

**REDDISH CHRISTIAN FELLOWSHIP**

**ACCOUNTS**

**YEAR ENDED 5th April 2022**

**Accounts Prepared by:-**

**David R S Welch FCA, DChA  
Chartered Accountant**

3 Alvington Grove,  
Hazel Grove,  
Stockport,  
Cheshire  
SK7 5LS



**REDDISH CHRISTIAN FELLOWSHIP  
CONTENTS & CHARITY INFORMATION  
YEAR ENDED 5th April 2022**

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<b>CHARITY INFORMATION</b>		
<b>1</b>	<b>Registered Number of Charity</b>	514046
<b>2</b>	<b>Trustees Serving in Year</b>	Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock
<b>3</b>	<b>Independent Examiner</b>	David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS
<b>4</b>	<b>Main Activities of Charity</b>	Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others
<b>5</b>	<b>Bankers</b>	Barclays plc
<b>6</b>	<b>Address of Church Premises</b>	74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR
<b>7</b>	<b>Administration Address of Reddish Christian Fellowship</b>	129 Mile End Lane, Stockport, Cheshire.

**REDDISH CHRISTIAN FELLOWSHIP**  
**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**  
Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}**  
On the Accounts for the **Year Ended 5th April 2022**  
Set out on pages 2 - 6

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my 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 my attention.

**Basis of independent examiner's report**

My 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 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 386 of the Companies Act 2006; and
  - . to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave 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.

SIGNED: *David R S Welch FCA, DChA*

NAME: DAVID R S WELCH FCA, DChA  
PROFESSIONAL QUALIFICATION: CHARTERED ACCOUNTANT,  
ADDRESS: 3, Alvington Grove, Hazel Grove,  
Stockport, Cheshire. SK7 5 LS  
DATE: 16<sup>th</sup> January 2023

**REDDISH CHRISTIAN FELLOWSHIP  
RECEIPTS & PAYMENTS ACCOUNT  
YEAR ENDED 5TH APRIL 2022**

RESOURCES RECEIVED	2022			2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>From Main Activities of Charity</b>				
Regular Gifts & Donations - Gift aided	13,575	0	13,575	14,472
Regular Gifts & Donations - Not Gift aided	3,535	0	3,535	2,305
Tithes & Offerings	6,555	300	6,855	1,948
Gift Aid Adjustment previous years	-246	-171	-417	0
Gift Aid Received in year {3 years}	8,662	0	8,662	4,704
Gift Aid to be Received from HMRC*	3,394	0	3,394	3,618
Gift Aid added to debtors, not rec'd in year	-3,394	0	-3,394	-3,618
Church Holiday Receipts	0	5,531	5,531	1,575
<b>Total Income from Main Activities</b>	<b>32,081</b>	<b>5,660</b>	<b>37,741</b>	<b>25,004</b>
{*2yrs to claim at 5.4.2022}				
<b>From Investment Activities of Charity</b>				
HMRC - Interest Received	69	0	69	0
Rent Received from Caretakers flat	0	0	0	0
Community use of Church buildings	0	0	0	0
<b>Total Income from Main Activities</b>	<b>69</b>	<b>0</b>	<b>69</b>	<b>0</b>
<b>from Other Activities of Charity</b>				
SMBC, Utility & other refunds	2,786	0	2,786	0
	2,786	0	2,786	0
<b>TOTAL INCOME FOR YEAR</b>	<b>£34,936</b>	<b>£5,660</b>	<b>£40,596</b>	<b>£25,004</b>

