

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021

CALVARY EVANGELICAL
CHURCH BRIGHTON

CHARITY REGISTRATION NUMBER 1190059
OLD CHARITY REGISTRATION NUMBER 1089327

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
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CALVARY EVANGELICAL
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FOR THE YEAR ENDED 31ST DECEMBER 2021

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CALVARY EVANGELICAL CHURCH BRIGHTON

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1190059 (Old charity number 1089327)

WORKING NAMES CALVARY CHURCH

START OF FINANCIAL YEAR 01 January 2021

END OF FINANCIAL YEAR 31 December 2021

TRUSTEES AT 31 DECEMBER 2021 The Church Trustees are the Elders and Deacons:

Elders:

Rev. P J Wells (Chair)

Deacons:

Dr S W Ellacott

Mr D Wriglesworth

Miss R Muinde

R Warburton

Appointed November 2021

Mr M Rayfield

Appointed November 2021

Mrs R Rayfield

Resigned January 2021

GOVERNING INSTRUMENT CIO - ASSOCIATION Registered 23rd June 2020

REGISTRATION DATE 23rd June 2020:CIO registration
25th January 2022:Funds received from 1089327 CALVARY EVANGELICAL CHURCH BRIGHTON

The charity was constituted as a Registered Charity under the Constitution made 11 May 2001, as amended on 28 September 2001. The Charity was entered in the Central Register of Charities as Registered Charity Number 1089327 on 14 November 2001. The charity has registered a Charitable incorporated organisation Charity number, 1190059, registration date 23rd June 2020 and transferred the assets from the old charity number, 1089327 to the new CIO, charity number 1190059.

The charity commission removed the CUA, charity number 1089327 from the Register of Charities shortly after the charity filed the merger notification form in January.

The date of the 25th January 2022 recorded on the Register of Charities for the transfer of funds is essentially the date they made changes to their system. However the date of the transfer of assets to charity number 1190059 Calvary Evangelical Church Brighton was actually 31st December 2021.

It is therefore correct that the final accounts for the Calvary Evangelical Church Brighton cover the period up to the 31st December 2021. The charity does not need to produce CUA accounts for the 1st January 2022 to 25th January 2022.

AFFILIATIONS Calvary Evangelical Church Brighton is an independent evangelical reformed baptist church affiliated to the Fellowship of Independent Evangelical Churches and was founded as the Brighton Railway Mission in 1876.

OBJECTS

1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN BRIGHTON AND HOVE AND THE SURROUNDING NEIGHBOURHOOD; AND

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.

REGISTERED ADDRESS Calvary Evangelical Church
72 Viaduct Road
Brighton
BN1 4ND

PRIMARY BANKERS Barclays South Coast Group
PO Box 358
Brighton
BN1 1SF

INDEPENDENT EXAMINER Donna Leppitt
Independent Examiners Ltd
Unit 2
The Broadridge Business Centre
Delling Lane
Bosham
PO18 8NF

CALVARY EVANGELICAL CHURCH BRIGHTON

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2021

Administrative information

The Charity, Calvary Evangelical Church Brighton (Church), is situated at 72 Viaduct Road, Preston Circus, Brighton BN1 4ND. It is an independent evangelical reformed baptist church affiliated to the Fellowship of Independent Evangelical Churches (FIEC) and was founded as the Brighton Railway Mission in 1876.

It was constituted as a Registered Charity under the Constitution made 11 May 2001, as amended on 28 September 2001. The Charity was entered in the Central Register of Charities as Registered Charity Number 1089327 on 14 November 2001. As of 23rd June 2020 the Church became a Charitable Incorporated Organisation (CIO), but the process of transferring assets has taken time. The CIO has been set up as a successor charity to the previous Charitable Unincorporated Association (CUA) of the same name, and the assets of that CUA - charity number, 1089327 - were transferred to the CIO on 31st December 2021. The Charity Commission registered the merger of the former CUA with the new CIO and removed the old charity from the Register of Charities on 25th January 2022. Thus, the Church is now operating as a CIO under charity number, 1190059.

