

SHIPLEY CHRISTIANS TOGETHER

England & Wales · Charity number 1190091

Details

| | |
|-------------|---|
| Other names | SHIPLEY CHURCHES TOGETHER, SHIPLEY COUNCIL OF CHURCHES |
| Status | Registered |
| Legal form | CIO |
| Registered | 2020-06-24 |
| Register | View on the Charity Commission register |

Contact

| | |
|---------|---|
| Address | 6 Springswood Road ShIPLEY West Yorkshire BD18 3DG |
| Phone | 01274 786564 |
| Email | info@shipleychristianstogether.org.uk |
| Website | https://shipleychristianstogether.org.uk/ |

Activities

Objects: ADVANCE THE CHRISTIAN RELIGION AND EDUCATION IN SHIPLEY AND THE SURROUNDING AREA FOR THE BENEFIT OF THE PUBLIC BY:- THE PROVISION OF REGULAR OPPORTUNITIES FOR THE DISCUSSION OF MATTERS OF AND ACTION ON ECUMENICAL CONCERN- THE PLANNING AND IMPLEMENTATION OF ECUMENICAL ACTS OF PUBLIC WORSHIP AND FELLOWSHIP- ORGANISING AND PROMOTING ECUMENICAL OPPORTUNITIES FOR MISSION-TAKING ANY FURTHER ACTIONS WHICH MAY ENCOURAGE THE DEVELOPMENT OF THE ECUMENICAL AGENDA.FACILITATE THE PROVISION AND PARTICIPATION OF SERVICES TO MEET IDENTIFIED NEEDS OF THE COMMUNITY OF SHIPLEY AND THE SURROUNDING AREA, INCLUDING THE RELIEF OF POVERTY AND OTHER SOCIAL AND HEALTH NEEDS, EITHER BY ITSELF OR IN CO-OPERATION WITH OTHER VOLUNTARY OR STATUTORY AGENCIES.

Activities: Advancing the Christian religion and education in Shipley and the surrounding area for the benefit of the public.

Classification

- **How:** Makes Grants To Organisations, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** Disability, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Elderly/old People, Other Charities Or Voluntary Bodies

Geography

- Bradford City

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-06-30 | £23,333 | £24,886 | - | - |
| 2024-06-30 | £22,169 | £24,139 | - | - |
| 2023-06-30 | £26,272 | £29,856 | - | - |
| 2022-06-30 | £34,611 | £25,747 | - | - |
| 2021-06-30 | £25,390 | £22,430 | - | - |

Trustees

| Name | Role | Appointed |
|-------------------------------------|------|------------|
| Amanda Gail Patchett | | 2025-11-16 |
| Andrew Bruce Gray | | 2020-09-16 |
| Catherine Jane Hardy | | 2023-01-10 |
| Cllr Caroline Rebecca Davison Firth | | 2020-09-16 |
| Hugh Firman | | 2020-06-24 |
| Lisa Quarmby | | 2025-11-16 |
| Rev Natasha Creighton Thomas | | 2024-10-20 |

SHIPLEY CHRISTIANS TOGETHER

England & Wales - Charity number 1190091

Accounts

Trustees' Annual Report for the Year to 30th June 2025

Charity name: Shipley Christians Together

Charity registration number: 1190091

Objectives and Activities

The purposes of the charity, as set out in its governing document, are:

1. To advance the Christian religion and education in Shipley and the surrounding area for the benefit of the public by

- the provision of regular opportunities for the discussion of matters of and action on ecumenical concern
- the planning and implementation of ecumenical acts of public worship and fellowship
- organising and promoting ecumenical opportunities for mission
- taking any further actions which may encourage the development of the ecumenical agenda.

2. To facilitate the provision and participation of services to meet identified needs of the community of Shipley and the surrounding area, including the relief of poverty and other social and health needs, either by itself or in co-operation with other voluntary or statutory agencies.

The main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts, were:

- running a Christians Against Poverty Debt Centre
- running a night shelter for the homeless for a week
- running a Bible Stall in Shipley market
- supporting refugees from Ukraine
- putting on a Christmas Day Meal for people who are on their own or disadvantaged
- organising live music evenings at the local Costa Coffee and a local social club

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

1. The difference the charity's work has made to the circumstances of its beneficiaries are:

- Debt Centre clients have received solutions for their debt situations and have experienced a consequent improvement in their mental health. During the year 27 households have chosen to work with CAP; 8 households have gone debt free; £136,344.81 of debt has been removed through insolvency; and 9 emergency food shops have been done (with support from CAP emergency food aid and the Shipley Town Council Hardship Fund).

- 12 people were given overnight accommodation for a week

- The Bible Stall has handed out 54 free bibles.

- Since SCT Ukraine Project was started in the spring of 2022, 22 people (age range 73- 2) have been assisted to escape the war zone in Ukraine and resettle.

- Over 140 people were given a meal on Christmas Day.

Achievements and Performance (continued)

- Seven live music evenings have been arranged.

2. Wider benefits to society as a whole are:

- A signposting stall has helped the members of the community to access support services
- Support has been given to the local foodbank
- A community café has been supported

Financial Review

1. Review of the charity's financial position at the end of the period

The Charity's receipts for the year ended 30 June 2025 amounted to £23,333 (2024 £22,169) and payments on its activities, employment and administrative costs amounted to £24,886 (2024 £24,139). Receipts and payments have been allocated to one of four funds, three of which are considered restricted and one unrestricted. These are the General Fund (unrestricted), the Holiday Food Fund (restricted), the Ukraine Refugee Fund (restricted) and the CAP Debt Centre Fund (restricted). The balances at 30 June 2025 were £251 for the General Fund (2024 £410); £265 for the Holiday Food Fund (2024 £791); £3,402 for the Ukraine Refugee Fund (2024 £2,198) and £2,349 for the CAP Debt Centre Fund (2024 £4,421). Further information is shown in the Financial Statements.

2. Statement explaining the policy for holding reserves stating why they are held

The Charity has not yet cited a policy on reserves for unrestricted funds. This is due to the uncertain and variable levels of receipts into the Charity's unrestricted funds, as well as the relatively small proportion they take up in the Charity's overall financial position. The budget for next year, to be presented at the Annual General Meeting, will seek to retain reserves in the General Fund at two months of annual recurrent expenditure.

3. Amount of reserves held

The General Fund has cash equivalent to approximately two months of annual recurrent expenditure (2024: two months). Ideally the Charity would seek to maintain three months' of reserves but the current financial situation is less favourable.

4. Reasons for holding zero reserves N/A

5. Details of fund materially in deficit

No fund is materially in deficit

6. Explanation of any uncertainties about the charity continuing as a going concern

The Charity is prudent about the activities it undertakes and recognises that its income flow is necessarily uncertain. Committed expenditure is managed appropriately; for example the Debt Centre project is being funded in three-year periods and the employment contracts of managers are therefore set up for equivalent time-frames. This flexibility together with budgetary control should enable the Charity to expand or contract its activities without questioning its going concern status.

Structure, Governance and Management

The charity's governing document is an association CIO constitution

The charity is a CIO

The members of the CIO are churches in the Shipley area

Trustees are nominated by member churches and elected to post at the AGM

Reference and Administrative details

| |
|--|
| Charity name: Shipley Christians Together |
| Other name the charity uses: None |
| Registered charity number: 1190091 |
| Charity's principal address: 6 Springswood Road Shipley BD18 3DG |
| |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|--------------------------------|----------------------|-----------------------------------|---|
| 1 | Hugh Firman | Chair | | |
| 2 | Caroline Rebecca Davison Firth | | | |
| 3 | Andrew Bruce Gray | Treasurer | | |
| 4 | Catherine Jane Hardy | | | |
| 5 | Geoffrey Pollard | Secretary/Vice Chair | | |
| 6 | Natasha Creighton Thomas | | 20/10/2024 to 30/06/2025 | |

Corporate trustees – names of the directors at the date the report was approved

| | | |
|---------------|--|--|
| Director name | | |
| None | | |

Name of trustees holding title to property belonging to the charity

| | | |
|--------------|-----------------------------------|--|
| Trustee name | Dates acted if not for whole year | |
| None | | |



Funds held as custodian trustees on behalf of others

| | |
|---|------|
| Description of the assets held in this capacity | None |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | N/A |

Declarations

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

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|---|---|
| Signatures |  |  |
| Full names | Hugh Firman | Geoffrey Pollard |
| Position (eg Secretary, Chair, etc) | Chair | Secretary |
| Date | 16/4/20 | |

Shipleigh Christians Together (Charity Reg. No. 1190091)
Financial Statements as at 30 June 2025

