



**A N C H O R**  
**C H U R C H**  
LYMINGTON & PENNINGTON

**Trustees' Report and Annual Accounts**

**For the period ended 31<sup>st</sup> December 2021**

**Anchor Church Lymington & Pennington**  
**Period ended 31<sup>st</sup> December 2021**  
**Legal & Administrative Details**

<b>Address for Correspondence</b>	17 Rookes Lane, Lymington, SO41 8FP
<b>Governing Document</b>	CIO Constitution dated 24 <sup>th</sup> November 2019
<b>Charity Registration Number</b>	1187597
<b>Trustees</b>	Mrs Katherine Coxon Reverend Christopher Henderson Reverend Nick Hiscocks  Mrs Nicole Bateman resigned during the period, effective from 24 <sup>th</sup> March 2021
<b>Bankers</b>	CAF Bank, 25 Kings Hill Avenue, West Malling, ME19 4JQ
<b>Independent Examiner</b>	Mrs Katherine Gardiner

**Anchor Church Lymington & Pennington**  
**Report of the Trustees**  
**For the period ended 31<sup>st</sup> December 2021**

**Objects of the Charity**

The Objects of the CIO are, for the public benefit, the advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

Every Trustee must be appointed by a resolution passed at a properly convened meeting of the Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All Charity Trustees must subscribe and adhere to, in belief and lifestyle, the Statement of Faith, which is included as an appendix to the Governing Document.

Mrs Nicole Bateman stepped down as a Trustee during 2021. The remaining Trustees intend to appoint one or more new Trustees in due course.

**Review of Activities**

The main activities undertaken for the public benefit are preaching from the Bible, the worship of God and the encouragement of the Church at regular Sunday services. There are occasional Sunday evening seminars to consider various topics in greater depth. There is also a Tuesday evening Bible study, a midweek morning prayer meeting (which moved during the year from Thursdays to Fridays), a Thursday morning 'Tots & Tinies' group which started during 2021, and a Friday afternoon club for children of primary school age.

Everyone is welcome to our Sunday services, irrespective of denomination or background, unless they pose a risk to the safety of those we serve. Over the last year, such assessment of risk involved making sure we could meet in a COVID secure environment, as far as possible. Sunday services were either held online, or in the Social Club in Pennington, or outdoors, depending on public health considerations. The online services were available to anyone through the Church's website.

Regulars at the Sunday services are encouraged to be a part of a Bible study group which meets on Tuesday evenings. These meetings took place online at the start of the year when the country was in lockdown. Over the year, a new model for meeting developed, whereby some members meet in the Pastor's home whilst others join the discussion over Zoom. Once a month, these meetings focus more on prayer: for the Church, the wider Christian community and our wider society.

A service of Morning Prayer is held every week, to which everyone is welcome. This has moved from Thursdays to Fridays during the year, in order to make space for people to volunteer for the new Tots & Tinies group. This prayer meeting has continued to be held on Zoom, as this has proved a convenient and effective way to meet. It is accessible to all who have expressed a desire to be on the Church's regular mailing list.

A new group for 0-4s and their carers, 'Tots & Tinies' was established during the year. It initially met outside near to a local play park, before moving indoors to meet inside Woodside Pavilion. During 2021, entry to the group has been free. It is open to all who are caring for a child aged 0-4.

We made some videos, talking about the message of Christianity, which are freely available on our Youtube Channel and website. We also engaged in some one-off activities around Christmas to share the news of Christianity with our town. This included a special Carols Service and neighbourhood carol singing at a number of locations.

The Church also offers the chance for individuals who are adult members of the Church or those adults interested in Christian things to meet with members of the Leadership or other designated members of the Church with the intention of offering Christian encouragement, instruction, pastoral counselling, the chance to read the Bible together and/or the chance to pray together where appropriate and desired.

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

### **Achievements**

2021 was the second year for Anchor Church Lymington and Pennington being registered as a charity. Services have been provided every Sunday during the year and for major Christian festivals. The restrictions due to the pandemic meant that the way meetings and activities happened had to be adjusted several times. Nevertheless, through God's grace, Anchor Church has remained strong: meetings have happened, however they have been able to happen, activities have been developed, visitors have been welcomed, members have ministered to one another, and Anchor Church has been able to reach out in the community.