The Correspondence address is: The Church Secretary, Calvary Evangelical Church, 72 Viaduct Road, Brighton BN1 4ND

The church trustees are the elders and deacons:

Elder: Philip John Wells (Chair)

Deacons in post during the period of this report (year ending 31 December 2021):

- Stephen William Ellacott - re-appointed for a term of three years at 2019 AGM and as a founder trustee of the CIO in June 2020
- Ruth Ndanu Muinde - re-appointed for a three-year term at 2019 AGM and as a founder trustee of the CIO in June 2020
- Rachel Rayfield - re-appointed at 2019 AGM and as a founder trustee of the CIO in June 2020 (resigned January 2021)
- David Wriglesworth - Appointed in August 2019 AGM and as a founder trustee of the CIO in June 2020
- Rosemary Warburton - Appointment in November 2021 Members' Meeting
- Mark Rayfield - Appointed in November 2021 Members' Meeting

Structure, governance and management

The Trustees who are listed in the previous paragraph administer the church.

New Trustees are appointed by resolution of the members of the church in accordance with Constitution and the Manual of Church practice and Belief and remain in office until resignation or disqualification (Elders), or their (typically) three-year term of office expires (Deacons) in accordance with the Church Manual of Practice and Belief (paragraph 6.9).

The church employs:

- Philip John Wells as full-time Elder (Pastor/Minister of Religion)
- Mark Rayfield as part-time Gospel Worker/Community Chaplain (appointed on a one-year contract on 4th October 2021)
- Annika Klein as full-time Church Assistant (Administration/women and students' work) - appointed on a one-year contract on 29th November 2021

All investments held are in accordance with the powers available to the Trustees and in accordance with the statutory requirements.

The Trustees have complied with the duty under Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission.

Bankers

- Barclays Bank plc, South Coast Group of Branches, PO Box 358, Brighton BN1 1SF
- Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL

Independent Examiner

Donna Leppitt of Independent Examiners Ltd., Unit2, The Broadbridge Centre, Delling Lane, Bosham, West Sussex, PO18 8NF

Objectives and Activities

The Charity's object is:

'The advancement of the Christian religion as taught in the books of the Old and New Testaments.'

CALVARY EVANGELICAL CHURCH BRIGHTON

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

In order to achieve its object, the Charity operates the ministry of a local church, is evangelical and reformed and seeks to advance Biblical Christianity amongst its members, congregation and by seeking to serve and engage with the local and wider - national and international - community.

Up until March 18th 2020, the church continued its main activities (listed below) with a strong emphasis on clear Bible preaching and teaching. By this we aim to see lives transformed by God: giving lives purpose, love and hope through Christ, and strengthening our relationship with God. As the Bible says (Galatians 5:22-23, NIV) *...the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control*. The church hopes that the outcome will be that its members are salt and light in the community in which we live, work and meet, as we seek to do good to all people.

- Regular morning and evening Sunday Services, Sunday Club on Sunday mornings (Sunday School), mid-week prayer (and bible study) meetings.
- The main preaching sermons and talks are made available to the public through our church website and at calvary-brighton.sermon.net
- One-to-ones and Bible studies for enquirers and young believers; informal discipleship Bible studies within the church family; occasional outreach series like Christianity Explored
- Men's and Women's events, such as monthly breakfasts, written devotionals (over email) and organised times of fellowship; "Crafty Ladies" - a weekly women's craft group
- An annual 'Church Weekend Away' or equivalent (to Dalesdown, West Sussex) could not happen this year due to COVID-19, however a Church Day Away was organised by Mark Rayfield at Cuckfield Baptist Church with speaker John Woods. The idea behind these times away is to encourage one another - with provisions made for all ages. Content includes Bible teaching and encouragement, with healthy activities (walks, sporting activities and team building) being strong features of the time. Church funds are used to provide a subsidy to allow children under 16 to attend for 'free', and to assist those who may not otherwise be able to meet the full cost. This Day Away, due to low overheads, was free for all to attend
- An annual 'Musical Evening' could not happen this year due to COVID-19 regulations. These events involve musical contributions from church members and friends. A local charity is invited to give a brief presentation, and a collection is taken for that charity

The Church has, for now, had to cease its weekly Saturday evening International Cafés and Wednesday Caterpillars parent and toddler group due to lack of resource for these activities.