Receipts and Payments Account for the Year ending 30 June 2025

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2025 £ | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2024 £ |
|---|------|------------------------------|---------------------------------|---------------------------------|-------------------------------|------------------------------|---------------------------------|---------------------------------|-------------------------------|
| | 1.1 | | | | | | | | |
| Receipts | | | | | | | | | |
| Grants | 3 | 100 | 800 | | 900 | 420 | | 413 | 833 |
| Church Funding | 4 | | | 15,040 | 15,040 | | | 11,570 | 11,570 |
| Individual Donations | | | 3,700 | 2,387 | 6,087 | | 6,530 | 668 | 7,198 |
| Other | | | | 80 | 80 | 225 | 95 | 155 | 475 |
| Total Receipts | | 100 | 4,500 | 17,507 | 22,107 | 645 | 6,625 | 12,806 | 20,076 |
| Payments | | | | | | | | | |
| Fund Activities | 6 | (626) | (3,242) | (7,200) | (11,068) | (213) | (7,043) | (5,600) | (12,856) |
| Employment Costs | 7 | | | (10,031) | (10,031) | | | (8,000) | (8,000) |
| Other | | 0 | (54) | (2,348) | (2,402) | 0 | (54) | (690) | (744) |
| Total Payments | | (626) | (3,296) | (19,579) | (23,501) | (213) | (7,097) | (14,290) | (21,600) |
| Net Receipts/(Pay- ments) | | (526) | 1,204 | (2,072) | (1,394) | 432 | (472) | (1,484) | (1,524) |
| Fund Balances Brought- Forward | | 791 | 2,198 | 4,421 | 7,410 | 359 | 2,670 | 5,905 | 8,934 |
| Fund Balances Carried- Forward | | 265 | 3,402 | 2,349 | 6,016 | 791 | 2,198 | 4,421 | 7,410 |

Shipley Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2025 (contd.)

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2025 £ | General Fund £ | Total 30 June 2024 £ |
|--------------------------------------|------|-------------------|----------------------------|-------------------|----------------------------|
| | 1.1 | | | | |
| Receipts | | | | | |
| Annual Subscriptions | 2 | 675 | 675 | 700 | 700 |
| Grants | 3 | 0 | 0 | 0 | 0 |
| Individual Donations | | 240 | 240 | 190 | 190 |
| Fund Activities | 6 | 311 | 311 | 1,203 | 1,203 |
| | | | | | |
| Total Receipts | | 1,226 | 1,226 | 2,093 | 2,093 |
| | | | | | |
| Payments | | | | | |
| Administration | 5 | (660) | (660) | (777) | (777) |
| Fund Activities | 6 | (666) | (666) | (1,362) | (1,362) |
| Other | | (59) | (59) | (400) | (400) |
| | | | | | |
| Total Payments | | (1,385) | (1,385) | (2,539) | (2,539) |
| | | | | | |
| Net Receipts/(Payments) | | (159) | (159) | (446) | (446) |
| | | | | | |
| Fund Balances Brought-Forward | | 410 | 410 | 856 | 856 |
| Fund Balances Carried-Forward | | 251 | 251 | 410 | 410 |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Statement of Assets and Liabilities as at 30 June 2025

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2025 £ | <i>Holiday Food Fund £</i> | <i>Ukraine Refugee Fund £</i> | <i>CAP Debt Centre Fund £</i> | Total 30 June 2024 £ |
|--------------------------|------|------------------------------|---------------------------------|---------------------------------|---|--|---|---|---|
| | 1.1 | | | | | | | | |
| Assets | | | | | | | | | |
| Cash at Bank | | 265 | 3,402 | 2,349 | 6,016 | 791 | 2,198 | 4,421 | 7,410 |
| Total Assets | | 265 | 3,402 | 2,349 | 6,016 | 791 | 2,198 | 4,421 | 7,410 |
| Liabilities | | | | | | | | | |
| Payables | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Net Assets | | 265 | 3,402 | 2,349 | 6,016 | 791 | 2,198 | 4,421 | 7,410 |

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2025 £ | <i>General Fund £</i> | Total 30 June 2024 £ |
|--------------------------|------|-------------------|-------------------------------------|---------------------------|-------------------------------------|
| | 1.1 | | | | |
| Assets | | | | | |
| Cash at Bank | | 251 | 251 | 410 | 410 |
| Total Assets | | 251 | 251 | 410 | 410 |
| Liabilities | | | | | |
| Payables | | | | | |
| Total Liabilities | | | | | |
| Net Assets | | 251 | 251 | 410 | 410 |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Notes to the Accounts Year ending 30 June 2025

General Shipleigh Christians Together is a Charitable Incorporated Organisation (CIO) and a registered charity no. 1190091. It was incorporated on 24 June 2020. Prior to charitable incorporation it was a less-formalised association of churches in Shipleigh, promoting ecumenical activities, outreach and community services within the town, going back several decades. The decision to incorporate as a registered charity was taken to further enable the work of Shipleigh Christians Together to continue and grow on a firmer foundational footing.

Note 1 Accounting Policies

Note 1.1 Fund designations The General Fund is an unrestricted fund for use at the discretion of the trustees in furtherance of the general objectives of the charity. Financially, the General Fund meets the administrative needs of the charity. The Holiday Food Fund, CAP Debt Centre Fund and the Ukraine Refugee Fund are restricted funds subject to restrictions on the use of receipts from donors or granting agencies. More details of these funds and activities can be found in the Trustees Annual Report.

Note 1.2 Basis of accounting The trustees have made use of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

Note 2 Annual subscriptions These comprise annual voluntary contributions from the member churches, with a minimum of £75 per annum requested (2024: £50).

Note 3 Grants In 2025 £800 was provided by two grant making trusts in support of the Ukraine fund and £100 was provided by Bradford Met. Council to be used for meal provision in Shipleigh (2024: £833).

Note 4 Church Funding consists of amounts provided by member churches for supporting the CAP Debt Centre Project. We are currently in the second year of our second three-year commitment, which ends in November 2026.

Note 5 Administration payments include insurance, publicity and other administrative costs incurred by Shipleigh Christians Together.

Note 6 Fund Activities are payments in furtherance of the objectives of the funds.

In 2025 the amount of £7,200 (2024: £5,600) was paid to CAP Bradford to support the operation of the Shipleigh CAP Debt Centre.

In 2025 a total of £3,242 (2024: £7,043) was disbursed to help Ukrainian refugees living in Shipleigh and being supported by individuals connected to churches in Shipleigh. In particular the charity is contributing to the rent, gas, electricity, phone and broadband and council tax expenses incurred by housing an extended Ukrainian family in a property let out for this purpose by friends of Shipleigh Baptist Church. The significant reduction in costs observed since 2023 is due to contributions made by members of the Ukrainian family themselves.

Note 6 Fund Activities (continued)

The Holiday Food Fund was used to support the Christmas lunch for the elderly and needy of Shipley led by the Salvation Army and Shipley Baptist Church amounting to £264 (2024: £213) as well as supporting a CAP- centred outreach event in December in the amount of £362 (2024: nil).

Fund activity costs under the General Fund consist of £506 in respect of Bible purchases and stall rental at Shipley Market (2024: £572) and £160 (2024: £790) for the Live@ Costa monthly Sunday evening Christian music event. Both of these costs were to varying degrees offset or covered through donations and pay as you feel collections. In 2025 £25 (2024: £90) was received to support the Bible purchase and stall cost and £286 (2024: £1,113) received towards the Live@ Costa events. Live @Costa ended in December 2024.

Note 7 Employment costs relate to the salary and pension costs arising from the part-time employment of the CAP Debt Centre manager (16 hours per week). The average number of full time equivalent employees over the year is 1/2 (2024: 1/3) .

| | |
|-----------------|-----------------------|
| Gross salary | £9,925 (2024: £7,817) |
| Social Security | £0 (2023: £0) |
| Pension costs | £106 (2024: £183) |

Note 8 Trustee expenses, remuneration and benefits. No trustee received any expenses, remuneration or benefits during the year.


Note 9 Signing on behalf of the Trustees



Hugh Firman (Chair)

Date

16/11/25



Geoffrey Pollard (Secretary)

Date

16/11/25

Shipleigh Christians Together (Charity Reg No 1190091)

Independent Examiner's Report to the Trustees of the CIO

On the accounts in respect of the year ended 30 June 2025.

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 and that an independent examination is needed.

It is my responsibility to:

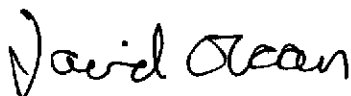
examine the accounts under section 145 of the Charities Act,
to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

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.

In connection with my examination, no matter has come to my attention 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 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David O'Loan FCA

12th November 2025

Institute of Chartered Accountants in Ireland (1979) 0006932.

8 Thackley Old Road, Shipleigh BD18 1DD

SHIPLEY CHRISTIANS TOGETHER

England & Wales - Charity number 1190091

Accounts

Trustees' Annual Report for the Year to 30th June 2024

Charity name: Shipley Christians Together

Charity registration number: 1190091

Objectives and Activities

The purposes of the charity, as set out in its governing document, are:

1. To advance the Christian religion and education in Shipley and the surrounding area for the benefit of the public by
 - the provision of regular opportunities for the discussion of matters of and action on ecumenical concern
 - the planning and implementation of ecumenical acts of public worship and fellowship
 - organising and promoting ecumenical opportunities for mission
 - taking any further actions which may encourage the development of the ecumenical agenda.
2. To facilitate the provision and participation of services to meet identified needs of the community of Shipley and the surrounding area, including the relief of poverty and other social and health needs, either by itself or in co-operation with other voluntary or statutory agencies.

