



REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR YEAR ENDED 31 AUGUST 2024
FOR

WHITSTABLE COMMUNITY CHURCH
(Charitable Incorporated Organisation)

Registered charity number: 1192378

WHITSTABLE COMMUNITY CHURCH

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for the Year Ended 31 August 2024**

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WHITSTABLE COMMUNITY CHURCH

REPORT OF THE TRUSTEES for the Year Ended 31 August 2024

CHARITY INFORMATION

Legal and Administrative Details

The church was registered as a Charitable Incorporated Organisation (CIO) on 17 November 2020 under registered number 1192378.

Trustees

The following trustees served during the year and have continued to serve up to the date of this report:

Jeanette Michelle Clements – Chair (resigned as trustee and chair effective 18 June 2024)
Ian Grant (from 16 May 2024, appointed chair 18 June 2024)
Keith William Milne - Treasurer
Justine Michelle Fitchett

Registered Office

38A Pigeon Lane
Herne Bay
Kent
CT6 7ES

Independent Examiner

Hilary Adams Ltd
Chartered Accountants
158 High Street
Herne Bay
Kent
CT6 5NP

WHITSTABLE COMMUNITY CHURCH

REPORT OF THE TRUSTEES for the Year Ended 31 August 2024

The trustees present their annual report and the accounts of Whitstable Community Church (the church) for the year ended 31 August 2024. The accounts have been prepared in accordance with the accounting policies set out and comply with the church's constitution and applicable law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Whitstable Community Church is a Charitable Incorporated Organisation (CIO).

The church has been led by a team of three elders, two of whom are unpaid volunteers, and a wider leadership team comprising a further six unpaid volunteers. The one full-time salaried elder left in July to take up a similar position elsewhere, and we are currently seeking a replacement.

Meanwhile we have created two new temporary part-time salaried posts. The first of these, Church Administrator, started in July. We have just completed the recruitment process for the second post, Coordinator of Under-18's Work, to start in September.

The management of the CIO is the responsibility of the trustees, also unpaid. The method of appointment of the trustees, and their functions and duties, are set out in the church's constitution. The trustees are the only members of the CIO.

OBJECTIVES AND ACTIVITIES

Objectives

The principal object of the CIO is the advancement of the Christian faith in Whitstable and the surrounding area, and also elsewhere in the United Kingdom and the world as appropriate.

Principal activity

Our principal activity is the provision of worship, prayer, community and Christian teaching, through our main Sunday meetings and other activities during the week.

Vision statement

Following Jesus. Growing together. Sharing our hope.

Statement on public benefit

In deciding what activities the church should undertake during the period the trustees have paid due regard to the Charity Commission's guidance on public benefit. The trustees consider that the objectives for which the church was registered as a charity, and the manner in which they have exercised their duties and powers, are for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

While this report, by its very nature, includes a great deal of financial information and shows us to be in a healthy state in this regard, this is not our primary measure of success. Instead, we look to less tangible areas such as strong relationships among church members and with the wider community, authentic corporate worship, a shared commitment to regular prayer and a breadth and depth of Bible-based teaching. These are obviously harder to measure but we believe this report demonstrates clear progress in all these areas despite some significant and unexpected changes in personnel.

Our membership has seen a slight decline in numbers, ending the year at 46. Of these, at least 30 are actively serving in one or more roles.

Community is at the heart of most of our church activities. At our regular Sunday morning meetings our worship, while being led from the front, always makes time for contributions from all those present. This year we have been encouraged by a range of contributions from both young and old.

WHITSTABLE COMMUNITY CHURCH

REPORT OF THE TRUSTEES for the Year Ended 31 August 2024

ACHIEVEMENTS AND PERFORMANCE (continued)

At the beginning of 2024 we launched Community Groups. These are a remodelling of our old Small Groups, seeking to create the feel of extended family round the table, eating and drinking and sharing life together. This has brought a fresh dynamic to these gatherings and allowed us to develop new leaders and to connect everyone in the church to a smaller group.

