

Community of Christ – Clay Cross

Report and Financial Statements

Year ended 31st December 2024

Charity No: 247928

Contents	Page
Legal and Administrative Information	1
Report of the Trustees	2
Report of the Independent Examiner	4
Receipts and Payments Account	5

Community of Christ – Clay Cross

Legal and Administrative Information

Charity Trustees

The following served as trustees for the whole of the financial year ending on 31st December 2024.

Cheryl Fox (Pastor)

Barrie Fox (Financial Officer)

Andrew Fellows (Leadership Team member)

Helen Fellows (Leadership Team member)

The trustees at the time of the signing of the annual report were:

Cheryl Fox (Pastor)

Andrew Fox (Financial Officer)

Andrew Fellows (Leadership Team member)

Helen Fellows (Leadership Team member)

Address

Community of Christ, Thanet Street, Clay Cross, Chesterfield, S45 9JS

Independent Examiner

Paul Riley

Bankers

Lloyds Bank

Community of Christ – Clay Cross

Report of the Clay Cross Trustees for the Year Ended 31st December 2024

The Trustees present their report together with the Receipts and Payments Account for the year ended 31st December 2024

Structure, Governance and Management

The charity, Community of Christ - Clay Cross (charity number 247928), was registered with the Charity Commission on 5th December 1966. The governing document is the Clay Cross Constitution dated 24th February 2010 which incorporates the World Church bylaws ("the Bylaws"). The trustees are the Pastor who is elected by the congregation, the Financial Officer who is appointed by the British Isles Mission Centre Financial Officer and the members of the Pastor Leadership Team appointed by the Pastor and sustained by the congregation.

Constitution and Objects

The objects of the congregation are the advancement of the Christian religion for the benefit of the public in accordance with the doctrine and statements of belief of the Community of Christ.

Community of Christ is a Christian church whose purpose and mission is to proclaim Jesus Christ and promote communities of joy, hope, love, and peace. The Mission Initiatives of the church are to:

Invite People to Christ,
Pursue Peace on Earth,
Abolish Poverty, End Suffering,
Develop Disciples to Serve and
Experience Congregations in Mission.

Achievements and Performance

The congregation met in church each week for worship or Messy Church. We continued our practice of offering on-line worship most weeks to allow for participation by those restricted from attending in-person due to ill-health or distance from church. Weekly youth groups and BeanStill (a time to chat and eat together) and monthly games nights were also provided. A weekend retreat for members and friends of the congregation was held at Dunfield House, Community of Christ's British Isles Retreat Centre in September.

The congregation has run a food bank since 2012. In more recent years, it has become increasingly difficult for the congregation to effectively manage, develop and create opportunities for the foodbank. The Pastor Leadership Team advised that the objectives of the foodbank would be better served through the creation of a new separate charity and in September 2023, the congregation approved the setting up of a Charitable Incorporated Organisation (CIO) to be named the Clay Cross Foodbank with no legal ties to Community of Christ (Clay Cross). The congregation also agreed that, once the new CIO was registered, the total funds in the congregation's Foodbank fund should be transferred to the Clay Cross Foodbank CIO and the congregation's Foodbank fund closed. The Clay Cross Foodbank was registered in May 2024. The remainder of 2024 was a period of transition but, by the end of 2024, the new charity was running totally separately from Community of Christ and all funds in the congregation's Foodbank fund had been transferred to the Clay Cross Foodbank CIO. The congregation continues to support the foodbank by making its building available to the foodbank at no charge.

As part of a long term plan to improve energy efficiency and to achieve net zero emissions for the church building, solar panels were installed towards the end of the year. A grant of £10,000 was received the North East Derbyshire Low Carbon Challenge Fund towards this installation. An interest free loan of £20,000 was received from Community of Christ (British Isles Mission Centre) to be used towards the installation of the

solar panels. The loan is to be repaid over a period agreed between the congregation and the Mission Centre Financial Officer.

'Sharing in Community of Christ' 4th edition, produced by World Church, provides information about the identity, mission, message and beliefs of the Church. This has been used as foundational information for mission alignment, worship, teaching and preaching ministries. The congregation also provides pastoral ministry to members and friends of the congregation.

The congregation has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. The congregation has sought to fulfil its responsibility to advance religion for the public benefit by:

- striving to be a community faithful to the risen Christ that courageously pursues matters of peace and justice;
- providing worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church has to offer.

Financial Structure

The congregation is funded by contributions from individuals, events, hire of the building and fundraising. The primary source of income is donations from individuals. Donations from individuals and organisations have been used to cover costs related to the food bank including the salaries. The ministers of the congregation all serve on a voluntary basis.

Financial Results

The Operating Fund deficit was £637.50.

Following the creation of Clay Cross Foodbank as a separate charity, £81,234.34 was transferred from the Foodbank Fund to the Clay Cross Foodbank, leaving a zero balance in the Foodbank Fund which was then closed.

A Low Carbon Fund was established to hold the restricted grant and loan for the solar panel installation. The deposit for the installation was paid in December 2024 and the balance paid in January 2025. At the end of 2024, there was £22,185 in the fund.