The main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts, were:

- running a Christians Against Poverty Debt Centre
- running a Bible Stall in Shipley market
- supporting refugees from Ukraine
- putting on a Christmas Day Meal for people who are on their own or disadvantaged
- organising live music evenings at the local Costa Coffee

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

1. The difference the charity's work has made to the circumstances of its beneficiaries are:
 - Debt Centre clients have received solutions for their debt situations and have experienced a consequent improvement in their mental health. During the year 11 households have chosen to work with CAP, 5 households have gone debt free, £75,393.26 of debt has been removed through insolvency, and 7 emergency food shops have been done (with funding from Shipley Town Council).
 - The Bible Stall has handed out 39 free bibles.
 - Since SCT Ukraine Project was started in the spring of 2022, 22 people (age range 73- 2) have been assisted to escape the war zone in Ukraine and resettle.

- Over 70 people were given a meal on Christmas Day.

Achievements and Performance (continued)

- Seven live music evenings have been arranged at Costa Coffee.

2. Wider benefits to society as a whole are:

- A signposting stall has helped the members of the community to access support services
- Support has been given to the local foodbank
- A community café has been supported
- A night shelter for the homeless has been supported

Financial Review

1. Review of the charity's financial position at the end of the period

The Charity's receipts for the year ended 30 June 2024 amounted to £22,169 (2023 £26,272) and payments on its activities, employment and administrative costs amounted to £24,139 (2023 £29,856). Receipts and payments have been allocated to one of four funds, three of which are considered restricted and one unrestricted. These are the General Fund (unrestricted), the Holiday Food Fund (restricted), the Ukraine Refugee Fund (restricted) and the CAP Debt Centre Fund (restricted). The balances at 30 June 2024 were £410 for the General Fund (2023 £856); £791 for the Holiday Food Fund (2023 £359); £2,198 for the Ukraine Refugee Fund (2023 £2,670) and £4,421 for the CAP Debt Centre Fund (2023 £5,905). The CAP Debt Centre Fund is mainly funded in November which accounts for its relatively high closing balance at year end. Further information is shown in the Financial Statements.

2. Statement explaining the policy for holding reserves stating why they are held

The Charity has not yet cited a policy on reserves. The delay in formalising such a policy is due to the uncertain and generally lower levels of receipts into the Charity's funds. Despite managing to control costs sufficiently well over the past year, budgeted reserves are anticipated to fall next year below the three months of recurrent expenditure deemed satisfactory. The budget for next year, to be presented at the Annual General Meeting, will seek to retain reserves in the General Fund at two months of annual recurrent expenditure.

3. Amount of reserves held

The General Fund has cash equivalent to approximately two months of annual recurrent expenditure (2022: five months). The higher 2022 figure is due to a £400 non-recurrent grant. Excluding the effect of this grant the cash reserves stood at just below three months' worth of annual recurrent expenditure. Ideally the Charity would seek to maintain three months' of reserves but the current financial situation is less favourable.

4. Reasons for holding zero reserves

N/A

5. Details of fund materially in deficit

No fund is materially in deficit

6. Explanation of any uncertainties about the charity continuing as a going concern

The Charity is prudent about the activities it undertakes and recognises that its income flow is necessarily uncertain. Committed expenditure is managed appropriately; for example the Debt Centre project is being funded in three-year periods and the employment contracts of managers are therefore set up for equivalent time-frames. This flexibility together with budgetary control should enable to Charity to expand or contract its activities without questioning its going concern status.

Structure, Governance and Management

The charity's governing document is an association CIO constitution

The charity is a CIO

The members of the CIO are churches in the Shipley area

Trustees are nominated by member churches and elected to post at the AGM

Reference and Administrative details

| |
|--|
| Charity name: Shipley Christians Together |
| Other name the charity uses: None |
| Registered charity number: 1190091 |
| Charity's principal address: 6 Springswood Road Shipley BD18 3DG |
| |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|--------------------------------|-------------------------|-----------------------------------|---|
| 1 | Adam James Carver | Chair | 01/07/2023 to 12/06/2024 | |
| 2 | Hugh Firman | Vice Chair/Acting Chair | | |
| 3 | Caroline Rebecca Davison Firth | | | |
| 4 | Andrew Bruce Gray | Treasurer | | |

| | | | | |
|---|----------------------|------------------------|--|--|
| 5 | Catherine Jane Hardy | | | |
| 6 | Geoffrey Pollard | Secretary/Acting Chair | | |

Corporate trustees – names of the directors at the date the report was approved

| | | |
|---------------|--|--|
| Director name | | |
| None | | |

Name of trustees holding title to property belonging to the charity

| | | |
|--------------|-----------------------------------|--|
| Trustee name | Dates acted if not for whole year | |
| None | | |



Funds held as custodian trustees on behalf of others

| | |
|---|------|
| Description of the assets held in this capacity | None |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | N/A |

Declarations

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

Signed on behalf of the charity's trustees

| | | |
|--|---|--|
| Signatures |  |  |
| Full names | Hugh Firman | Geoffrey Pollard |
| Position (eg Secretary, Chair, etc) | Acting Chair | Secretary |
| Date | 20/10/2024 | |

Shipley Christians Together (Charity Reg. No. 1190091)

Financial Statements as at 30 June 2024

Shipley Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2024

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2024 £ | <i>Holiday Food Fund £</i> | <i>Ukraine Refugee Fund £</i> | <i>CAP Debt Centre Fund £</i> | Total 30 June 2023 £ |
|---|------|------------------------------|---------------------------------|---------------------------------|---|--|---|---|---|
| | 1.1 | | | | | | | | |
| Receipts | | | | | | | | | |
| Grants | 3 | 420 | | 413 | 833 | 0 | | | 0 |
| Church Funding | 4 | | | 11,570 | 11,570 | | | 14,545 | 14,545 |
| Individual Donations | | | 6,530 | 668 | 7,198 | | 7,637 | 1,511 | 9,148 |
| Other | | 225 | 95 | 155 | 475 | 200 | | 250 | 450 |
| Total Receipts | | 645 | 6,625 | 12,806 | 20,076 | 200 | 7,637 | 16,306 | 24,143 |
| Payments | | | | | | | | | |
| Fund Activities | 6 | (213) | (7,043) | (5,600) | (12,856) | (346) | (10,035) | (7,200) | (17,581) |
| Employment Costs | 7 | | | (8,000) | (8,000) | | | (9,616) | (9,616) |
| Other | | 0 | (54) | (690) | (744) | 0 | (59) | (537) | (596) |
| Total Payments | | (213) | (7,097) | (14,290) | (21,600) | (346) | (10,094) | (17,353) | (27,793) |
| Net Receipts/(Pay- ments) | | 432 | (472) | (1,484) | (1,524) | (146) | (2,457) | (1,047) | (3,650) |
| Fund Balances Brought- Forward | | 359 | 2,670 | 5,905 | 8,934 | 505 | 5,127 | 6,952 | 12,584 |
| Fund Balances Carried- Forward | | 791 | 2,198 | 4,421 | 7,410 | 359 | 2,670 | 5,905 | 8,934 |

ShIPLEY Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2024 (contd.)

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2024 £ | General Fund £ | Total 30 June 2023 £ |
|--------------------------------------|------|-------------------|----------------------------|-------------------|----------------------------|
| | 1.1 | | | | |
| Receipts | | | | | |
| Annual Subscriptions | 2 | 700 | 700 | 600 | 600 |
| Grants | 3 | 0 | 0 | 650 | 650 |
| Individual Donations | | 190 | 190 | 120 | 120 |
| Fund Activities | 6 | 1,203 | 1,203 | 759 | 759 |
| | | | | | |
| Total Receipts | | 2,093 | 2,093 | 2,129 | 2,129 |
| | | | | | |
| Payments | | | | | |
| Administration | 5 | (777) | (777) | (687) | (687) |
| Fund Activities | 6 | (1,362) | (1,362) | (1,376) | (1,376) |
| Other | | (400) | (400) | 0 | 0 |
| | | | | | |
| Total Payments | | (2,539) | (2,539) | (2,063) | (2,063) |
| | | | | | |
| Net Receipts/(Payments) | | (446) | (446) | 66 | 66 |
| | | | | | |
| Fund Balances Brought-Forward | | 856 | 856 | 790 | 790 |
| Fund Balances Carried-Forward | | 410 | 410 | 856 | 856 |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Statement of Assets and Liabilities as at 30 June 2024