RESOURCES EXPENDED	2022			2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>for Main Activities of Charity</b>				
UK Ministry and Speaking Gifts	727	300	1,027	500
UK Missions & Relief of the Poor	2,290	0	2,290	2,756
Overseas Missions & Relief of the Poor	1,811	0	1,811	1,200
Sunday School & Other Payments	0	0	0	0
Kings EDS,C Smith & Church Holiday	0	5,935	5,935	3,340
Deposits for 2022&2021 Church Holidays	0	500	500	0
<b>Resources for Main Activities</b>	<b>4,828</b>	<b>6,735</b>	<b>11,563</b>	<b>7,796</b>
<b>Fabric, Utility &amp; Support Costs</b>				
Repairs, Maintenance & Improvements	1,200	0	1,200	3,591
New Computer & IT equipment	0	0	0	2,500
Insurance	948	0	948	889
Heat & Light, Water, Phone & Other Utilities	4,465	0	4,465	4,285
Stationery, Computer, Legal & Sundry	127	0	127	515
<b>Resources for Support &amp; Management</b>	<b>6,740</b>	<b>0</b>	<b>6,740</b>	<b>11,780</b>
<b>Governance Costs of Charity</b>				
Accounts & Independent Examination	840	0	840	810
<b>TOTAL RESOURCES EXPENDED FOR YEAR</b>	<b>12,408</b>	<b>6,735</b>	<b>19,143</b>	<b>20,386</b>
<b>SURPLUS (DEFICIT) OF INCOME OVER EXP.</b>	<b>£22,528</b>	<b>£-1,075</b>	<b>£21,453</b>	<b>4,618</b>
<b>Bank &amp; Cash balances b/fwd</b>	<b>£71,828</b>	<b>£ 1,575</b>	<b>£73,403</b>	<b>£68,785</b>
<b>Bank &amp; Cash balances c/fwd</b>	<b>£94,356</b>	<b>£500</b>	<b>£94,856</b>	<b>£73,403</b>

REDDISH CHRISTIAN FELLOWSHIP  
STATEMENT OF ASSETS AND LIABILITIES  
AS AT 5TH APRIL 2022

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	2022	2021
£	£	£
<b>CASH FUNDS</b>		
Bank Current Account	94,675	73,403
Cash Account	181	0
	94,856	73,403
<b>RECEIPTS &amp; PAYMENTS SURPLUS (DEFICIT) FOR YEAR</b>	<b>£21,453</b>	<b>£ 4,618</b>
<b>OTHER MONETARY ASSETS</b>		
Income Tax to be reclaimed on Gift Aid Monies Given – 2022	3394	0
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	3618	3,618
Income Tax to be reclaimed on Gift Aid Monies Given – 2020	0	2,610
Income Tax to be reclaimed on Gift Aid Monies Given – 2019	0	4,010
Income Tax to be reclaimed on Gift Aid Monies Given – 2018	0	2,660
Income Tax to be reclaimed on Gift Aid Monies Given – 2017	0	2,359
	7,012	15,257
<b>PREPAYMENT – DEPOSITS FOR 2022/2021 HOLIDAYS &amp; 2021 FILM</b>	500	0
<b>INVESTMENT ASSETS</b>	0	0
<b>ASSETS RETAINED FOR THE CHARITIES OWN USE</b>		
<b>Freehold Property</b> at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.		
Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876
Add:- Building Improvements in Year*	0	0
*None, but £486 Fixtures w/off in repairs of £1,200 in I & E a/c		
Fittings & Equipment :- Bought in year		
No other additions in year. – SEE NOTE ABOVE	0	0
Fixtures, Church Chairs & Tables, (2017– 2010)	0	0
	13,429	13,429
<b>TOTAL FIXED ASSETS FOR CHURCH USE</b>	<b>£189,305</b>	<b>£189,305</b>
<b>TOTAL ASSETS OF RCF</b>	<b>£291,673</b>	<b>£277,965</b>
<b>LIABILITIES</b>		
Accruals for Accountancy & Independent Examination	-880	-840
Deferred Income {Church Holiday receipts in advance – 2022 & 2021 holidays}	0	0
<b>NET ASSETS EQUALS TRUSTEE FUNDS</b>	<b>£290,793</b>	<b>£277,125</b>
<b>TRUE SURPLUS FOR THE YEAR ENDED 5TH APRIL 2022 / 2021</b>	<b>£13,668</b>	<b>£4,419</b>
<b>TRUSTEE FUNDS</b>	2022	2021
	£	£
UNRESTRICTED FUNDS	£290,293	£275,550
RESTRICTED FUNDS	500	1,575
<b>TRUSTEE FUNDS</b>	<b>£290,793</b>	<b>£277,125</b>