Key Risks

As the income from the hire of the building has not returned to pre-pandemic levels, there is a greater dependency on donations from individuals.

Current heating and lighting systems are old, inefficient and not ecofriendly. It is anticipated that the installation of solar panels will reduce the cost of electricity and will also generate electricity that can be sold back to the national grid. It is hoped that this will enable the congregation to pay back the Mission Centre loan over a relatively short period of time and then start saving to update the heating and lighting systems. It will take a while to discover whether cost savings from the solar panels meet expectations.

Serious Incidents

No serious incidents have been brought by the trustees to the attention of the Charity Commission over the previous financial year. The trustees have considered the list of serious incidents that should be reported to the Charity Commission and declare that there are no serious incidents or other matters relating to the charity over the previous financial year that they should have brought to the Commission's attention but have not.

Future Activities

Since the start of 2025, a full programme of worship, youth groups and games nights has taken place. A congregation retreat at Dunfield House has been scheduled for August. The congregation continues to make the church building available for use by the Clay Cross Foodbank.

Reserves

In the opinion of the trustees, the Operating fund reserves of £33,101 and Low Carbon Fund of £22, 185 at the end of 2024 were adequate but not excessive.

In January the balance in the Low Carbon Fund and £6,925 from the Operating Fund were used to pay the balance due on the solar panel installation.

The congregation currently has a liability of £20,000 from the Mission Centre loan to be paid back over a period agreed between the Mission Centre Financial Officer and the congregation.

Volunteers

Community of Christ is primarily a volunteer organisation, with almost all priesthood and leadership roles being filled by self-sustaining personnel. The church could not function without such dedicated service. The congregation is blessed by the availability of dedicated persons who give of their time and skills to facilitate the achievement of the mission of the church and the functions of the congregation. To all who serve in this way we offer our grateful thanks.

Approved by the Community of Christ (Clay Cross) Trustees on 31st July 2025 and signed on their behalf by:

Cheryl Fox (Pastor)

Community of Christ - British Isles Mission Centre Independent Examiner's Report

To the members of the Community of Christ - Clay Cross congregation.

I report on the accounts of Community of Christ Clay Cross Congregation for the year ended 31st December 2024. In connection with my examination, no matter has come to my attention which gives reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with the Charities Act 2011 and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 have not been met. In my opinion there is nothing to which attention should be drawn in order to enable a proper understanding of the accounts.

Signed Paul Riley

Date 20/7/25

Paul Riley

2 Cowham Close

Alfreton

DE55 7HG

Community of Christ (Clay Cross)
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31st DECEMBER 2024

OPERATING FUND

	2024		2023	
	£	£	£	£
RECEIPTS				
OFFERINGS				
Offerings	7,621.87		6,955.07	
Youth Groups	1,254.08		835.39	
Toddler Group	0.00		0.00	
Gift Aid Tax Refunds	2,584.63		1,125.01	
Donations	<u>220.00</u>		<u>1,045.00</u>	
		11,680.58		9,960.47
OTHER RECEIPTS				
Hire of Building	3,574.60		3,040.00	
Warm Space	0.00		1,000.00	
Sundry Income	<u>0.00</u>		<u>0.00</u>	
		3,574.60		4,040.00
TOTAL RECEIPTS		<u>15,255.18</u>		<u>14,000.47</u>

PAYMENTS

PROGRAMME/MISSIONARY				
Youth	258.22		391.52	
Messy Church	454.15		480.82	
Worship Resources	0.00		0.00	
CCL Licence	234.72		222.30	
Dunfield Weekend	5.90		796.00	
Guest Ministry	0.00		0.00	
Publicity and Outreach	0.00		0.00	
Mission Centre Ministries	1,500.00		2,020.00	
Zoom Payments	0.00		170.09	
Warm Space	0.00		440.69	
Dunfield House	<u>500.00</u>		<u>0.00</u>	
		2,952.99		4,521.42

Community of Christ (Clay Cross)

PROPERTY			
Cleaner/Cleaning Materials	2,257.00		2,250.24
Water	326.69		302.52
Electricity	1,360.02		1,407.94
Gas	2,171.60		1,463.93
Insurance	1,321.67		1,297.59
Solicitors	2,810.00		0.00
Repairs and Maintenance	1,737.64		300.12
Wildlife Garden	750.00		0.00
Eco Church	140.82		0.00
Equipment	<u>36.74</u>		<u>40.14</u>
		12,912.18	7,062.48
MISCELLANEOUS			
Leadership Development	0.00		0.00
Offering Envelopes	20.00		0.00
Stationery/Postage	0.00		0.00
Gifts/Donations	7.51		9.99
Sundry	<u>0.00</u>		<u>0.00</u>
		27.51	9.99
TOTAL PAYMENTS		<u>15,892.68</u>	<u>11,593.89</u>
NET RECEIPTS/(PAYMENTS)		(637.50)	2,406.58
Transfer to Foodbank Fund		0.00	0.00
Net after transfers		(637.50)	2,406.58
Balance brought forward 1 January		<u>33,738.71</u>	<u>31,332.13</u>
Balance carried forward 31 December		<u><u>33,101.21</u></u>	<u><u>33,738.71</u></u>