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2024 £ | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2023 £ |
|--------------------------|------|------------------------|---------------------------|---------------------------|-------------------------|------------------------|---------------------------|---------------------------|-------------------------|
| | 1.1 | | | | | | | | |
| Assets | | | | | | | | | |
| Cash at Bank | | 791 | 2,198 | 4,421 | 7,410 | 359 | 2,670 | 5,905 | 8,934 |
| Total Assets | | 791 | 2,198 | 4,421 | 7,410 | 359 | 2,670 | 5,905 | 8,934 |
| Liabilities | | | | | | | | | |
| Payables | | | | | | | | | |
| Total Liabilities | | | | | | | | | |
| Net Assets | | 791 | 2,198 | 4,421 | 7,410 | 359 | 2,670 | 5,905 | 8,934 |

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2024 £ | General Fund £ | Total 30 June 2023 £ |
|--------------------------|------|-------------------|-------------------------|-------------------|-------------------------|
| | 1.1 | | | | |
| Assets | | | | | |
| Cash at Bank | | 410 | 410 | 856 | 856 |
| Total Assets | | 410 | 410 | 856 | 856 |
| Liabilities | | | | | |
| Payables | | | | | |
| Total Liabilities | | | | | |
| Net Assets | | 410 | 410 | 856 | 856 |

ShIPLEY Christians Together (Charity Reg. No. 1190091)

Notes to the Accounts Year ending 30 June 2024

General ShIPLEY Christians Together is a Charitable Incorporated Organisation (CIO) and a registered charity no. 1190091. It was incorporated on 24 June 2020. Prior to charitable incorporation it was a less-formalised association of churches in ShIPLEY, promoting ecumenical activities, outreach and community services within the town, going back several decades. The decision to incorporate as a registered charity was taken to further enable the work of ShIPLEY Christians Together to continue and grow on a firmer foundational footing.

Note 1 Accounting Policies

Note 1.1 Fund designations The General Fund is an unrestricted fund for use at the discretion of the trustees in furtherance of the general objectives of the charity. Financially, the General Fund meets the administrative needs of the charity. The Holiday Food Fund, CAP Debt Centre Fund and the Ukraine Refugee Fund are restricted funds subject to restrictions on the use of receipts from donors or granting agencies. More details of these funds and activities can be found in the Trustees Annual Report.

Note 1.2 Basis of accounting The trustees have made use of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

Note 2 Annual subscriptions These comprise annual voluntary contributions from the member churches, with a minimum of £50 per annum requested.

Note 3 Grants In 2024 a total of £833 was provided by ShIPLEY Town and Bradford Councils to be used in helping the needy in ShIPLEY (2023: £650).

Note 4 Church Funding consists of amounts provided by member churches for supporting the CAP Debt Centre Project. We are currently in the first year of our second three-year commitment, which ends in November 2026.

Note 5 Administration payments include insurance, publicity and other administrative costs incurred by ShIPLEY Christians Together.

Note 6 Fund Activities are payments in furtherance of the objectives of the funds.

In 2024 the amount of £5,600 (2023: £7,200) was paid to CAP Bradford to support the operation of the ShIPLEY CAP Debt Centre.

In 2024 a total of £7,043 (2023: £10,035) was disbursed to help Ukrainian refugees living in ShIPLEY and being supported by individuals connected to churches in ShIPLEY. In particular the charity is contributing to the rent, gas, electricity, phone and broadband and council tax expenses incurred by housing an extended Ukrainian family in a property let out for this purpose by friends of ShIPLEY Baptist Church. The significant reduction in costs observed in 2024 is due to contributions made by members of the Ukrainian family themselves.

Note 6 Fund Activities (continued)

The Holiday Food Fund was used to pay for a Christmas lunch for the elderly amounting to £213 (2023: £146)

Fund activity costs under the General Fund consist of £572 in respect of Bible purchases and stall rental at Shipley Market (2023: £644) and £790 (2023: £560) for the Live@ Costa monthly Sunday evening Christian music event. Both of these costs were to varying degrees offset or covered through donations and pay as you feel collections. In 2024 £90 (2023: £140) was received to support the Bible purchase and stall cost and £1,113 (2023: £619) received towards the Live@ Costa events.

Note 7 Employment costs relate to the salary and pension costs arising from the part-time employment of the CAP Debt Centre manager (16 hours per week). The average number of full time equivalent employees over the year is 1/3 (2023: 1/2).

| | |
|-----------------|-----------------------|
| Gross salary | £7,817 (2023: £9,389) |
| Social Security | £0 (2023: £0) |
| Pension costs | £183 (2023: £227) |

Note 8 Trustee expenses, remuneration and benefits. No trustee received any expenses, remuneration or benefits during the year.

Note 9 Signing on behalf of the Trustees



Hugh Firman (Acting Chair)

Date 20/10/2024



Geoffrey Pollard (Secretary)

Date 20/10/2024

Adam James Carver resigned as Chairman and Trustee on 12 June 2024.

SHIPLEY CHRISTIANS TOGETHER

England & Wales - Charity number 1190091

Accounts

Trustees' Annual Report for the Year to 30th June 2023

Charity name: Shipley Christians Together

Charity registration number: 1190091

Objectives and Activities

The purposes of the charity, as set out in its governing document, are:

1. To advance the Christian religion and education in Shipley and the surrounding area for the benefit of the public by

- the provision of regular opportunities for the discussion of matters of and action on ecumenical concern
- the planning and implementation of ecumenical acts of public worship and fellowship
- organising and promoting ecumenical opportunities for mission
- taking any further actions which may encourage the development of the ecumenical agenda.

2. To facilitate the provision and participation of services to meet identified needs of the community of Shipley and the surrounding area, including the relief of poverty and other social and health needs, either by itself or in co-operation with other voluntary or statutory agencies.

The main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts, were:

- running a Christians Against Poverty Debt Centre
- running a Bible Stall in Shipley market
- supporting refugees from Ukraine
- putting on a Christmas Day Meal for people who are on their own or disadvantaged
- organising live music evenings at the local Costa Coffee

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

1. The difference the charity's work has made to the circumstances of its beneficiaries are:

- Debt Centre clients have received solutions for their debt situations and have experienced a consequent improvement in their mental health. 17 households received support with their debts and associated issues. 5 households became free of debt and others are in the pipeline. £34,117.51 of debt this year from local households has been removed through insolvency.

- The Bible Stall has handed out 34 free bibles.

- Since SCT Ukraine Project was started in the spring of 2022, 22 people (age range 73- 2) have been assisted to escape the war zone in Ukraine and resettle.

- Over 80 people have been given a meal on Christmas Day

Achievements and Performance (continued)

- Six live music evenings have been arranged at Costa Coffee.

2. Wider benefits to society as a whole are:

- A signposting stall has helped the members of the community to access support services
- Support has been given to the local foodbank
- A community café has been supported
- A night shelter for the homeless has been supported

Financial Review

1. Review of the charity's financial position at the end of the period

The Charity's receipts for the year ended 30 June 2023 amounted to £26,272 (2022 £34,611) and payments on its activities amounted to £29,856 (2022 £25,747). Receipts and payments have been allocated to one of four funds, three of which are considered restricted and one unrestricted. These are the General Fund (unrestricted), the Holiday Food Fund (restricted), the Ukraine Refugee Fund (restricted) and the CAP Debt Centre Fund (restricted). The balances at 30 June 2023 were £856 for the General Fund (2022 £790); £359 for the Holiday Food Fund (2022 £505); £2,670 for the Ukraine Refugee Fund (2022 £5,127) and £5,905 for the CAP Debt Centre Fund (2022 £6,952). Only after 30 June 2022 did the Ukraine Refugee Fund start making disbursements which explains the relatively high closing balance at 30 June 2022. The CAP Debt Centre Fund is mainly funded in November which accounts for its relatively high closing balance at year end. Further information is shown in the Financial Statements.

2. Statement explaining the policy for holding reserves stating why they are held

The Charity has not yet cited a policy on reserves. The budget for next year, to be presented at the Annual General Meeting, will seek to retain reserves in the General Fund at three months of annual recurrent expenditure.

3. Amount of reserves held

The General Fund has cash equivalent to approximately five months of annual recurrent expenditure. This is due to a £400 non-recurrent grant. Excluding the effect of this grant the cash reserves stand at just below three months' worth of annual recurrent expenditure and this is deemed satisfactory.

4. Reasons for holding zero reserves

N/A

5. Details of fund materially in deficit

No fund is materially in deficit

6. Explanation of any uncertainties about the charity continuing as a going concern

The Charity is prudent about the activities it undertakes and recognises that its income flow is necessarily uncertain. Committed expenditure is managed appropriately; for example the Debt Centre project is being funded in three-year periods and the employment contracts of managers are therefore set up for equivalent time-frames. This flexibility together with budgetary control should enable to Charity to expand or contract its activities without questioning its going concern status.