A big prayer for 2021 was that Anchor Church would be able to establish a tots group. By the end of 2021, this had happened. A new group – Tots & Tinies – has started to meet in Woodside Pavilion each week, with around 10-12 children attending each week with their carers. The time is made up of free play, crafts, singing and having a story from the Bible. It is hoped that the group will build contacts that will enable the sharing of the Christian faith.

The regular activities which were established in 2020 have continued through 2021. The Tuesday Bible study group is well established and is a good time for going deeper into the Word following on from Sundays. There is a regular core of six people who meet in the Morning Prayer meeting each week. Friday Club has continued as a weekly fixture and has been effective for helping our children hear the same message from the Bible as the adults each week.

During 2021, occasional 'Sunday seminars' were held, at first online, moving to in-person as restrictions allowed. These seminars have given opportunity for more focused time on a particular topic. Topics in 2021 have included: anger, historical arguments for the resurrection, gender, and faith and reason. Occasional 'Church Lunches' were also started and proved to be a very popular way of spending more time with one another as a church.

The Church Council met six times in the year. This body, made up of members of Anchor Church, is tasked with considering the Mission and Ministry of Anchor Church. Agenda items in 2021 included: ideas for evangelism, how we think about Sundays, how we embed a healthy leadership culture, the possibility of buying a house, and whether we are comfortable with choosing songs from certain sources.

As a founder member of the new AMiE Convocation (Anglican Mission in England), there were several opportunities to build relationships with others within the Convocation. This included a visit from Bishop Andy Lines in November as well as joining in regular Zoom calls and prayer meetings open to AMiE and its sister convocation, ACE (the Anglican Convocation in Europe).

The Trustees also engaged HAF (Housing Affordability Finance) to consider the feasibility of purchasing a house for the Pastor. This project will continue into 2022, during which time it is envisaged that it will become clear whether the capital can be put together or not. The Trustees are trusting that if this project is right, the Lord will enable it to happen.

Anchor Church continues to be well supported through prayer and financial giving, both from its regular members and from further afield. A group of supporters receives a regular prayer letter every two months from the Pastor.

There were several visitors to Anchor Church through the year and it has become clear that many people have heard of the Church, both locally and further afield. Regular members of Anchor Church are encouraged to reach out with the gospel as much as they can, and to see Sunday as a regular opportunity to invite others. There were also particular opportunities to reach out around Mothering Sunday, Easter Sunday and in the weeks leading up to Christmas. The website, Youtube Channel and now a Facebook page have been effective ways of reaching out and letting people know of Anchor Church's activities.

## **Financial Review**

During the year income was £54,863. Expenditure was £62,034.

Income in 2021 was expected to be significantly lower than in 2020 (£149,871), as the income in 2020 was largely made up of large one-off gifts from Christ Church Westbourne to help Anchor Church set up. The Trustees had planned for a deficit in the first few years of Anchor Church and encouraged the Church to pray for fourfold growth in its first five years. Having anticipated a deficit of around £23,000 in 2021, instead there was a deficit of just over £7,000. This is due to income being some £15,000 greater than budgeted, expenditure having come in a few hundred pounds under-budget. The figures are therefore a big cause for giving thanks.

Some grants and donations were received during the year towards supporting the AMiE Ordinand, with Anchor Church acting as agent. Funds had also been received from Christ Church Westbourne for Anchor Church to pass on to the pension account for the Pastor, relating to the previous employment of the Pastor at Christ Church Westbourne. Anchor Church was acting as agent for these funds also, which were all passed on in 2021. Both these amounts are therefore not included in the principal financial statements, but rather in a separate note (Note 5).

The Trustees aim to hold unrestricted cash of no less than £15,000, which equates to approximately 3 months' expenditure.

The Trustees are considering a project to purchase a house for the Pastor. Any funds raised for a deposit will be done through appeals and will be in addition to the regular income of the church. Beyond this, the Trustees anticipate no significant costs which the Charity will have to pay in the coming year besides from the regular activities of the church.

