

## **Trustees' Annual Report for the Year to 30<sup>th</sup> 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 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: <b>Shipley Christians Together</b>
Other name the charity uses: <b>None</b>
Registered charity number: <b>1190091</b>
Charity's principal address: <b>6 Springswood Road Shipley BD18 3DG</b>

#### 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**

<b>Signatures</b>		
<b>Full names</b>	Hugh Firman	Geoffrey Pollard
<b>Position (eg Secretary, Chair, etc)</b>	Acting Chair	Secretary
<b>Date</b>	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 1.1	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 £
<b>Receipts</b>									
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
<b>Total Receipts</b>		<b>645</b>	<b>6,625</b>	<b>12,806</b>	<b>20,076</b>	<b>200</b>	<b>7,637</b>	<b>16,306</b>	<b>24,143</b>
<b>Payments</b>									
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)
<b>Total Payments</b>		<b>(213)</b>	<b>(7,097)</b>	<b>(14,290)</b>	<b>(21,600)</b>	<b>(346)</b>	<b>(10,094)</b>	<b>(17,353)</b>	<b>(27,793)</b>
<b>Net Receipts/(Pay- ments)</b>		<b>432</b>	<b>(472)</b>	<b>(1,484)</b>	<b>(1,524)</b>	<b>(146)</b>	<b>(2,457)</b>	<b>(1,047)</b>	<b>(3,650)</b>
<b>Fund Balances Brought- Forward</b>		<b>359</b>	<b>2,670</b>	<b>5,905</b>	<b>8,934</b>	<b>505</b>	<b>5,127</b>	<b>6,952</b>	<b>12,584</b>
<b>Fund Balances Carried- Forward</b>		<b>791</b>	<b>2,198</b>	<b>4,421</b>	<b>7,410</b>	<b>359</b>	<b>2,670</b>	<b>5,905</b>	<b>8,934</b>

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				
<b>Receipts</b>					
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
<b>Total Receipts</b>		<b>2,093</b>	<b>2,093</b>	<b>2,129</b>	<b>2,129</b>
<b>Payments</b>					
Administration	5	(777)	(777)	(687)	(687)
Fund Activities	6	(1,362)	(1,362)	(1,376)	(1,376)
Other		(400)	(400)	0	0
<b>Total Payments</b>		<b>(2,539)</b>	<b>(2,539)</b>	<b>(2,063)</b>	<b>(2,063)</b>
<b>Net Receipts/(Payments)</b>		<b>(446)</b>	<b>(446)</b>	<b>66</b>	<b>66</b>
Fund Balances Brought-Forward		856	<b>856</b>	790	<b>790</b>
<b>Fund Balances Carried-Forward</b>		<b>410</b>	<b>410</b>	<b>856</b>	<b>856</b>



Shipley Christians Together (Charity Reg. No. 1190091)

Statement of Assets and Liabilities as at 30 June 2024

**Restricted Funds**

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

**Unrestricted Funds**

	Note 1.1	General Fund £	<b>Total 30 June 2024 £</b>	General Fund £	<b>Total 30 June 2023 £</b>
<b>Assets</b>					
Cash at Bank		410	410	856	856
<b>Total Assets</b>		<b>410</b>	<b>410</b>	<b>856</b>	<b>856</b>
<b>Liabilities</b>					
Payables					
<b>Total Liabilities</b>					
<b>Net Assets</b>		<b>410</b>	<b>410</b>	<b>856</b>	<b>856</b>

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.*