The main church meetings are typically open to the general public; invitations are extended to our meetings by means of word of mouth, posters and distributions of Christian literature to homes and businesses in the surrounding communities. In order to engage with the public we also have a book table in the London Road shopping area, and at times on The Level, when possible on a weekly basis.

The church has supported and hosted local community events and meetings in order to contribute to a better society and promote social cohesion and capital:

There are few available non-commercial 'community' spaces available in the immediate area of the church buildings and so the premises have been used (in some cases free of charge) by groups such as:

- The London Road Area Action Team (of which our Minister is Chair), for community meetings
- The City Council, for use as the local polling station
- Brighton & Hove City Mission/Brighton Food Bank, e.g. for meetings and for temporary storage of food containers

The church gives prayer, financial and practical support to other organisations and Christian workers in the UK and overseas to advance Biblical Christianity, in keeping with our charitable object.

The church:

- Is affiliated to the Sussex Gospel Partnership and the Fellowship of Independent Evangelical Churches
- Encourages other smaller like-minded churches with invitations to come to our Men's and Women's Breakfasts and Curry Nights, and to serve in outreach such as the book-table in a local street or park.

We moved back to in-person meetings in April 2021, with those attending signing up to attend via a weekly Google Sheets Survey. Advice around mask-wearing, seat spacing and singing was discussed regularly by Trustees and agreed upon by Church membership consensus. A combination of government regulations and common sense approaches directed the decisions ultimately made and steps taken towards reopening. There were still opportunities to welcome newcomers into the church through this challenging period, though there were difficulties and frustrations relating to ensuring the Church was on the one hand extending a Christian welcome to newcomers and on the other following the recommendations/legislation regarding COVID measures. During and between lockdowns the Church based the maximum number of people they permitted in the building on the risk assessments conducted. These measures were implemented by designated door wardens in place on Sunday mornings.

CALVARY EVANGELICAL CHURCH BRIGHTON

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

Buildings

The buildings and freehold were purchased from the Railway Mission in September 2014 (with an overage agreement). The Church managing trustees had appointed *FIEC Limited* as holding trustees for the property. During 2021, the process of transferring full ownership to the CIO was started, although it did not prove possible to complete this during the reporting period.

The Brighton & Hove City Mission previously used the Upper Hall area for their Head Office Base and the Brighton Food Bank under a 10-year arrangement by which the refurbishment of that area had been undertaken in lieu of rent for a ten year period. During 2016 that came to an end and a lower than fully commercial rent is paid under a 'tenancy at will' agreement. This figure includes an allowance for BHCM use of Utilities. The figure is reviewed annually and any revision agreed with BHCM with application of change effective from 6 May of a given year. BHCM has actively been looking for new premises due to expansion of their food bank service.

Achievements and performance

Church membership and attendance.

There are 38 members of the church as of 31 December 2021.

- We had a small but steady flow of visitors attending our services throughout the year - some from the local area or other parts of Brighton and Hove. Nevertheless, pre-COVID we saw a steady increase in attendance, with attendance at the Sunday morning service averaging 75 (including children) in the mornings. This dropped to around 45 in person attending on Sunday mornings through 2021, though a team of volunteers operated the live stream, enabling those who couldn't attend to watch live via YouTube.
- Creative solutions to lockdown measures were sought out through 2020 and into 2021 in the form of online quizzes, emailed devotionals, bible readthrough groups, virtual brunches etc.
- Efforts have been made not to exclude older, infirm or less digitally included members and regulars of the church.

Review of the year

Prayer and financial support for missionary work at home and overseas continues. We have supported Christian work and workers from General Fund normal income. We maintain contact with churches in Sri Lanka, with our Elder in regular contact with pastors there to deepen long-standing relationships with key contacts in leadership there to ensure that our financial support continues to be used wisely and in accordance with our Charitable object.