On two occasions this year we have replaced our normal Sunday morning meeting with Community Group gatherings in people's homes, giving more opportunity to build relationships and support one another. We have also continued our termly Hospitality Sundays, when members open their homes to others in the church and their wider families, and occasional picnics when weather permits.

At the end of July we took eight young people (some with special educational needs) to the NewDay Christian youth event in Norfolk. This was a five day event where we camped with young people and leaders from other local Relational Mission churches. This was our first experience of organising such an event as an independent church, and a great deal of careful planning took place, as well as enthusiastic fund-raising by the young people themselves, to ensure that a good time was had by all, with some making first-time commitments.

The planning for this event provided the opportunity for a review of our safeguarding policies and practices, and the development of a medicines policy and a workable approach to risk assessment. The immediate benefit of this was that our youth leaders had a basis on which to work with the event organisers to secure the necessary access arrangements and risk management to ensure safety for our specific group. The longer term benefit was that it proved the efficacy of our approach to safeguarding, with a dedicated team working closely with trustees and children's and youth workers to ensure all policies and practices are fit for purpose.

Our Deeper meetings, one Sunday evening a month, focus on worship and extended prayer. We have also created other opportunities to pray together, with dedicated weeks of prayer in November and June, and a number of prayer walks in Whitstable and Herne Bay in partnership with other local churches.

We have had a varied programme of Bible teaching through the year, primarily on Sunday mornings through a growing range of preachers, mainly from within the church, and have developed monthly family-focused services providing opportunity to invite others to a less formal gathering.

In July we completed part one, the Old Testament, of Journey Through The Bible, a series of evening events giving an overview of how the whole Bible fits together.

A key component of our church vision is 'sharing our hope'. This means we want to look beyond our immediate church family, and find ways of serving the wider community in Whitstable and further afield. In order to build relationships and connections we have established an annual Quiz Night, which has also served as a way of raising funds for other charities such as Christians Against Poverty.

At Christmas we arranged a community carol singing event at Whitstable harbour, as well as joining with our friends at Harbour Church in Whitstable for a carol service and a Christmas morning service.

Also in partnership with Harbour Church, we have continued to run the Playmates group for parents and toddlers and, during the winter months, a weekly After School Club.

We aim to set aside at least 10% of our income as a tithe fund, and this has enabled us to financially support local ministries such as the CAP Whitstable Debt Centre, Coastal Family Hub, Haven Project and Canterbury Christian Schools Work Trust, and overseas ministries including Barnabas Aid, Leprosy Mission and Mission Aviation Fellowship, in addition to various church planting initiatives in the UK and overseas.

Members have also contributed to various specific appeals such as equipping a flat for a Ukrainian refugee family, and the annual Samaritan's Purse shoebox appeal which provides Christmas gifts for children in need across the world.

Although we start the next year with some uncertainty regarding the process and outcome of our search for a new full-time leader, we have taken positive steps to provide extra stability by reviewing the roles of trustees and identifying two additional trustees, who will be taking up their role in the next month or two. We have also recruited two part-time temporary staff to cover essential operational roles, and have started a full review of our recruitment procedures. These steps will ensure that we can continue to support members and welcome newcomers.

WHITSTABLE COMMUNITY CHURCH

REPORT OF THE TRUSTEES for the Year Ended 31 August 2024

FINANCIAL REVIEW

Financial overview

The results for the period are set out in the accounts which follow this report. Income received in the period was £77,744 (2023: £72,450), and expenditure of £66,669 (2023: £62,899) was incurred, resulting in a net surplus of £11,075 (2023: £9,551).

All regular income is derived from church members' donations and no outside fund raising is undertaken. All funds donated to the church are used either for the day-to-day operation and meetings of the church or to further Christian work in the UK or overseas in accordance with the objectives of the CIO.

Regular monthly giving has been sustained at a high level, which has been more than sufficient to cover the church's day-to-day operations and to add to its general cash reserves.

A prime objective of the church is to give away an average of 10% of unrestricted income each year to support the advancement of the Christian faith in the UK and overseas. During the period covered by these accounts the amount given away or set aside for church planting or humanitarian projects has met this target.