Structure, Governance and Management

The charity's governing document is an association CIO constitution

The charity is a CIO

The members of the CIO are churches in the Shipley area

Trustees are nominated by member churches and elected to post at the AGM

Reference and Administrative details

| |
|--|
| Charity name: Shipley Christians Together |
| Other name the charity uses: None |
| Registered charity number: 1190091 |
| Charity's principal address: 6 Springswood Road Shipley BD18 3DG |
| |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|--------------------------------|-----------------|-----------------------------------|---|
| 1 | Mary Margaret Carroll | | 01/07/2022 to 16/10/2022 | |
| 2 | Adam James Carver | Chair | | |
| 3 | Hugh Firman | | | |
| 4 | Caroline Rebecca Davison Firth | | | |
| 5 | Andrew Bruce Gray | Treasurer | | |
| 6 | Catherine Jane Hardy | | 10/01/2023 to 30/06/2023 | |
| 7 | Geoffrey Pollard | Secretary | | |
| 8 | Rev'd John Rainer | | | |
| 9 | Euan David Woodward | Vice Chair | 01/07/2022 to 16/10/2022 | |

Corporate trustees – names of the directors at the date the report was approved

| | | |
|---------------|--|--|
| Director name | | |
| None | | |

Name of trustees holding title to property belonging to the charity

| | | |
|--------------|-----------------------------------|--|
| Trustee name | Dates acted if not for whole year | |
| None | | |



Funds held as custodian trustees on behalf of others

| | |
|---|------|
| Description of the assets held in this capacity | None |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | N/A |

Declarations

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

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|---|---|
| Signatures |  |  |
| Full names | Adam James Carver | Geoffrey Pollard |
| Position (eg Secretary, Chair, etc) | Chair | Secretary |
| Date | 15/10/23 | |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Financial Statements as at 30 June 2023

Shipley Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2023

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2023 £ | <i>Holiday Food Fund £</i> | <i>Ukraine Refugee Fund £</i> | <i>CAP Debt Centre Fund £</i> | Total 30 June 2022 £ |
|---|------|------------------------------|---------------------------------|---------------------------------|---|--|---|---|---|
| | 1.1 | | | | | | | | |
| Receipts | | | | | | | | | |
| Grants | 3 | 0 | | | 0 | 6,497 | | | 6,497 |
| Church Funding | 4 | | | 14,545 | 14,545 | | | 16,970 | 16,970 |
| Individual Donations | | | 7,637 | 1,511 | 9,148 | | 5,127 | 905 | 6,032 |
| Other | | 200 | | 250 | 450 | 110 | | 3,530 | 3,640 |
| Total Receipts | | 200 | 7,637 | 16,306 | 24,143 | 6,607 | 5,127 | 21,405 | 33,139 |
| Payments | | | | | | | | | |
| Fund Activities | 6 | (346) | (10,035) | (7,200) | (17,581) | (6,541) | | (7,200) | (13,741) |
| Employment Costs | 7 | | | (9,616) | (9,616) | | | (9,065) | (9,065) |
| Other | | 0 | (59) | (537) | (596) | (120) | | (1,213) | (1,333) |
| Total Payments | | (346) | (10,094) | (17,353) | (27,793) | (6,661) | | (17,478) | (24,139) |
| Net Receipts/(Pay- ments) | | (146) | (2,457) | (1,047) | (3,650) | (54) | 5,127 | 3,927 | 9,000 |
| Fund Balances Brought- Forward | | 505 | 5,127 | 6,952 | 12,584 | 559 | 0 | 3,025 | 3,584 |
| Fund Balances Carried- Forward | | 359 | 2,670 | 5,905 | 8,934 | 505 | 5,127 | 6,952 | 12,584 |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2023 (contd.)

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2023 £ | General Fund £ | Total 30 June 2022 £ |
|--------------------------------------|------|-------------------|----------------------------|-------------------|----------------------------|
| | 1.1 | | | | |
| Receipts | | | | | |
| Annual Subscriptions | 2 | 600 | 600 | 1,190 | 1,190 |
| Grants | 3 | 650 | 650 | | |
| Individual Donations | | 120 | 120 | 154 | 154 |
| Fund Activities | 6 | 759 | 759 | 128 | 128 |
| | | | | | |
| Total Receipts | | 2,129 | 2,129 | 1,472 | 1,472 |
| | | | | | |
| Payments | | | | | |
| Administration | 5 | (687) | (687) | (527) | (527) |
| Fund Activities | 6 | (1,376) | (1,376) | (985) | (985) |
| Other | | 0 | 0 | (96) | (96) |
| | | | | | |
| Total Payments | | (2,063) | (2,063) | (1,608) | (1,608) |
| | | | | | |
| Net Receipts/(Payments) | | 66 | 66 | (136) | (136) |
| | | | | | |
| Fund Balances Brought-Forward | | 790 | 790 | 926 | 926 |
| Fund Balances Carried-Forward | | 856 | 856 | 790 | 790 |

Shipley Christians Together (Charity Reg. No. 1190091)

Statement of Assets and Liabilities as at 30 June 2023

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee Fund £ | CAP Debt Centre Fund £ | Total 30 June 2023 £ | <i>Holiday Food Fund £</i> | <i>Ukraine Refugee Fund £</i> | <i>CAP Debt Centre Fund £</i> | Total 30 June 2022 £ |
|--------------------------|------|------------------------------|---------------------------------|---------------------------------|---|--|---|---|---|
| Assets | | | | | | | | | |
| Cash at Bank | | 359 | 2,670 | 5,905 | 8,934 | 505 | 5,127 | 7,438 | 13,070 |
| Total Assets | | 359 | 2,670 | 5,905 | 8,934 | 505 | 5,127 | 7,438 | 13,070 |
| Liabilities | | | | | | | | | |
| Payables | | | | | | | | | |
| Total Liabilities | a. | | | | | | | (486) | (486) |
| Net Assets | | 359 | 2,670 | 5,905 | 8,934 | 505 | 5,127 | 6,952 | 12,584 |

Note a. The payable of £486 was paid on 13 July 2022 and relates to other expenses incurred by the CAP Debt Centre manager.

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2023 £ | <i>General Fund £</i> | Total 30 June 2022 £ |
|--------------------------|------|-------------------|-------------------------------------|---------------------------|-------------------------------------|
| | 1.1 | | | | |
| Assets | | | | | |
| Cash at Bank | | 856 | 856 | 790 | 790 |
| Total Assets | | 856 | 856 | 790 | 790 |
| Liabilities | | | | | |
| Payables | | | | | |
| Total Liabilities | | | | | |
| Net Assets | | 856 | 856 | 790 | 790 |

ShIPLEY Christians Together (Charity Reg. No. 1190091)

Notes to the Accounts Year ending 30 June 2023

General ShIPLEY Christians Together is a Charitable Incorporated Organisation (CIO) and a registered charity no. 1190091. It was incorporated on 24 June 2020. Prior to charitable incorporation it was a less-formalised association of churches in ShIPLEY, promoting ecumenical activities, outreach and community services within the town, going back several decades. The decision to incorporate as a registered charity was taken to further enable the work of ShIPLEY Christians Together to continue and grow on a firmer foundational footing.

Note 1 Accounting Policies

Note 1.1 Fund designations The General Fund is an unrestricted fund for use at the discretion of the trustees in furtherance of the general objectives of the charity. Financially, the General Fund meets the administrative needs of the charity. The Holiday Food Fund, CAP Debt Centre Fund and the Ukraine Refugee Fund are restricted funds subject to restrictions on the use of receipts from donors or granting agencies. More details of these funds and activities can be found in the Trustees Annual Report.

Note 1.2 Basis of accounting The trustees have made use of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

Note 2 Annual subscriptions These comprise annual voluntary contributions from the member churches, with a minimum of £50 per annum requested.

Note 3 Grants In 2022 the sum of £6,497 was provided by Bradford Council to fund a school holiday food programme in ShIPLEY. The charity was not involved in the programme in 2023. In 2023 a total of £650 was provided by ShIPLEY Town Council of which £400 has been set aside to pay for the printing of an updated brochure on Community Activities in ShIPLEY.

Note 4 Church Funding consists of amounts provided by member churches for supporting the CAP Debt Centre Project. Most churches have given an initial three year commitment to the project, which will end in November 2023. The charity fully expects that the project will continue for a further three years following promises of renewed funding.

Note 5 Administration payments include insurance, publicity and other administrative costs incurred by ShIPLEY Christians Together.

Note 6 Fund Activities are payments in furtherance of the objectives of the funds.

In 2023 the amount of £7,200 (2022: £7,200) was paid to CAP Bradford to support the operation of the ShIPLEY CAP Debt Centre.

In 2023 a total of £10,035 (2022: £0) was disbursed to help Ukrainian refugees living in ShIPLEY and being supported by individuals connected to churches in ShIPLEY. In particular the charity is contributing to the rent, gas, electricity, phone and broadband and council tax expenses incurred by housing an extended Ukrainian family in a property let out for this purpose by friends of ShIPLEY Baptist Church.

Note 6 Fund Activities (continued)

The Holiday Food Fund was used to pay for a Christmas lunch for the elderly amounting to £146 as well as a fish and chip event laid on for clients of the Shipley CAP debt centre which amounted to £200.