The Church Website has been maintained and revamped by the Church Assistant. A YouTube channel and Zoom Charity Account were created in March/April 2020 in response to the shift to online worship and fellowship during lockdown, which have remained vitally important through 2021 for livestreaming on Sunday morning and hosting online and hybrid meetings like Sunday morning prayer, Sunday evening meetings, Wednesday evening meetings and Admin meetings. A number of visitors made contact with the church as a result of seeing information on our website or YouTube page. Some of those individuals and family are still in attendance. People from around the world have listened to the teaching available in recorded sermons and talks hosted by sermon.net.

Our Elder continues to be actively involved in the London Road Area Local Action Team and local residents and trade associations - which met either online or in person through 2021.

After a few years of working towards completion of an application to become a Charitable Incorporated Organisation (CIO) and completing that application process in June 2020, the process of transferring assets from the former charity to the new CIO was finally completed on 31st December 2021, which marked a significant step forward for the Church after much time and hard work.

In spite of the coronavirus outbreak, the church sought to continue praying for and keeping close links with three other small East Brighton churches. Joint meetings have not proved possible with the regularity enjoyed prior to COVID, but links between these churches remained vital for mutual encouragement and practical support. Furthermore, Elders of these churches spent time talking and praying together and sharing resources when there was need.

Financial gifts have continued for 'Ministry' that enable the financing of workers to augment our ministry. We acknowledge the need to plan for the future pastoral ministry. There is funding in place, subject to a top-up from the General Fund, for a 2-year contract for a Pastor from October 2021, with the current full-time minister, Philip Wells, on around 50% full time employment from October 2021 until the end of November 2022 with further extension possible if the church so wished, whilst the Gospel Worker post is funded for full time employment, if needed, until the end of September 2023. As timescales for the Pastor post to be filled - as well as expectations of this role - have shifted considerably over the last year, we continue as a church to pray for what the Lord has in store for us.

CALVARY EVANGELICAL CHURCH BRIGHTON
TRUSTEE'S REPORT (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2021

Review of the year (continued)

The elders and deacons continued to assess the applications of Pastor candidates, speaking to a few over Zoom calls, and talking through next steps with the membership when none of these candidates led to an appointment.

The Church took the decision to add to the number of Deacons as the church steadily came out of lock down and back into in-person fellowship, with the additional needs, practical and emotional, this involved.

The Church took the decision to employ a new Gospel Worker (part-time) and Church Assistant (full-time). The former to invest time in outreach, help the Pastor with ministry (e.g. leading meetings and church events), and supporting the church members and friends. The latter role was in large part administrative and in a lesser, though equally vital part, involved in looking out for women, young families and students. Both of these roles have proved invaluable as both Annika and Mark have worked as a very effective team with the Pastor.

Philip Wells ceased his full-time paid role on November 30th 2021 in anticipation of returning to serve at around 50% full-time-employment from February 2022.

Financial Review

The way finance roles are shared has needed to adapt to varying home circumstances. While Victoria has had extra challenges at home Ray W has felt able to do 2021 data inputs & manage cash & banking. DW continues to manage the bank account, pay bills, & organise the paperwork. We continue to source out PAYE administration to Stewardship Services Payroll Bureau.

Externally examined accounts for year ending 31.12.21 are attached.

Mission giving up to end Dec 2021: Railway Mission - £1250, Pilgrim Friends - £1250, VMMF - £700, Sussex Gospel Partnership - £500, FIEC £1500, James & Lori (Albania) - £1400, Victor & Judith (Turkey) - £1181, Tear Fund - £500 (Afghanistan), Good News for everyone (formerly Gideons) £100.

Reserves policy

It is the trustees' policy to seek to maintain a balance of unrestricted funds as a contingency reserve to cover emergency situations and address fluctuations in the flow of income that may arise from time to time.

It is policy to invest some funds in a deposit account, although interest rates have fallen.