Given the greater level of reserves at the end of 2021 than planned, the Trustees may consider using some of the reserves towards the fundraising for a house, but the intention is for this not to exceed £10,000. The Trustees otherwise have no plans to spend the current levels of reserves (far above £15,000), as they give the church a healthy financial footing in its first few years of being established. If the level of reserves shows no sign of decreasing during this time, then in the event of a house purchase, the Trustees would consider using these reserves to reduce the debt taken on.

### **Trustees' Responsibilities**

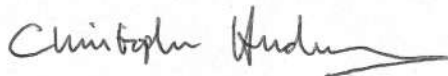
Charity law requires Trustees to prepare financial statements for each accounting year which at least record the receipts and payments of the charity for the year. We have opted to prepare our accounts on an accruals basis.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### **Approval**

This report was approved by the Trustees on 21/10/2022 and signed on their behalf by



Christopher Henderson

**Independent Examiner's Report to the Trustees of Anchor Church Lymington & Pennington**

I report to the Trustees on my examination of the accounts for Anchor Church Lymington & Pennington, for the year ended 31<sup>st</sup> December 2021 (set out on pages 8-14).

**Responsibilities and basis of the report**

As the charity's trustees, 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 Trust's accounts carried out under section 145 of the 2011 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 material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

**Signature & Date**

 21 October 2022

**Name & Address**

KATHERINE PARKER  
9 QUARRY ROAD  
OXFORD  
OX3 8NT

# Statement of Financial Activities

For the period ended 31<sup>st</sup> December 2021

	2021 <i>Unrestricted Funds</i> £	2020 <i>Unrestricted Funds</i>
<b><u>Incoming Resources (Note 2)</u></b>		
Donations and Legacies	54,840	149,845
Income from charitable activities	23	26
<b>Total</b>	<b>54,863</b>	<b>149,871</b>
<b><u>Resources Expended (Note 3)</u></b>		
Charitable activities	62,034	20,868
<b>Total</b>	<b>62,034</b>	<b>20,868</b>
<b>Net movement in funds</b>	<b>(7,171)</b>	<b>129,003</b>
Funds at 1 <sup>st</sup> January	129,003	-
Funds at 31 <sup>st</sup> December	121,832	129,003
<i>Represented by:</i>		
General Fund	121,832	129,003



**Balance Sheet****For the period ended 31<sup>st</sup> December 2021**

	2021 Unrestricted Funds £	2020 Unrestricted Funds £
<b>Current Assets</b>		
Debtors and Prepayments (Note 6)	635	9,526
Cash at bank and in hand	121,366	119,627
<b>Total: current assets</b>	<b>122,001</b>	<b>129,153</b>
<b>Creditors</b>		
Creditors falling due within one year (Note 7)	169	150
<b>Net assets</b>	<b>121,832</b>	<b>129,003</b>
<b>Funds</b>		
General Fund	121,832	129,003

**Signed on behalf of the trustees**

Signature



Name

CHRISTOPHER HENDERSON

Date

21<sup>st</sup> OCTOBER 2022

## **Note 1 – Accounting Policies**

### **Basis of financial statements**

The financial statements have been prepared in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

### **Fund accounting**

Unrestricted funds are income funds that are to be spent on the Charity's general purposes. There were no Restricted funds (donations or grants for a specific Charity activity intended by the donor) or Designated funds (General funds set aside by the Trustees for a particular purpose) in 2021.

### **Incoming resources & Debtors**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, with a debtor being recorded for the amount expected. Grants and legacies are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when accrued by the payer. All incoming resources are accounted for gross. Debtors are recorded as the amount expected to be received.

### **Resources expended & Liabilities**

All expenditure is recognised when it is incurred and is accounted for gross. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### **Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost and are depreciated on a straight-line basis over each asset's estimated useful life. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. The Charity currently holds no fixed assets, nor did it at any stage during 2021.

## **Note 2 – Analysis of Income**

	<i>2021</i> <i>Unrestricted Funds</i> £	<i>2020</i> <i>Unrestricted Funds</i> £
<b><u>Donations &amp; Legacies</u></b>		
Planned giving from ACLP members	17,693	3,380
Planned giving from other supporters	19,595	2,178
Loose collections	20	109
One-off gifts*	6,990	43,986
Gift Aid	7,890	5,243
Legacies	0	0
Set-up gift from Christ Church Westbourne	2,652	94,949
<b>Total</b>	<b>54,840</b>	<b>149,845</b>
<b><u>Income from Charitable Activities</u></b>		
Book sales commission from 10 of those	23	26
<b>Total Income</b>	<b>54,863</b>	<b>149,871</b>

\* One-off gifts include gifts from members of Anchor Church Lymington & Pennington, Christ Church Westbourne, All Saints Little Shelford, as well as a donation from All Saints Little Shelford PCC.