REDDISH CHRISTIAN FELLOWSHIP  
AS AT YEAR ENDED 5TH APRIL 2022  
STATEMENT OF ASSETS AND LIABILITIES  
SURPLUS FOR THE YEAR 2022

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
<b>RECEIPTS &amp; PAYMENTS ACCOUNT</b>			
<b>SURPLUS OF INCOME OVER EXPENSES. A</b>	<b>22,528</b>	<b>-1,075</b>	<b>£ 21,453</b>
ADD:-			
<b>PURCHASES OF EQUIPMENT</b>			0
<b>Note:- Smaller value items</b> have not been Capitalized – incl. Furniture of <b>£486</b> w/o I & E a/c			
<b>ADDITIONS TO TANGIBLE FIXED ASSETS B</b>			<b>£ 0</b>
<b>LESS:- DEPRECIATION C</b>			0
<b>-DECREASE</b> IN GIFT AID OWING			<b>-8,245</b>
INCREASE IN PREPAYMENTS			500
<b>INCREASE</b> IN CREDITORS			<b>-40</b>
DECREASE IN DEFERRED INCOME			0
<b>INCREASE(DECREASE) IN NET CURRENT ASSETS D</b>			<b>£ -7,785</b>
<b>SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}</b>			<b>£ 13,668</b>

## 2. BUILDINGS AND FIXED ASSETS

### Freehold Properties & Contents

Insurance Value of 74 Broadstone Road	)		
Insurance Value of 2-4 Liverpool Road, Reddish, Stockport.	)	£ 466,137	(2021:- £ 466,137)
Insurance Value of Contents		£ 33,068	(2021:- £ 33,068)

These values confirm the charity is adequately insured, and the above values exceed comfortably the cost and valuations included in the balance sheet, which are £ 175,876 (2021: £175,876) for the buildings, and £13,429 (2021: £13,429) for contents.

## 3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 948 (2021:- £889)** for the year, is cover for Trustees up to £100,000 indemnity, as well as for the buildings and contents referred to in note 2.

## TRUSTEES REPORT

### LEGAL STRUCTURE AND GOVERNANCE

- Reddish Christian Fellowship {RCF}, was formed and constituted, and has its activities guided, by a Trust Deed dated 11<sup>th</sup> October 1982, together with a supplemental Trust Deed dated 29<sup>th</sup> April 1983.
- RCF is a registered charity, no. 514046.
- RCF has three trustees, two of whom are also elders of the Fellowship.
- The Trustees meet regularly to discuss the fellowships activities, and any Charity issues raised by the Charity Commission, particularly in the light of recent recommendations SORP 2005, and the Charities Act 2006.
- RCF have appointed their Independent Examiner, Mr David R S Welch FCA, DChA, as their contact with Charity Commission, who will report any governance issues to the Trustees should they arise during the year, requiring action or discussion by them.

### TRUSTEES SERVING DURING THE YEAR

- Roy Greenhalgh Chairman of Trustees; Roy Mycock (Elder) and Thomas Turner (Elder)

### CHARITABLE OBJECTIVES

- The furtherance of the Christian religion, the relief of poverty and the advancement of education throughout the world but particularly within the counties of Lancashire, Cumbria, Cheshire, Merseyside and Greater Manchester.

### ACTIVITIES OF THE FELLOWSHIP AND THEIR BENEFIT TO THE PUBLIC

- RCF is a Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian Faith. Their services and meetings are held at their address, 74 Broadstone Road, Reddish, Stockport. This building adjoins 2-4 Liverpool Street, their other property. The recent church improvements enables the church building to be accessed and used by other groups in the local community, as well as helping the church to use their improved resources to reach out more effectively to young people.
- The church supports a variety of individuals and organisations in the UK and abroad in communicating and teaching the Christian Faith to others, and when appropriate, extending financial relief for situations of poverty or extreme need, sometimes highlighted by those they support on a regular basis.