Reserves policy

The policy of the trustees is to maintain sufficient liquid reserves to finance ongoing commitments such as rent and salaries, and to build sufficient reserves to enable the future development and expansion of the ministries of the church.

WHITSTABLE COMMUNITY CHURCH

**REPORT OF THE TRUSTEES
for the Year Ended 31 August 2024**

RESPONSIBILITIES OF THE TRUSTEES

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

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the church and of its incoming resources and application of resources for that year. In preparing those accounts, the trustees are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities Statement of Recommended Practice "Accounting and Reporting by Charities";
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to assume that the church will continue in existence.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the church, and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the church's constitution. The trustees are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the church and financial information included on the church's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of accounts.

Approved by the Board of Trustees and signed on their behalf by:

.....

Date:

Ian Grant - Chair

WHITSTABLE COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
(including Income and Expenditure Account)
for the Year Ended 31 August 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Incoming resources:					
Voluntary income:					
Donations & legacies		74,532	1,295	75,827	71,591
Investment income		1,917	-	1,917	859
Dividends received		-	-	-	-
Activities for generating funds:					
Fundraising income		-	-	-	-
Incoming resources from					
charitable activities:					
Subscriptions		-	-	-	-
Total incoming resources		76,449	1,295	77,744	72,450
Resources expended					
Costs of generating funds:					
Raising funds		-	-	-	-
Charitable activities		64,500	2,169	66,669	62,899
Total resources expended	4	64,500	2,169	66,669	62,899
STATEMENT OF TOTAL RECOGNISED					
GAINS AND LOSSES					
Net incoming resources before other					
recognised gains					
(net income for the year)		11,949	(874)	11,075	9,551
Other recognised gains					
Gain/(loss) on revaluation of investments		-	-	-	-
Transfers between funds		(841)	841	-	-
Net movement in funds		11,108	(33)	11,075	9,551
Total funds brought forward		68,949	591	69,540	59,989
Total funds carried forward	10	80,057	558	80,615	69,540

Movements in funds are disclosed in Note 8 to the financial statements.

The notes form part of these financial statements

WHITSTABLE COMMUNITY CHURCH

**STATEMENT OF FINANCIAL POSITION
31 August 2024**

	Notes	31.3.24 £	£	31.3.23 £	£
FIXED ASSETS					
Tangible assets	7		<u>321</u>		<u>-</u>
			321		-
CURRENT ASSETS					
Debtors	8	3,808		-	
Cash at bank		<u>77,396</u>		<u>71,542</u>	
		81,204		71,542	
CREDITORS					
Amounts falling due within one year	9	<u>910</u>		<u>2,002</u>	
NET CURRENT ASSETS			<u>80,294</u>		<u>69,540</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>80,615</u>		<u>69,540</u>
FUNDS					
Restricted funds			558		591
Unrestricted funds	10		<u>80,057</u>		<u>68,949</u>
			<u>80,615</u>		<u>69,540</u>

The charity is entitled to exemption from audit for the year ended 31 August 2024.

The trustees have not required the charity to obtain an audit of its financial statements for the year ended 31 August 2024.

The trustees acknowledge their responsibilities for:

- (a) ensuring that the charity keeps accounting records which comply with the Charities Act and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Charities Act relating to financial statements, so far as applicable to the charity.

The financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The financial statements were approved by the board of trustees on
and were signed on its behalf by:

.....
Ian Grant (Chair) - Trustee

WHITSTABLE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 August 2024

1. STATUTORY INFORMATION

Whitstable Community Church is a registered charity. The charity's registered number and principal address can be found on the Charity Information page.

2. ACCOUNTING POLICIES

Accounting convention

These financial statements have been prepared in accordance Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention

Financial Reporting Standard Number 1

Exemption has been taken from preparing a cash flow statement on the grounds that the charity qualifies as a small charity.

Fund accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Gifts and donation are recognised when received;
- Investment income is included when receivable.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes VAT and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with both the costs of attracting the income and those of providing the facilities to generate the income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Pension Contributions

The charity makes regular contributions towards the personal plans of employees in compliance with the workplace pension regulations. Contributions are charges to staff costs as incurred.