### **Note 3 – Analysis of Expenditure**

	<i>2021</i> <i>Unrestricted Funds</i> £	<i>2020</i> <i>Unrestricted Funds</i> £
<b>Expenditure on Charitable Activities</b>		
<b>Employment of Pastor</b>		
- Salary + Pension	29,073	9,221
- Rent + Council Tax 17 Rookes Lane	27,196	9,028
<b>Total</b>	<b>56,269</b>	<b>18,249</b>
<b>Sunday Services</b>		
- Hire of hall	950	340
- Insurance	716	593
- Other	536	179
<b>Total</b>	<b>2,202</b>	<b>1,112</b>
<b>Midweek Activities</b>		
- Tots & Tinies room hire	302	-
- Tots & Tinies materials and equipment	445	-
<b>Total</b>	<b>747</b>	-
<b>Contribution to Anglican Mission in England</b>	1,000	-
<b>Other Expenses</b>	1,816	1,507
<b>Total</b>	<b>62,034</b>	<b>20,868</b>

N.B. 'Other Expenses' includes a gift of £100 to Mrs Katherine Gardiner, in appreciation for her acting as Independent Examiner for the 2020 accounts. It also includes a gift of £200 to Mr James Ivin, to be used towards the purchase of theological books.

### **Note 4 – Transactions with related parties**

The employment costs in Note 3 refer to the employment of Rev C Henderson, a trustee, in his capacity as Pastor of the church. This is permitted by the governing document. Anchor Church Lymington and Pennington also acted as agent in passing on accrued pension contributions to Rev C Henderson, from his previous employer, Christ Church Westbourne (see Note 5). Except for the reimbursement of expenses to the Pastor, no other amounts were paid or are payable to any trustee or to any person connected to them. Expenses paid to the Pastor related to ordinary church running costs (comprising insurance, safeguarding training and checks, website costs, running costs for Sundays). For some of the year this also included reimbursement of council tax, though this is now paid by Anchor Church Lymington and Pennington directly.

**Note 5 – Funds received as agent**

Description	Balance held / due at period start £	Related Party?	Amount received / due £	Amount paid out £	Balance held / due at period end £
(1) Grants and donations made to support living expenses of AMiE Ordinand, for ACLP to pass on.	0	No	800	800	0
(2) Pension contributions from Christ Church Westbourne for payment into C Henderson's workplace pension (see below).	4,000	Yes	0	4,000	0
<b>Total</b>	<b>4,000</b>		<b>800</b>	<b>4,800</b>	<b>0</b>

Funds received as agent are not shown on the Statement of Financial Activities nor on the Balance Sheet.

More on Item (2): C Henderson was employed by Christ Church Westbourne between 1<sup>st</sup> September 2019 to 31<sup>st</sup> August 2020, the job being to set up a new church in Lymington and Pennington. During this time, employer pension contributions were accrued by Christ Church Westbourne but not paid. The total amount accrued was paid to Anchor Church Lymington and Pennington at the end of 2020, and was transferred into the NEST pension account set up for C Henderson by Anchor Church in 2021.

**Note 6 – Analysis of Debtors**

	2021 Unrestricted Funds £	2020 Unrestricted Funds £
HMRC Gift Aid	635	5,243
Uncleared set-up gift from Christ Church Westbourne	-	3,949
Other debtors	-	334
<b>Total</b>	<b>635</b>	<b>9,526</b>

**Note 7 – Analysis of Creditors**

	<i>2021</i> <i>Unrestricted Funds</i> £	<i>2020</i> <i>Unrestricted Funds</i> £
Hire of hall owing	-	100
Payroll outsourcing owing	40	50
HMRC Gift Aid Repayment	57	-
Advertising owing	22	
Tots & Tinies claim owing	50	
<b>Total</b>	<b>169</b>	<b>150</b>