Risks

The Covid-19 outbreak led to a series of nationwide lockdowns from 23rd March 2020. The Church made the decision to meet predominantly online until April 2021. A risk assessment was completed and the contact details of those who attended were taken from the point of reopening and until the end of the year.

We continue to review and minimise possible risks to the charity. Insurance cover is kept under review and increased where necessary; it includes trustees indemnity cover.

Careful financial management of general income and expenditure keeps normal general (designated) funds in a position to maintain a reserve. Overseas support is only given where the recipients are known and give reports to us of their Christian work, or to well established organisations such as TEAR fund. Amounts are acknowledged/receipted and used in accordance with our charitable object.

As the options for micro-employers were limited, we registered with NEST as pension provider under the pensions legislation; the new scheme was operated from 1 November 2016. We have complied with the NMW/NLW legislation. In August 2017 we outsourced the payroll to Stewardship Services Payroll Bureau.

Our full-time elder, Philip Wells, took the decision, with the full and glad agreement of the Church membership, to shift from full to part-time Pastor, as he looks towards retirement. This shift was agreed upon by the membership in November 2021 with a view to Philip commencing his new work pattern from 1st February 2022, after a 6-week sabbatical. The Trustees recognise the need to prepare for the eventuality of Philip's retirement and look towards appointing additional church officers to cope with the diverse needs and growth in the church. For this reason, we added to our diaconate in November 2021. However, the loss of 2 Elders in October 2020 means that we are aware of the urgency to make further appointments to the Eldership also.

CALVARY EVANGELICAL CHURCH BRIGHTON

**TRUSTEE'S REPORT (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Our Safeguarding Policy was reviewed in 2017 in light of the major changes to 'Safeguarding' legislation. This policy is now operational. As previously mentioned, updated disclosures are conducted through Christian charity, *thirtyone:eight*, previously known as the Churches' Child Protection Advisory Service (CCPAS). A Safeguarding training event took place in January 2020, for the Trustees and all those working with children in the church. This policy is due to be reviewed and plans are in place for this.

An online First Aid training course was completed by 4 church members by end of 2021. We hope to put on a full First Aid training event in the new year. Plans are also underway for updated training in Health and Safety (Fire Risk Assessment). A PAT test was booked for the beginning of 2022.

CALVARY EVANGELICAL CHURCH BRIGHTON

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

Responsibilities of Trustees

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. 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 and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on.....28 OCT 2022

Signed on their behalf by TrusteeD. Wriglesworth

Printed Name: DAVID WRIGLESWORTH

Approved by the Trustees on.....

Signed on their behalf by Trustee

Printed Name:

CALVARY EVANGELICAL CHURCH BRIGHTON

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Report to the trustees/ members of Calvary Evangelical Church Brighton on the accounts for the year ended 31st December 2021.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

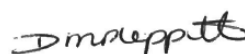
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Donna Leppitt
Independent Examiners Ltd
Unit 2
The Broadridge Business Centre
Delling Lane
Bosham
PO18 8NF



Date: 28th October 2022

CALVARY EVANGELICAL CHURCH BRIGHTON

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

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2021 £	Total 2020 £
INCOMING RESOURCES						
Donations & Legacies	3a	78,840	-	3,013	81,853	89,027
Investment Income	3b	191	-	-	191	707
Charitable Activities	3c	-	-	-	-	1,620
Other Income	3d	344	-	-	344	228
Other Incoming Resources	3e	9,800	-	-	9,800	10,315
TOTAL INCOMING RESOURCES		89,175	-	3,013	92,188	101,897
RESOURCES EXPENDED						
Costs of Charitable Activities	4	76,794	100	-	76,894	102,558
TOTAL RESOURCES EXPENDED		76,794	100	-	76,894	102,558
NET INCOMING/(OUTGOING) RESOURCES		12,381	(100)	3,013	15,294	(661)
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		12,381	(100)	3,013	15,294	(661)
RECONCILIATION OF FUNDS:						
Balances Brought Forward		76,264	506	298,813	375,583	376,244
BALANCES CARRIED FORWARD		88,645	406	301,826	390,877	375,583

All of the Charity's operations are classed as continuing operations.

