paid are shown in accruals as a liability in the Balance Sheet.

The assets of the plan are held separately from the Charity in independently administered funds.

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST AUGUST 2021

2.6 Taxation

The Charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the Charity's income.

2.7 Tangible fixed assets

Items purchased or donated for the Charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the Charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

2.8 Cash at bank and in hand

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

2.9 Financial instruments

The Charity has only entered into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors.

Debt instruments that are payable or receivable within one year, typically trade debtors and creditors, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activities.

The impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the Charity would receive for the asset if it were to be sold at the Balance Sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2021**

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

The trustees do not consider that there are any material sources of judgement, estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

4. Income from donations and legacies

	2021	8 MONTHS
	£	£
Donations of cash and similar	108,628	56,199
Covid 19 Appeal	16,691	-
Recoverable gift aid on donations	12,737	6,651
Cash donations from Grace Church relating to prior year balances	-	47,066
	<u>138,056</u>	<u>109,916</u>

5. Income from charitable activities

	2021	8 MONTHS
	£	£
Reimbursement for TEAM secondment	6,944	4,712
	<u>6,944</u>	<u>4,712</u>

6. Expenditure

	2021	8 MONTHS
	£	£
Costs incurred directly on specific activities		
Costs of generating voluntary income		
Salaries, Travel & Expenses	(32,601)	(19,134)
Social Security Costs	-	(1,493)
Internet & Telephone	(416)	(288)
Discipleship: Childrens Work	(1,038)	(1,367)
Discipleship: Other	(973)	(112)
Outreach	(73)	(191)
Venue or Zoom fees	(6,603)	(4,250)
Housing	(13,200)	(9,190)
Covid 19 Appeal Donations	(16,691)	-
Refreshments	(100)	-
Hardship Fund	(911)	-
Counselling/Care Support	(4)	-
Grants for UK and overseas mission (note 8d)	(11,352)	(12,926)
	<u>(83,961)</u>	<u>(48,951)</u>

EMMANUEL CHURCH NORTHSTOWE

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2021

7. Support costs	2021	8 MONTHS 2020
	£	£
Costs incurred on support & administration		
Governance costs		
Independent examiner's fee	(900)	(900)
Other (including consultancy, other legal fees & DBS checks)	(238)	(1,414)
Donation and gift aid administration	-	-
Printing, Postage & Stationery	-	-
Advertising & Fundraising	(206)	-
IT	(251)	(895)
Subscriptions & professional fees	(832)	(131)
Licenses	(371)	(435)
Equipment & Supplies	(261)	(306)
Insurance	(596)	(254)
	<u>(3,654)</u>	<u>(4,334)</u>
Total expenditure	<u>(87,615)</u>	<u>(4,334)</u>

The fee payable to the independent examiner for preparing and examining the accounts is £900; in addition the charity paid £459 to Stewardship for payroll bureau.

8. Grants payable	2021	8 MONTHS 2020
	£	£
Grants for UK and overseas mission	11,352	12,926
Covid-19 Appeal	16,691	-
	<u>28,043</u>	<u>12,926</u>

The Charity's principal grants to institutions comprised:

	2021	8 MONTHS 2020
	£	£
Barnabas Fund	-	5,300
Acts 29	-	2,000
FIEC	2,452	1,226
New Life Church	6,864	-
Pathfinder School	1,000	-
Christians Against Poverty	5,564	-
SIM International (Various Projects)	9,564	-
Grants to institutions for less than £1,000 each:		
Africa Inland Mission	500	300
Cornerstone Care in Conf	500	500
GenR8	500	600
Home For Good	300	-
Jimmy's Cambridge	300	-
Romsey Mill	500	600
United Beach Mission	-	600
Ethiopian Graduate School of Theology Fund	-	600
Compassion	-	600
Arab World Ministries	-	600
	<u>28,043</u>	<u>12,926</u>

No grants were paid to individuals.

9. Independent examiner's remuneration	2021	8 MONTHS 2020
	£	£
Fees payable to the Charity's independent examiner for examining the accounts	900	900
	<u>900</u>	<u>900</u>
Other fees payable to the Charity's independent examiner:		
	2021	8 MONTHS 2020
	£	£
Payroll administration	459	403
Donation and gift aid administration	-	-
	<u>459</u>	<u>403</u>

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2021**

10. Employees

Staff costs, including trustees' remuneration, were as follows:

	2021	8 MONTHS
	£	2020
		£
Wages and salaries	29,375	16,885
Social security costs	-	1,493
Cost of defined contribution pension scheme	2,710	1,858
Other employee benefits	13,200	9,190
	<u>45,285</u>	<u>29,426</u>

The average monthly number of employees during the year was as follows:

	2021	8 MONTHS
		2020
1 Trustee & 1 CAP worker	<u>2</u>	<u>1</u>
	<u>2</u>	<u>1</u>

No staff received salaries at a rate of more than £60,000 per annum.

CAP worker is on secondment from Grace Church Cambridge.