3. EMPLOYEES

	31.8.24	31.8.23
	£	£
Wages and salaries	39,216	40,824
Pension	3,080	3,266
	<u>42,296</u>	<u>44,090</u>

The average monthly number of employees during the year was 1 (2023: 1)

WHITSTABLE COMMUNITY CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 August 2024**

4. TOTAL RESOURCES EXPENDED

	Unrestricted Funds	Restricted Funds	2024 Total	2023 Total
	£	£	£	£
Direct expenditure				
Staff costs	42,354	-	42,354	44,320
Mercy	620	33	653	3,498
Ministries	261	2,116	2,377	292
Outreach events	1,578	-	1,578	432
Meetings	9,099	-	9,099	9,409
Training and development	821	-	821	924
Tithe gifts for others	7,240	20	7,260	1,620
	<u>61,973</u>	<u>2,169</u>	<u>64,142</u>	<u>60,495</u>
Support costs				
Administrative and operational costs	1,807	-	1,807	1,684
Governance costs				
Independent examination of accounts	720	-	720	720
Total resources expended	<u>64,500</u>	<u>2,169</u>	<u>66,669</u>	<u>62,899</u>

WHITSTABLE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 August 2024

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2024 nor for the year ended 31 August 2023.

6. TAXATION

As a charity Whitstable Community Church is exempt from tax on income and gains falling within section 505 Of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

7. TANGIBLE FIXED ASSETS

	Plant and machinery etc £
COST	
At 1 September 2023	-
Additions	<u>479</u>
At 31 March 2024	<u>479</u>
DEPRECIATION	
At 1 September 2023	-
Charge for year	<u>158</u>
At 31 August 2024	<u>158</u>
NET BOOK VALUE	
At 31 August 2024	<u><u>321</u></u>
At 1 September 2023	<u><u>-</u></u>

8. DEBTORS: Due Within One Year

	31.8.24	31.8.23
	£	£
Taxation and social security	3,808	-
	<u>3,808</u>	<u>-</u>

9. CREDITORS: Amounts Falling Due Within One Year

	31.8.24	31.8.23
	£	£
Trade creditors	190	911
Other creditors	720	720
Taxation and social security	-	371
	<u>910</u>	<u>2,002</u>

WHITSTABLE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 August 2024

10. MOVEMENT IN FUNDS

	At 1.9.23 £	Net movement in funds £	At 31.8.24 £
Unrestricted funds			
General fund	68,949	11,108	80,057
Restricted funds			
Christmas hampers	288	-	288
Gifts for others	-	-	-
Mercy funds – external/stationery packs	57	(33)	24
Mercy funds – PC	246	-	246
NewDay	-	-	-
	69,540	11,075	80,615

Net movement in funds, included in the above are as follows:

	Income resources £	Resources expended £	Transfer in funds £	Movement in funds £
Unrestricted funds				
General fund	76,449	(64,500)	(841)	11,108
Restricted funds				
Christmas hampers	-	-	-	-
Gifts for others	20	(20)	-	-
Mercy funds – external/stationery packs	-	(33)	-	(33)
Mercy funds – PC	-	-	-	-
NewDay	1,275	(2,116)	841	-
	77,744	(66,669)	-	11,075

Christmas hampers: money given specifically for Christmas food gifts to contacts of the church in particular financial need.

Gifts for others: temporary holding place for ad hoc gifts designated for a specified individual or organisation.

Mercy funds – external/stationery packs: money given for random acts of kindness to individuals with no other contact with the church.

Mercy funds – PC: money given to provide practical support for a particular church member in need.

NewDay: Youth event, funded by various fundraising activities by the youth group, topped up as necessary from the general fund.

**CHARTERED ACCOUNTANTS' INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES
ON THE UNAUDITED FINANCIAL STATEMENTS OF
WHITSTABLE COMMUNITY CHURCH**

We report on the accounts of the charity for the year ended 31 August 2024, which are set out on pages 6 to 11.

Respective responsibilities of trustees and examiner

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

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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

Hilary Adams Ltd
Chartered Accountants
158 High Street
Herne Bay
Kent
CT6 5NP

Date:.....