The notes form part of these financial statements, found on pages:- 13 to 18

CALVARY EVANGELICAL CHURCH BRIGHTON

BALANCE SHEET AS AT 31 DECEMBER 2021

		Unrestricted Fund £	Restricted Funds	Total 31-Dec-21 £	Total 31-Dec-20 £
Fixed Assets	Notes				
Tangible Assets	2	163,313	-	163,313	163,313
Investment Assets	9	-	-	-	-
		163,313	-	163,313	163,313
Current Assets					
Debtors & Prepayments	11	-	-	-	10,432
Cash at bank and in hand	10	228,164	406	228,570	202,798
Total Current Assets		228,164	406	228,570	213,230
Creditors: due within one year	12	1,006	-	1,006	960
NET CURRENT ASSETS		227,158	406	227,564	212,270
TOTAL ASSETS less current liabilities		390,471	406	390,877	375,583
Creditors: due in more than one year	13	-	-	-	-
NET ASSETS		390,471	406	390,877	375,583
FUNDS OF THE CHARITY					
General Funds		88,645	-	88,645	76,264
Restricted funds	5	-	406	406	506
Designated Funds	6	138,513	-	138,513	135,500
Capital Reserve Fund	7	163,313	-	163,313	163,313
TOTAL FUNDS		390,471	406	390,877	375,583

Approved by the Trustees on the.....28 OCT 2022.....

Signed on their behalf by Trustee.....D. Wrigglesworth.....

Print Name:.....DAVID WRIGGLESWORTH.....

CALVARY EVANGELICAL CHURCH BRIGHTON

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

1. ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

Basis of preparation:

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. The financial statements have been prepared 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming Resources with Related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income receivable.

Volunteer Help

The value of any voluntary help received is not included in the accounts and is described in the Report of the Trustees.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Investment Income

This is included in the accounts when receivable.

CALVARY EVANGELICAL CHURCH BRIGHTON

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

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support Costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities, including office costs and administrative payroll costs if any. They are incurred directly in support of expenditure on the objects of the charity and are all directly attributable to the general church operational activities.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme. The charity is under no further obligation to make any extra payments irrespective of how that pension fund performs.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Land and Buildings

Not depreciated

There has been no change to the accounting policies (Variation rules and methods of accounting) since last year.

CALVARY EVANGELICAL CHURCH BRIGHTON

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

2. TANGIBLE FIXED ASSETS

	Land and Buildings	2021
Cost	£	£
At 1 January 2021	163,313	163,313
Additions	-	-
At 31 December 2021	<u>163,313</u>	<u>163,313</u>
Accumulated Depreciation		
At 1 January 2021	-	-
Charge for the Year	-	-
At 31 December 2021	<u>-</u>	<u>-</u>
Net Book Value		
At 31 December 2021	<u>163,313</u>	<u>163,313</u>
At 31 December 2020	<u>163,313</u>	<u>163,313</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2021 : None
31st December 2020 : None

CALVARY EVANGELICAL CHURCH BRIGHTON

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

3. INCOMING RESOURCES

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2021 £	Total 2020 £
a) Donations & Legacies					
Appeals/Donations	34,249	-	-	34,249	3,380
Gift Aid Donations	27,400	-	1,760	29,160	38,383
Gift aid recoverable 2019	14,655	-	1,253	15,908	17,027
Gift aid recoverable 2020	(9,506)	-	-	(9,506)	9,506
Gifts through Stewardship and CAF	12,042	-	-	12,042	20,731
	78,840	-	3,013	81,853	89,027
b) Investment Income					
Interest Received	191	-	-	191	707
	191	-	-	191	707
c) Incoming from Charitable Activities					
Church Weekend Away	-	-	-	-	1,620
	-	-	-	-	1,620
d) Other Income					
Sundry income	344	-	-	344	228
	344	-	-	344	228
e) Other Trading Activities					
Hall Lettings and Hire	9,800	-	-	9,800	10,315
	9,800	-	-	9,800	10,315