The Charity relies on volunteers to carry out many of its activities, particularly in running the Sunday services, home groups, children's work and outreach.

11. Trustees' remuneration

	2021	8 MONTHS
	£	2020
		£
	Wages & salaries	Other employment benefits
	Employer pension contributions	Total
	Total	Total
Trustees:		
Josh Montiero	25,155	13,200
	2,710	41,065
	<u>25,155</u>	<u>13,200</u>
	<u>41,065</u>	<u>29,426</u>

Other employment benefits relates to the provision of accommodation to Josh Montiero, who is a trustee, so that they could better perform their duties. This is also a related party transaction, as the property is rented by Emmanuel from Josh and Karuna Monteiro.

Josh Montiero served as a church leader and received the above remuneration for serving in that capacity and not for serving as a trustee. This remuneration is permitted under the Charity's governing document.

The Charity's key management personnel comprise the trustees.

During the year key management personnel received employment benefits totalling £41,065 (8 months of 2019/2020: £27,932)

EMMANUEL CHURCH NORTHSTOWE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2021

12. Debtors	2021	8 MONTHS
	£	2020
		£
Prepayments	545	852
Accrued Income from Stewardship, some via Grace Church	6,667	-
Accrued Gift Aid	2,428	-
Other debtors	-	51,547
	<u>9,640</u>	<u>52,399</u>

13. Cash at bank and in hand	2021	2020
	£	
Cash at bank	112,709	18,274
	<u>112,709</u>	<u>18,274</u>

14. Creditors: Amounts falling due within one year	2021	2020
	£	
Accruals for grants payable	-	9,460
Other accruals	3,877	-
	<u>3,877</u>	<u>9,460</u>

15. Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Currently Emmanuel Church Northstowe has a General Fund, a designated fund for Christians Against Poverty (CAP), some restricted donations for Christians Against Poverty (CAP) and a Hardship Fund (designated). We have a part-time CAP worker seconded during 2020/21 and 2021/2.

EMMANUEL CHURCH NORTHSTOWE

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2021**

15. Funds (continued)

Outline summary of fund movements for the period ended 31st August 2021

Fund name	Fund balances			Transfers	Gains and losses	Fund balance c/fwd
	b/fwd	Income	Expenditure			
	£	£	£	£	£	£
General fund	45,261	124,090	(64,763)	(1,410)	-	103,178
CAP (Designated) fund	15,952	0	(1,157)	-	-	14,795
CAP (Restricted) fund	-	4,220	(4,220)	-	-	-
Specific Appeal: Covid 19 2021	-	16,691	(16,691)	-	-	(0)
Hardship (Designated) fund	-	-	(911)	1,410	-	499
	<u>61,213</u>	<u>145,001</u>	<u>(87,741)</u>	<u>-</u>	<u>-</u>	<u>118,472</u>

PRIOR YEAR - 8 MONTHS

Outline summary of fund movements for the period ended 31st August 2020

Fund name	Fund balances			Transfers	Gains and losses	Fund balance c/fwd
	b/fwd	Income	Expenditure			
	£	£	£	£	£	£
General fund	-	67,562	(53,415)	(15,952)	47,066	45,261
CAP (Designated) fund	-	-	-	15,952	-	15,952
CAP (Restricted) fund	-	-	-	-	-	-
Specific Appeal: Covid 19 20	-	-	-	-	-	-
Hardship (Designated) fund	-	-	-	-	-	-
	<u>-</u>	<u>67,562</u>	<u>(53,415)</u>	<u>-</u>	<u>47,066</u>	<u>61,213</u>

Outline summary of fund assets and liabilities as at 31st August 2021

Fund name	Debtors	Cash	Creditors due	
			Net assets	
	£	£	£	£
General fund	9,640	96,799	(3,261)	103,178
CAP (Designated & Restricted) funds	-	15,411	(616)	14,795
Specific Appeal: Covid 19 2021	-	-	-	-
Hardship (Designated) fund	-	499	-	499
	<u>9,640</u>	<u>112,709</u>	<u>(3,877)</u>	<u>118,472</u>

Outline summary of fund assets and liabilities as at 31st August 2020

Fund name	Debtors	Cash	Creditors due within 1 year	Net assets
	£	£	£	£
General fund	36,447	18,274	(9,460)	45,261
CAP (Designated & Restricted) funds	15,952	-	-	15,952
Specific Appeal: Covid 19 2021	-	-	-	-
Hardship (Designated) fund	-	-	-	-
	<u>52,399</u>	<u>18,274</u>	<u>(9,460)</u>	<u>61,213</u>

16. Related party transactions

Apart from Trustee remuneration (including housing costs) outlined in Note 10, the followed transactions occurred with related parties during the year:

Donations from trustees and persons closely connected to trustees totalled £9,772 and were given without attached conditions (8 months of 2020: £7,199)

EMMANUEL CHURCH NORTHSTOWE

England & Wales - Charity number 1187107

Accounts