Fund activity costs under the General Fund consist of £644 in respect of Bible purchases and stall rental at Shipley Market (2022: £682) and £560 (2022: £0) for the Live@ Costa monthly Sunday evening Christian music event. Both of these costs were to some degree offset through donations and pay as you feel collections. In 2023 £140 (2022: £128) was received to support the Bible purchase and stall cost and £619 (2022: £0) received towards the Live@ Costa events. A further £172 was spent in 2023 to purchase Hi-Viz jackets in preparation for a series of town litter picks beginning summer 2023.

Note 7 Employment costs relate to the salary and pension costs arising from the part-time employment of the CAP Debt Centre manager (16 hours per week). The average number of full time equivalent employees over the year is 1/2 (2022: 1/2) .

| | |
|-----------------|-----------------------|
| Gross salary | £9,389 (2022: £8,983) |
| Social Security | £0 (2022: £0) |
| Pension costs | £227 (2022: £82) |

Note 8 Trustee expenses, remuneration and benefits. No trustee received any expenses, remuneration or benefits during the year.

Note 9 Signing on behalf of the Trustees



Adam James Carver (Chair)

Date

15-10-23



Geoffrey Pollard (Secretary)

Date

15/10/23

Shipleigh Christians Together (Charity Reg No 1190091)

Independent Examiner's Report to the Trustees of the CIO

On the accounts in respect of the year ended 30 June 2023.

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 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.

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.

In connection with my examination, no matter has come to my attention 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 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David O'Loan FCA
Institute of Chartered Accountants in Ireland (1979) 0006932.
8 Thackley Old Road, Shipley BD18 1DD

15th October 2023

SHIPLEY CHRISTIANS TOGETHER

England & Wales - Charity number 1190091

Accounts

Trustees' Annual Report for the Year to 30th June 2022

Charity name: Shipley Christians Together

Charity registration number: 1190091

Objectives and Activities

The purposes of the charity, as set out in its governing document, are:

1. To advance the Christian religion and education in Shipley and the surrounding area for the benefit of the public by

- the provision of regular opportunities for the discussion of matters of and action on ecumenical concern
- the planning and implementation of ecumenical acts of public worship and fellowship
- organising and promoting ecumenical opportunities for mission
- taking any further actions which may encourage the development of the ecumenical agenda.

2. To facilitate the provision and participation of services to meet identified needs of the community of Shipley and the surrounding area, including the relief of poverty and other social and health needs, either by itself or in co-operation with other voluntary or statutory agencies.

The main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts, were:

- running a Christians Against Poverty Debt Centre
- running a School Holiday Food Project
- running a Bible Stall in Shipley market
- supporting refugees from Ukraine

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

1. The difference the charity's work has made to the circumstances of its beneficiaries are:

- Debt Centre clients have received solutions for their debt situations and have experienced a consequent improvement in their mental health. 33 households received support with their debts and associated issues. 4 households became free of debt and another 4 are expected to be debt free by the end of the year.

- 96 households on low incomes have received food during school holidays.

- The Bible Stall has handed out 22 free bibles and 11 portions of scripture.

- To September 2022, 3 local families have welcomed and sponsored Ukrainian refugees and an extended family is being sponsored and given support to rent a house.

Achievements and Performance (continued)

2. Wider benefits to society as a whole are:

- A signposting stall has helped the members of the community to access support services
- The cause of Fairtrade has been promoted
- Support has been given to the local foodbank
- A community café has been supported

Financial Review

1. Review of the charity's financial position at the end of the period

The Charity's receipts for the year ended 30 June 2022 amounted to £34,611 (2021 £25,390) and payments on its activities amounted to £25,747 (2021 £22,430). Receipts and payments have been allocated to one of four funds, three of which are considered restricted and one unrestricted. These are the General Fund (unrestricted), the Holiday Food Fund (restricted), the Ukraine Refugee Fund (restricted) and the CAP Debt Centre Fund (restricted). The balances at 30 June 2022 were £790 for the General Fund (2021 £926); £505 for the Holiday Food Fund (2021 £559); £5,127 for the Ukraine Refugee Fund (2021 £0) and £6,952 for the CAP Debt Centre Fund (2021 £3,025). Only after 30 June 2022 did the Ukraine Refugee Fund start making disbursements which explains the relatively high closing balance at year end. The CAP Debt Centre Fund is mainly funded in November which accounts for its relatively high closing balance at year end. Further information is shown in the Financial Statements.

2. Statement explaining the policy for holding reserves stating why they are held

The Charity has not yet cited a policy on reserves. The budget for next year, to be presented at the Annual General Meeting, will seek to retain reserves in the General Fund at three months of annual recurrent expenditure.

3. Amount of reserves held

The General Fund has cash equivalent to approximately six months of annual recurrent expenditure. This is due to the balance of funds brought forward. It is anticipated to bring this down to three months' worth and maintain this level going forward.

4. Reasons for holding zero reserves

N/A

5. Details of fund materially in deficit

No fund is materially in deficit

6. Explanation of any uncertainties about the charity continuing as a going concern

The Charity is prudent about the activities it undertakes and recognises that its income flow is necessarily uncertain. Committed expenditure is managed appropriately; for example the Debt Centre project has been initially funded for a three-year period and the employment contract of the manager is therefore for an equivalent time-frame. This flexibility together with budgetary control should enable to Charity to expand or contract its activities without questioning its going concern status.

Structure, Governance and Management

The charity's governing document is an association CIO constitution

The charity is a CIO

The members of the CIO are churches in the Shipley area

Trustees are nominated by member churches and elected to post at the AGM

Reference and Administrative details

| |
|--|
| Charity name: Shipley Christians Together |
| Other name the charity uses: None |
| Registered charity number: 1190091 |
| Charity's principal address: 6 Springswood Road Shipley BD18 3DG |
| |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|--------------------------------|-----------------|-----------------------------------|---|
| 1 | Rev'd Caroline Andrews | | 01/07/2021 to 31/12/2021 | |
| 2 | Mary Margaret Carroll | | | |
| 3 | Adam James Carver | Chair | | |
| 4 | Hugh Firman | | | |
| 5 | Caroline Rebecca Davison Firth | | | |
| 6 | Andrew Bruce Gray | Treasurer | | |
| 7 | Geoffrey Pollard | Secretary | | |
| 8 | Rev'd John Rainer | | | |
| 9 | Euan David Woodward | Vice chair | | |

Corporate trustees – names of the directors at the date the report was approved

| | | |
|---------------|--|--|
| Director name | | |
| None | | |

Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year |
|--------------|-----------------------------------|
| None | |


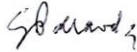
Funds held as custodian trustees on behalf of others

| | |
|---|------|
| Description of the assets held in this capacity | None |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | N/A |

Declarations

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

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|---|--|
| Signatures |  |  |
| Full names | Adam James Carver | Geoffrey Pollard |
| Position (eg Secretary, Chair, etc) | Chair | Secretary |
| Date | 16-10-22 | |

Shingley Christians Together (Charity Reg. No. 1190091)

Financial Statements as at 30 June 2022

Shipleigh Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2022

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee £ | CAP Debt Centre Fund £ | Total 30 June 2022 £ | <i>Holiday Food Fund £</i> | <i>CAP Debt Centre Fund £</i> | Total 30 June 2021 £ |
|--------------------------------------|------|------------------------------|-------------------------|---------------------------------|---|--|---|---|
| | 1.1 | | | | | | | |
| Receipts | | | | | | | | |
| Annual Subscriptions | 2 | | | | | | | |
| Grants | 3 | 6,497 | | | 6,497 | 10,528 | | 10,528 |
| Church Funding | 4 | | | 16,970 | 16,970 | | 12,770 | 12,770 |
| Individual Donations | | | 5,127 | 905 | 6,032 | | 665 | 665 |
| Other | | 110 | | 3,530 | 3,640 | 83 | 200 | 283 |
| Total Receipts | | 6,607 | 5,127 | 21,405 | 33,139 | 10,611 | 13,635 | 24,246 |
| Payments | | | | | | | | |
| Administration | 5 | 0 | 0 | 0 | 0 | | | |
| Fund activities | 6 | (6,541) | | (7,200) | (13,741) | (10,037) | (4,800) | (14,837) |
| Employment costs | 7 | | | (9,065) | (9,065) | | (5,774) | (5,774) |
| Other | | (120) | | (1,213) | (1,333) | (15) | (36) | (51) |
| Total Payments | | (6,661) | | (17,478) | (24,139) | (10,052) | (10,610) | (20,662) |
| Net Receipts/(Payments) | | (54) | 5,127 | 3,927 | 9,000 | 559 | 3,025 | 3,584 |
| Fund balances brought forward | | 559 | 0 | 3,025 | 3,584 | 0 | 0 | 0 |
| Fund balances carried forward | | 505 | 5,127 | 6,952 | 12,584 | 559 | 3,025 | 3,584 |

ShIPLEY Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2022 (contd.)