### RISK ASSESSMENT, PRACTICAL & TECHNICAL MATTERS

- The Trustees meet regularly and are updated on issues concerning Charities through Charity Commission News.
- The Trustees are responsible to ensure the following:
  - a) The fabric of the building maintained.
  - b) Building insurance, including public liability and insurance for the trustees, is in place.
  - c) The Health & Safety File for the building is kept up to date.
  - d) Those involved in working with children and vulnerable people have the appropriate CRB checks.

### HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2022

#### For Public Benefit

- **Public Benefit Overseas included: £ 1,500 (2021: £ 1,200)**
- RCF continues to support Ministries working with Israeli believers & people groups.
- RCF continues to support the following Orphanages which bring relief to the poor and orphaned:-  
**Go Ye Ministries & Orphanage; A Tanzanian Orphanage; Ebeown Aids Orphanage;**
- **Public Benefit at home in UK included: £ 3,317 (2021: £ 3,256 )**  
RCF support the following Christian Ministries on a regular basis: - **Jacob Prasch; Go Ye National Ministries; Anthony Simon; Truth for Youth**
- RCF continues to support the following Christian Ministries, which bring relief to the poor in the UK on a regular basis: - **Manchester City Mission;**
- RCF continues to support the following Christian Ministries, **which operate both in the UK and Overseas** on a regular basis: - **The Gideons; and Prayer for Israel**

**TRUSTEES REPORT {Continued}**

**HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2022 {continued}**

- **RCF:- During 2021/2022 and 2020/2021, the church building has not been used, as in previous years by a local resident's crime watch group, nor by Stockport MBC for their Reddish Partnership Meetings.**
- The year end of 5<sup>th</sup> April 2020 was only 2 weeks after the UK lockdown, so those accounts were very close to being a normal year for the fellowship. However, during the year to 5<sup>th</sup> April 2022 looks to be a more certain one for the church, as it does for many churches and fellowships in the UK.
- The financial reserves note below shows that the Fellowship has enough resources to sustain it through the next 2 years, when physical meeting of members will be replaced with IT connections, and church services more likely to be online, until it is safe to return to the church building.

**For RCF and its members Benefit**

**In year to 5<sup>th</sup> April 2022**

- As a church we have continued to meet regularly both on Sundays and during the week.
- The teaching of Christian principles and beliefs, by the elders and visiting speakers, has been delivered to encourage people to mature in their faith. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

**In the current year since 5<sup>th</sup> April 2022**

- *When lockdown was announced for the whole of the UK in the middle of March 2020, due to Covid 19, the many restrictions apply to churches not being able to meet together for public worship, and Reddish Christian Fellowship has therefore had to change and alter using IT & Communication software to enable Christian services and activities to be held. Most of these restrictions have now been lifted and the life of the fellowship is more like it was pre-covid 19.*

The Trustees report as follows:-

- **As a church we have had to change the way we work due to Covid 19. We have therefore used skype to deliver our Sunday morning service from our church building. We have also held our midweek meetings and young people's meetings via skype and set up additional daily meetings to provide support for those who are isolating.**
- **The teaching of Christian principles and beliefs has continued to be delivered to encourage people to mature in their faith. However, we have not been able this year to continue our work in the local community.**

**FINANCIAL REVIEW & REVENUE RESERVES**

The church is still in a healthy financial situation with bank and cash reserves of **£ 94,856** (2021:-£ **73,403** ) and gift aid owing of **£ 7,012** (2021:- **£ 15,257** ), which together with a prepayments of £ 0 (2021:- £0), gives a total of liquid assets of **£ 102,368** {2021:- **£ 88,660** }, including 2 years gift aid now owing and due to be claimed.

This represents over two year's income in reserve, based on the last 2 years reported figures. The church is therefore currently sound and strong going forward, and overcome the ongoing challenges that Covid 19 presented.

**Roy Greenhalgh**

**Chairman of Trustees.**

**17<sup>th</sup> January 2023**