Community of Christ (Clay Cross)

FOODBANK FUND

	2024		2023	
	£	£	£	£
RECEIPTS				
Financial Inclusion	42,121.50		42,121.50	
Asda Grant	0.00		0.00	
Donations - Organisations	26,765.01		5,095.89	
Donations - Individuals	6,423.70		20,461.42	
Tesco	820.96		2,104.66	
Fundraising Events	0.00		0.00	
Affordable Foodbox Scheme	2,569.50		4,952.00	
Bank Interest	69.09		104.12	
TOTAL RECEIPTS		<u>78,769.76</u>		<u>74,839.59</u>
PAYMENTS				
Financial Inclusion	27,470.55		36,558.78	
Food & Toiletries	12,439.73		883.76	
FareShare Payment	7,933.10		6,396.00	
Salary & NIC	12,008.00		17,295.64	
Mileage Expenses	748.70		1,353.70	
Marketing & Fundraising	0.00		0.00	
Stationery	0.00		0.00	
Hub	9,593.06		2,932.19	
Phone and Internet	142.25		150.58	
Trussell Trust	1,166.40		0.00	
Bank Fees	60.00		60.00	
Winter Grant	3,311.40		2,949.64	
Wednesday Food	114.94		1,916.84	
Insurance	305.93		0.00	
Poverty Fund	28.00		303.99	
Sundry	370.30		465.87	
TOTAL PAYMENTS		<u>75,692.36</u>		<u>71,266.99</u>
NET RECEIPTS/(PAYMENTS)		3,077.40		3,572.60
Donation to Clay Cross Foodbank		81,234.34		0.00
Net after transfers		(78,156.94)		3,572.60
Balance brought forward 1 January		<u>78,156.94</u>		<u>74,584.34</u>
Balance carried forward 31 December		<u>0.00</u>		<u>78,156.94</u>

Community of Christ (Clay Cross)

LOW CARBON FUND (Restricted)

	2024		2023	
	£	£	£	£
RECEIPTS				
NEDDC Grant	10,000.00		0.00	
Mission Centre Loan	<u>20,000.00</u>		<u>0.00</u>	
		30,000.00		0.00
PAYMENTS				
Solar Panel Installation - Deposit	<u>7,815.00</u>		<u>0.00</u>	
		7815.00		0.00
Balance brought forward 1st January		0.00		0.00
Balance carried forward 31st December		<u><u>22,185.00</u></u>		<u><u>0.00</u></u>

OTHER CHARITIES FUND

	2024		2023	
	£	£	£	£
Donations Received For:				
World Church				
Worldwide Other	5.00		0.00	
Use Where Needed Most	7,719.43		6,617.03	
Abolish Poverty, End Suffering	1,124.72		853.59	
British Isles Mission Centre				
Mission Centre Ministries	721.25		655.00	
Congregation Support Minister	0.00		5.00	
Children's Holiday Camps	0.00		0.00	
Peacemobile UK	0.00		0.00	
The Dunfield Charity	1,922.50		1,906.25	
UNICEF	0.00		130.00	
Outreach International	<u>407.50</u>		<u>378.25</u>	
		11,900.40		10,545.12
Less Amounts Paid ToThe Above Charities		<u>11,900.40</u>		<u>10,545.12</u>
		0.00		0.00
Balance brought forward 1st January		0.00		0.00
Balance carried forward 31st December		<u><u>0.00</u></u>		<u><u>0.00</u></u>

Community of Christ (Clay Cross)

SUMMARY OF FUNDS

	2024	2023
	£	£
Operating Fund	33,101.21	33,738.71
Foodbank Fund	0.00	78,156.94
Low Carbon Fund (restricted)	22,185.00	0.00
Other Charities Fund	0.00	0.00
	<u>55,286.21</u>	<u>111,895.65</u>

Note: £941 of the Operating Fund balance is restricted to maintenance or replacement of the organ

Note: Balance on solar panel installation of £29,810.00 paid on 22/1/2025 will be included in 2025 accounts.

STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2024

	2024	2023
	£	£
Cash Funds		
Cash balances	0.00	0.00
Bank current account (Lloyds)	55,286.21	33,738.71
Bank current account - Foodbank Fund (Co-op)	0.00	891.38
Bank current account- Foodbank Fund (CAF)	0.00	77,265.56
	<u>55,286.21</u>	<u>111,895.65</u>

Other monetary assets

None

Church building and contents

The church building and contents were insured for:

	2024	2023
	£	£
Building	825,719	764,555
Contents	76,412	76,412

The land and buildings are held in trust for the Presiding Bishopric as trustees for the World Church. In accordance with church policies any decisions by the congregation in respect of the purchase or sale of properties must be approved by appropriate Mission Centre and World Church leaders with final approval being given by the Presiding Bishopric.

Liabilities	£
Mission Centre Loan	20,000.00