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2022 £ | General Fund £ | Total 30 June 2021 £ |
|--------------------------------------|------|-------------------|----------------------------|-------------------|----------------------------|
| | 1.1 | | | | |
| Receipts | | | | | |
| Annual Subscriptions | 2 | 1,190 | 1,190 | 250 | 250 |
| Grants | | | | | |
| Church Funding | 4 | | | | |
| Individual Donations | | 154 | 154 | 894 | 894 |
| Other | | 128 | 128 | | |
| | | | | | |
| Total Receipts | | 1,472 | 1,472 | 1,144 | 1,144 |
| | | | | | |
| Payments | | | | | |
| Administration | 5 | (527) | (527) | (742) | (742) |
| Fund activities | 6 | (985) | (985) | (1,010) | (1,010) |
| Employment costs | 7 | | | | |
| Other | | (96) | (96) | (16) | (16) |
| | | | | | |
| Total Payments | | (1,608) | (1,608) | (1,768) | (1,768) |
| | | | | | |
| Net Receipts/(Payments) | | (136) | (136) | (624) | (624) |
| | | | | | |
| Fund balances brought forward | | 926 | 926 | 1,550 | 1,550 |
| Fund balances carried forward | | 790 | 790 | 926 | 926 |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Statement of Assets and Liabilities as at 30 June 2022

Restricted Funds

| | Note | Holiday Food Fund £ | Ukraine Refugee £ | CAP Debt Centre Fund £ | Total 30 June 2022 £ | Holiday Food Fund £ | CAP Debt Centre Fund £ | Total 30 June 2021 £ |
|--------------------------|------|------------------------|----------------------|---------------------------|-------------------------|------------------------|---------------------------|-------------------------|
| | 1.1 | | | | | | | |
| Assets | | | | | | | | |
| Cash at bank | | 505 | 5,127 | 7,438 | 13,070 | 3,421 | 3,025 | 6,446 |
| Total Assets | | 505 | 5,127 | 7,438 | 13,070 | 3,421 | 3,025 | 6,446 |
| Liabilities | | | | | | | | |
| Payables | | | | | | (2,862) | | (2,862) |
| Total Liabilities | a, b | | | (486) | (486) | (2,862) | | (2,862) |
| Net Assets | | 505 | 5,127 | 6,952 | 12,584 | 559 | 3,025 | 3,584 |

Note a. The payable of £2,862 was settled on 15 July 2021 and was a re-imbusement for food purchased in respect of the Holiday Food Project.

Note b. The payable of £486 was paid on 13 July 2022 and relates to other expenses incurred by the CAP Debt Centre manager.

Unrestricted Funds

| | Note | General Fund £ | Total 30 June 2022 £ | General Fund £ | Total 30 June 2021 £ |
|--------------------------|------|-------------------|-------------------------|-------------------|-------------------------|
| | 1.1 | | | | |
| Assets | | | | | |
| Cash at bank | | 790 | 790 | 926 | 926 |
| Total Assets | | 790 | 790 | 926 | 926 |
| Liabilities | | | | | |
| Payables | | | | | |
| Total Liabilities | | | | | |
| Net Assets | | 790 | 790 | 926 | 926 |

ShIPLEY Christians Together (Charity Reg. No. 1190091)

Notes to the Accounts Year ending 30 June 2022

General ShIPLEY Christians Together is a Charitable Incorporated Organisation (CIO) and a registered charity no. 1190091. It was incorporated on 24 June 2020. Prior to charitable incorporation it was a less-formalised association of churches in ShIPLEY, promoting ecumenical activities, outreach and community services within the town, going back several decades. The decision to incorporate as a registered charity was taken to further enable the work of ShIPLEY Christians Together to continue and grow on a firmer foundational footing.

Note 1 Accounting Policies

Note 1.1 Fund designations The General Fund is an unrestricted fund for use at the discretion of the trustees in furtherance of the general objectives of the charity. Financially, the General Fund meets the administrative needs of the charity. The Holiday Food Fund, CAP Debt Centre Fund and the Ukraine Refugee Fund are restricted funds subject to restrictions on the use of receipts from donors or granting agencies. More details of these funds and activities can be found in the Trustees Annual Report.

Note 1.2 Basis of accounting The trustees have made use of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

Note 2 Annual subscriptions These comprise annual voluntary contributions from the member churches, with a minimum of £50 per annum requested.

Note 3 Grants consist of amounts provided by Bradford Council to fund a school holiday food programme in ShIPLEY.

Note 4 Church Funding consists of amounts provided by member churches for supporting the CAP Debt Centre Project. Most churches have given a 3 year commitment to the project, which will enter its 3rd year in November 2022. The charity expects that the project will continue beyond the initial 3 years.

Note 5 Administration payments include insurance, publicity and other administrative costs incurred by ShIPLEY Christians Together.

Note 6 Fund Activities are payments in furtherance of the objectives of the funds.

Thus the cost of food delivered under the Holiday Food Fund was £6,541 (2021: £10,037) and £7,200 (2021: £4,800) was paid to CAP Bradford to support the operation of the CAP Debt Centre.

Included within the General Fund is £237 used to pay for 'Meaningful Chocolate' Advent Calendars distributed along with Christmas Holiday Food (2021:£0) and £66 to pay for 'Meaningful Chocolate' Easter Eggs distributed at the Good Friday walk of witness through ShIPLEY town centre (2021: £0). (In 2021 Easter eggs were delivered along with Holiday Food at Easter costing £270 (2022: £0). The remaining amount of £682 relates to Bible purchases and stall rental at ShIPLEY Market (2021: £740).

Note 7 Employment costs relate to the salary and pension costs arising from the part-time employment of the CAP Debt Centre manager (16 hours per week). The average number of full time equivalent employees over the year is 1/2 (2021: 1/4) .

| | |
|-----------------|-----------------------|
| Gross salary | £8,983 (2021: £5,761) |
| Social Security | £0 (2021: £0) |
| Pension costs | £82 (2021: £13) |

Note 8 Trustee expenses, remuneration and benefits. No trustee received any expenses, remuneration or benefits during the year.

Note 9 Signing on behalf of the Trustees



Adam James Carver (Chair)

Date 16-10-22



Geoffrey Pollard (Secretary)

Date 16-10-22

Shipley Christians Together (Charity Reg No 1190091)
Independent Examiner's Report to the Trustees of the CIO

On the accounts in respect of the year ended 30 June 2022.

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 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.

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.

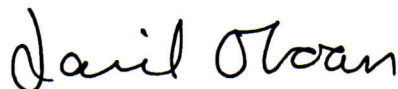
In connection with my examination, no matter has come to my attention

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.

David O'Loan FCA

Institute of Chartered Accountants in Ireland (1979) 0006932.

8 Thackley Old Road, Shipley BD18 1DD



16-Oct-22

SHIPLEY CHRISTIANS TOGETHER

England & Wales - Charity number 1190091

Accounts

Trustees' Annual Report for the Year to 30th June 2021

Charity name: Shipley Christians Together

Charity registration number: 1190091

Objectives and Activities

The purposes of the charity, as set out in its governing document, are:

1. To advance the Christian religion and education in Shipley and the surrounding area for the benefit of the public by

- the provision of regular opportunities for the discussion of matters of and action on ecumenical concern
- the planning and implementation of ecumenical acts of public worship and fellowship
- organising and promoting ecumenical opportunities for mission
- taking any further actions which may encourage the development of the ecumenical agenda.

2. To facilitate the provision and participation of services to meet identified needs of the community of Shipley and the surrounding area, including the relief of poverty and other social and health needs, either by itself or in co-operation with other voluntary or statutory agencies.

The main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts, were:

- running a Christians Against Poverty Debt Centre
- running a School Holiday Food Project
- running a Bible Stall in Shipley market.

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

1. The difference the charity's work has made to the circumstances of its beneficiaries are:

- Debt Centre clients have received solutions for their debt situations and have experienced a consequent improvement in their mental health. Initial contacts with 21 clients have been made since January 2021; the effective start date of the programme in Shipley.

- Families on low incomes have received food during school holidays. During February half-term and Easter holidays 2021 some 60 families have received support on both occasions.

- Since starting in July 2015 the Bible Stall has handed out 302 free Bibles and is now a respected and valued presence in the outdoor market. Although activity was much reduced during the year owing to Covid -19 restrictions, the interest in receiving Bibles, especially Children's Bibles has not diminished.

Achievements and Performance (continued)

2. Wider benefits to society as a whole are:

- A signposting stall has helped the members of the community to access support services
- The cause of Fairtrade has been promoted
- Support has been given to the local foodbank.

Financial Review

1. Review of the charity's financial position at the end of the period

The Charity's receipts for the year ended 30 June 2021 (its first year as a CIO) amounted to £25,390 and payments on its activities amounted to £22,430. Receipts and payments have been allocated to one of three funds; two of which are considered restricted and one unrestricted. These are the General Fund (unrestricted), the Holiday Food Fund (restricted) and the CAP Debt Centre Fund (restricted). The balances at 30 June 2021 were £926 for the General Fund, £559 for the Holiday Food Fund and £3,025 for the CAP Debt Centre Fund. Further information is shown in the Financial Statements.