CALVARY EVANGELICAL CHURCH BRIGHTON

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

4. RESOURCES EXPENDED

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2021 £	Total 2020 £
Charitable Activities						
<u>Pastoral Expenses</u>						
Pastor's remuneration	14(a)	37,952	-	-	37,952	38,722
Associate and Support Workers	14(a)	6,095	-	-	6,095	27,869
Payroll Fees		551	-	-	551	562
Visiting preachers and speakers		900	-	-	900	-
<u>Outreach expenses</u>						
CIC and youth work		-	-	-	-	736
Other outreach and evangelism		1,139	-	-	1,139	996
<u>Establishment expenses</u>						
Refurbishment		-	-	-	-	1,413
Light, heat and water		5,006	-	-	5,006	3,452
Repairs and maintenance		1,293	-	-	1,293	1,113
Office equipment		2,384	-	-	2,384	85
Insurance		2,372	-	-	2,372	1,312
<u>Secretarial and General Expenses</u>						
Printing, stationery & postage		6	-	-	6	-
Telephone/Internet		800	-	-	800	826
Bank Charges		138	-	-	138	138
Music and Licences		759	-	-	759	605
Training Costs and conferences		210	-	-	210	120
Other expenses		1,926	-	-	1,926	4,830
Church Weekend Away (refunded)		-	-	-	-	1,280
<u>Support Payments</u>						
Missionary		1,181	-	-	1,181	4,130
Other Charities		6,080	100	-	6,180	5,900
<u>Governance costs</u>						
Independent Examination 2019		-	-	-	-	650
Independent Examination 2020		960	-	-	960	960
Independent Examination 2021		1,006	-	-	1,006	-
Legal & Professional fees		6,034	-	-	6,034	6,859
		76,794	100	-	76,894	102,558

CALVARY EVANGELICAL CHURCH BRIGHTON

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-21 £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	Balance 31-Dec-21 £
Emily Kinross Memorial Fund	506	-	(100)	-	-	406
	506	-	(100)	-	-	406

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-20 £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	Balance 31-Dec-20 £
Emily Kinross Memorial Fund	495	111	(100)	-	-	506
	495	111	(100)	-	-	506

The Restricted Funds are wholly represented by the Charity's cash reserves as detailed below:-

	31-Dec-21	31-Dec-20
Fixed assets	-	-
Cash at bank and in hand	406	506
Current liabilities	-	-
	406	506

CALVARY EVANGELICAL CHURCH BRIGHTON

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

6. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-21 £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	Balance 31-Dec-21 £
Capital Reserve	-	-	-	-	-	-
Ministry Fund	132,993	3,013	-	-	-	136,006
Parent and Toddler Group Fund	2,506	-	-	-	-	2,506
	135,500	3,013	-	-	-	138,512

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-20 £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	Balance 31-Dec-20 £
Capital Reserve	-	-	-	-	-	-
Ministry Fund	151,018	9,844	(27,869)	-	-	132,993
Parent and Toddler Group Fund	2,278	228	-	-	-	2,506
	153,297	10,072	(27,869)	-	-	135,500

7. CAPITAL RESERVE FUNDS

This represents the balance transferred from unrestricted funds, and comprises the freehold costs of the land and buildings at 72 Viaduct Road, Brighton that were purchased from the Railway Mission in September 2014. In the nature of the case, this does not represent liquid funds that could be spent.

	31-Dec-21 £	31-Dec-20 £
Capital Reserve	163,313	163,313

8. RECONCILIATION OF FUNDS HELD AND MOVEMENT OF FUNDS

	Balance 01-Jan-21 £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	Balance 31-Dec-21 £
CURRENT PERIOD						
Unrestricted funds	76,264	89,175	(76,794)			88,645
Designated funds	135,500	3,013	-			138,513
Restricted funds	506	-	(100)			406
Capital Reserve funds	163,313	-	-			163,313
	375,583	92,188	(76,894)	-	-	390,877
PREVIOUS PERIOD						
Unrestricted funds	59,139	91,714	(74,589)			76,264
Designated funds	153,297	10,072	(27,869)			135,500
Restricted funds	495	111	(100)			506
Capital Reserve funds	163,313	-	-			163,313
	376,244	101,897	(102,558)	-	-	375,583

CALVARY EVANGELICAL CHURCH BRIGHTON

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 30TH SEPTEMBER 2021

9. INVESTMENTS

The Charity held no investment assets during this or the previous financial period.

10. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Dec-21 £	Total 31-Dec-20 £
Business Current Account (Old)	-	-	-	-	58,816
Business Current Account (New)	84,397	-	-	84,397	-
Virgin Money Charity Deposit Account	5,254	406	138,513	144,173	143,982
	89,651	406	138,513	228,570	202,798

11. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Dec-21 £	Total 31-Dec-20 £
Gift Aid Tax Recoverable	-	-	-	-	9,506
Prepayments	-	-	-	-	926
	-	-	-	-	10,432

12. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Dec-21 £	Total 31-Dec-20 £
Independent Examiner's Fee	1,006	-	-	1,006	960
	1,006	-	-	1,006	960

13. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term liabilities during this or the previous financial period.

CALVARY EVANGELICAL CHURCH BRIGHTON

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

14. STAFF COSTS, PAYMENTS TO TRUSTEES AND KEY MANAGEMENT PERSONNEL

a) Employees paid via Payroll:

	TOTAL 2021 £	TOTAL 2020 £
Gross Wages & Salaries	43,095	47,613
Employer's National Insurance Costs	4,220	4,357
Employers Allowance Claimed	(4,016)	(3,236)
Employer's Pension Contributions	1,028	1,657
Accommodation provided	-	16,200
	<u>44,326</u>	<u>66,591</u>

b) Self Employed Staff:

	TOTAL 2021 £	TOTAL 2020 £
Gross Payments	-	-
	<u>-</u>	<u>-</u>

Staff who were engaged in each of the following activities (actual numbers unchanged at start and end of year)

	TOTAL 2021	TOTAL 2020
Activities in furtherance of organisation's objects	3	2
	<u>3</u>	<u>2</u>

Employed staff are paid via through a payroll scheme. No employees received emoluments in excess of £60,000.

(2020 - None)

(c) Key Management Personnel and Payments to Trustees

The Charity's key management personnel is considered to be the Trustees. Two Trustees received remuneration for their roles as Pastor and Gospel Worker/Community Chaplain. The total amount paid to key management personnel (including employers NI and employers pension contributions) was £40,669 (2020 £47,600).

These payments are permitted under the charity constitution. The Trustees confirm that:

- * At no point during the year did more than one third of the Executive Committee receive remuneration.
- * Throughout the year there were at least three members of the Executive Committee that did not receive remuneration.

(d) Payments to related parties

In accordance with the revised Charity SORP (FRS102), the church discloses that the total amount of donations made to the Church (without conditions) by trustees and related parties during 2021 was £15,027 (2020 £38,011.)

The only other payments made to Trustees or any persons connected with them were reimbursements for purchases of small items made on behalf of the Church. No material transaction took place between the charity and a Trustee or any person connected with them.

(2020 - None)

CALVARY EVANGELICAL CHURCH BRIGHTON

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

15. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

16. RESERVES POLICY

Reserves are unrestricted funds which the church has set aside for the future. The purpose of holding reserves is so that Calvary Evangelical Church Brighton is able to continue to meet its financial obligations in a situation where unforeseen shortfalls arise, until alternative plans can be put in place.

The church has identified the key risks and assessed the amounts prudent to set against those risks. As a result of this assessment, the church will seek to maintain reserves in the region of £15,000.

The church will monitor the level of reserves. Should the reserves fall below the targeted amount, the Trustees will seek to understand why and take action to increase them. Should the reserves rise above the targeted amount, the Trustees will seek to understand why and will take corrective action as we do not wish to tie up funds unnecessarily which could be spent on our charitable objectives. This policy will be reviewed annually.

17. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.