2. Statement explaining the policy for holding reserves stating why they are held

The Charity is not yet in a position to cite a policy on reserves after the first year of its operations as a registered Charity. The budget for next year, to be presented at the Annual General Meeting, will seek to retain reserves in the General Fund at three months of annual recurrent expenditure. A reserves policy will be formalised accordingly.

3. Amount of reserves held

The General Fund has cash equivalent to approximately seven months of annual recurrent expenditure. This is due to the balance of funds brought forward. It is anticipated to bring this down to three months' worth in the coming year and maintain this level going forward.

4. Reasons for holding zero reserves

N/A

5. Details of fund materially in deficit

No fund is materially in deficit

6. Explanation of any uncertainties about the charity continuing as a going concern

The Charity is prudent about the activities it undertakes and recognises that its income flow is necessarily uncertain. Committed expenditure is managed appropriately; for example the Debt Centre project has been initially funded for a three-year period and the employment contract of the manager is therefore for an equivalent time-frame. This flexibility together with budgetary control should enable to Charity to expand or contract its activities without questioning its going concern status.

Structure, Governance and Management

The charity's governing document is an association CIO constitution

The charity is a CIO

The members of the CIO are churches in the Shipley area

Trustees are nominated by member churches and elected to post at the AGM

Reference and Administrative details

| |
|--|
| Charity name: Shipley Christians Together |
| Other name the charity uses: None |
| Registered charity number: 1190091 |
| Charity's principal address: 6 Springswood Road Shipley BD13 3DG |
| |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|--------------------------------|-----------------|-----------------------------------|---|
| 1 | Hugh Firman | | | |
| 2 | Euan David Woodward | Vice chair | | |
| 3 | Rev'd Caroline Andrews | | | |
| 4 | Adam James Carver | Chair | | |
| 5 | Geoffrey Pollard | Secretary | | |
| 6 | Mary Margaret Carroll | Treasurer | 24/06/2020 to 30/06/2021 | |
| 7 | Andrew Bruce Gray | Treasurer | 30/06/2021- | |
| 8 | Caroline Rebecca Davison Firth | | | |
| 9 | Rev'd Henriette Howarth | | 24/06/2020 to 31/05/2021 | |

Corporate trustees – names of the directors at the date the report was approved

| | | |
|---------------|--|--|
| Director name | | |
| None | | |

Name of trustees holding title to property belonging to the charity

| | |
|--------------|-----------------------------------|
| Trustee name | Dates acted if not for whole year |
| None | |



Funds held as custodian trustees on behalf of others

| | |
|---|------|
| Description of the assets held in this capacity | None |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | N/A |

Declarations

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

Signed on behalf of the charity's trustees

| | | |
|--|---|--|
| Signatures |  |  |
| Full names | Adam James Carver | Geoffrey Pollard |
| Position (eg Secretary, Chair, etc) | Chair | Secretary |
| Date | 17 th September 2021 | |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Financial Statements as at 30 June 2021

Shipley Christians Together (Charity Reg. No. 1190091)

Receipts and Payments Account for the Year ending 30 June 2021

| | Note | General Fund £ Unrestricted | Holiday Food Fund £ Restricted | CAP Debt Centre Fund £ Restricted | Total 30 June 2021 £ | General Fund £ Unrestricted | Total 30 June 2020 £ |
|--------------------------------------|------|-----------------------------------|--------------------------------------|---|-------------------------------|-----------------------------------|-------------------------------|
| | 1.1 | | | | | | |
| Receipts | | | | | | | |
| Annual Subscriptions | 2 | 250 | | | 250 | | |
| Grants | 3 | | 10,528 | | 10,528 | | |
| Church Funding | 4 | | | 12,770 | 12,770 | | |
| Individual Donations | | 894 | | 665 | 1,559 | 248 | 248 |
| Other | | | 83 | 200 | 283 | 315 | 315 |
| | | | | | | | |
| Total Receipts | | 1,144 | 10,611 | 13,635 | 25,390 | 563 | 563 |
| Payments | | | | | | | |
| Administration | 5 | (742) | | | (742) | (362) | (362) |
| Fund activities | 6 | (1,010) | (10,037) | (4,800) | (15,847) | | |
| Employment costs | 7 | | | (5,774) | (5,774) | | |
| Other | | (16) | (15) | (36) | (67) | (315) | (315) |
| | | | | | | | |
| Total Payments | | (1,768) | (10,052) | (10,610) | (22,430) | (677) | (677) |
| | | | | | | | |
| Net Receipts/(Payments) | | (624) | 559 | 3,025 | 2,960 | (114) | (114) |
| | | | | | | | |
| Fund balances brought forward | | 1,550 | 0 | 0 | 1,550 | 1,664 | 1,664 |
| Fund balances carried forward | | 926 | 559 | 3,025 | 4,510 | 1,550 | 1,550 |

Shipleigh Christians Together (Charity Reg. No. 1190091)

Statement of Assets and Liabilities as at 30 June 2021

| | Note | General Fund £ Unrestricted | Holiday Food Fund £ Restricted | CAP Debt Centre Fund £ Restricted | Total 30 June 2021 £ | General Fund £ Unrestricted | Total 30 June 2020 £ |
|--------------------------|------|-----------------------------------|--------------------------------------|---|-------------------------------|-----------------------------------|-------------------------------|
| | 1.1 | | | | | | |
| Assets | | | | | | | |
| Cash at bank | | 926 | 3,421 | 3,025 | 7,372 | 1,865 | 1,865 |
| Total Assets | | 926 | 3,421 | 3,025 | 7,372 | 1,865 | 1,865 |
| | | | | | | | |
| Liabilities | | | | | | | |
| Payables | | | (2,862) | | (2,862) | (315) | (315) |
| Total Liabilities | a | | (2,862) | | (2,862) | (315) | (315) |
| | | | | | | | |
| Net Assets | | 926 | 559 | 3,025 | 4,510 | 1,550 | 1,550 |

Note a. The payable of £2,862 was settled on 15 July 2021 and was a re-imburement for food purchased in respect of the Holiday Food Project.

ShIPLEY Christians Together (Charity Reg. No. 1190091)

Notes to the Accounts Year ending 30 June 2021

General ShIPLEY Christians Together is a Chartered Incorporated Organisation (CIO) and a registered charity no. 1190091. It was incorporated on 24 June 2020. Prior to charitable incorporation it was a less-formalised association of churches in ShIPLEY, promoting ecumenical activities, outreach and community services within the town, going back several decades. The decision to incorporate as a registered charity was taken to further enable the work of ShIPLEY Christians Together to continue and grow on a firmer foundational footing.

Note 1 Accounting Policies

Note 1.1 Fund designations The General Fund is an unrestricted fund for use at the discretion of the trustees in furtherance of the general objectives of the charity. The Holiday Food Fund and CAP Debt Centre Fund are restricted funds subject to restrictions on the use of receipts from donors or granting agencies.

Note 1.2 Basis of accounting The trustees have made use of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

Note 2 Annual subscriptions These comprise annual voluntary contributions from the member churches.

Note 3 Grants consist of amounts provided by Bradford Council to fund a school holiday food programme in ShIPLEY.

Note 4 Church Funding consists of amounts provided by member churches for supporting the CAP Debt Centre Project. Most churches have given a 3 year commitment to the project.

Note 5 Administration payments include insurance and other miscellaneous administrative costs incurred by ShIPLEY Christians Together.

Note 6 Fund Activities are payments in furtherance of the objectives of the funds. Thus the cost of food delivered under the Holiday Food Fund was £10,037 and £4,800 was paid to CAP Bradford to support the operation of the CAP Debt Centre. Included within the General Fund is £270 to pay for Easter Eggs distributed with Holiday Food at Easter. The remaining amount of £740 relates to Bible Stall rental at ShIPLEY Market.

Note 7 Employment costs relate to the salary and pension costs arising from the part-time employment of the CAP Debt Centre manager (16 hours per week). The average number of full time equivalent employees over the year is 1/4 .

| | |
|--------------|---------|
| Gross salary | £ 5,774 |
|--------------|---------|

| | |
|-----------------|----|
| Social Security | £0 |
|-----------------|----|

Note 8 Trustee expenses, remuneration and benefits. No trustee received any expenses, remuneration or benefits during the year.

Note 9 Signing on behalf of the Trustees



Adam James Carver (Chair)

Date: 17th September 2021



Geoffrey Pollard (Secretary)

Date: 17th September 2021

Independent Examiner's Report to the Trustees of Shipley Christians Together
Financial Year ended 30th June 2021

Introduction

I report to the trustees on my examination of the accounts of Shipley Christians Together CIO for the year ended 30 June 2021.

Responsibilities and Basis of the Report

As the charity trustees of the CIO 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 CIO'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.

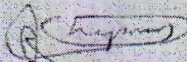
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the CIO as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed:



Name: Julian Chapman

Relevant professional qualification or membership of professional bodies:
Final exams - Chartered Institute of Public Finance & Accountancy (passed 1988)

Address: Flat 8, The Manor House, 1, Earls Avenue, Folkestone, Kent, CT20 2EX

Date: 26-9-2021