

REDDISH CHRISTIAN FELLOWSHIP

ACCOUNTS

YEAR ENDED 5th April 2023

Accounts Prepared by:-

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

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



**REDDISH CHRISTIAN FELLOWSHIP
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YEAR ENDED 5th April 2023**

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CHARITY INFORMATION		
1	Registered Number of Charity	514046
2	Trustees Serving in Year	Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock
3	Independent Examiner	David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS
4	Main Activities of Charity	Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others
5	Bankers	Barclays plc
6	Address of Church Premises	74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR
7	Administration Address of Reddish Christian Fellowship	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 2023**
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:	29 th August 2023

**REDDISH CHRISTIAN FELLOWSHIP
RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 5TH APRIL 2023**

RESOURCES RECEIVED	2023			2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
From Main Activities of Charity				
Regular Gifts & Donations - Gift aided	14,220	0	14,220	13,575
Regular Gifts & Donations - Not Gift aided	3,535	0	3,535	3,535
Tithes & Offerings	8,485		8,485	6,855
Gift Aid Adjustment previous years	0	0	0	-417
Gift Aid Received in year {3 years}	0	0	0	8,662
Gift Aid to be Received from HMRC*	3,555	0	3,555	3,394
Gift Aid added to debtors, not rec'd in year	-3,555	0	-3,555	-3,394
Church Holiday Receipts	0	6,138	6,138	5,531
Total Income from Main Activities	26,240	6,138	32,378	37,741
{*2yrs to claim at 5.4.2023}				
From Investment Activities of Charity				
HMRC - Interest Received	0	0	0	69
Other Gifts Received	150	0	150	0
Community use of Church buildings	0	0	0	0
Total Income from Main Activities	150	0	150	69
from Other Activities of Charity				
SMBC, Utility & other refunds	70	0	70	2,786
				2,786
TOTAL INCOME FOR YEAR	26,390	6,138	32,528	£40,596

RESOURCES EXPENDED	2023			2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity				
UK Ministry and Speaking Gifts	2,437	0	2,437	1,027
UK Missions & Relief of the Poor	2,054	0	2,054	2,290
Overseas Missions & Relief of the Poor	3,391	0	3,391	1,811
Sunday School & Other Payments	70	0	70	0
Kings EDS,C Smith & Church Holiday	858	6,238	7,096	5,935
Deposits for 2023&2022 Church Holidays	0	200	200	500
Resources for Main Activities	8,810	6,438	15,248	11,563
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	4,913	0	4,913	1,200
New Computer & IT equipment	0	0	0	0
Insurance	1,044	0	1,044	948
Heat & Light, Water, Phone & Other Utilities	6,199	0	6,199	4,465
Stationery, Computer, Legal & Sundry	169	0	169	127
Hardship Loan {net of repayments}	3,506	0	3,506	0
Resources for Support & Management	15,351	0	15,351	6,740
Governance Costs of Charity				
Accounts & Independent Examination	880	0	880	840
TOTAL RESOURCES EXPENDED FOR YEAR	25,041	6,438	31,479	19,143
SURPLUS (DEFICIT) OF INCOME OVER EXP.	£ 1,349	-£300	£1,049	£21,453
Bank & Cash balances b/fwd	£ 94,356	£500	£ 94,856	£73,403
Bank & Cash balances c/fwd	£ 95,705	£200	£ 95,905	£94,856

REDDISH CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 5TH APRIL 2023

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	2023	2022
	£	£
CASH FUNDS		
Bank Current Account	95,651	94,675
Cash Account	254	181
	95,905	94,856
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£ 1,049	£21,453
OTHER MONETARY ASSETS		
Income Tax to be reclaimed on Gift Aid Monies Given – 2023	3,555	0
Income Tax to be reclaimed on Gift Aid Monies Given – 2022	3,394	3,394
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	3,618	3,618
PREPAYMENT – DEPOSITS FOR 2023/2022 HOLIDAYS & 2022 FILM	200	500
DEBTOR – {Hardship loan net of repayments made of £494}	3,506	0
INVESTMENT ASSETS	0	0
ASSETS RETAINED FOR THE CHARITIES OWN USE		
Freehold Property 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 £ Fixtures w/off in repairs of £ 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)	13,429	13,429
TOTAL FIXED ASSETS FOR CHURCH USE	£189,305	£189,305
TOTAL ASSETS OF RCF	£299,483	£291,673
LIABILITIES		
Accruals for Accountancy & Independent Examination	-880	-880
Deferred Income {Church Holiday receipts in advance – 2023 & 2022 holidays}	0	0
NET ASSETS EQUALS TRUSTEE FUNDS	£298,603	£290,793
TRUE SURPLUS FOR THE YEAR ENDED 5TH APRIL 2023 / 2022	£ 7,810	£13,668
	2023	2022
	£	£
TRUSTEE FUNDS		
UNRESTRICTED FUNDS	298,403	£290,293
RESTRICTED FUNDS	200	500
TRUSTEE FUNDS	£298,603	£290,793

REDDISH CHRISTIAN FELLOWSHIP
AS AT YEAR ENDED 5TH APRIL 2023
STATEMENT OF ASSETS AND LIABILITIES
SURPLUS FOR THE YEAR 2023

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
RECEIPTS & PAYMENTS ACCOUNT			
SURPLUS OF INCOME OVER EXPENSES. A	£ 1,349	£-300	£ 1,049
ADD:-			
PURCHASES OF EQUIPMENT	0	0	0
Note:- Smaller value items have not been Capitalized – incl. Furniture of £1,374 (2022: £486) w/o I & E a/c			
ADDITIONS TO TANGIBLE FIXED ASSETS B	£0	£0	£ 0
LESS:- DEPRECIATION C	0	0	0
-DECREASE IN GIFT AID OWING	3,555	0	3,555
INCREASE IN PREPAYMENTS & LOAN	3,206	0	3,206
INCREASE IN CREDITORS	0	0	0
DECREASE IN DEFERRED INCOME	0	0	0
INCREASE(DECREASE) IN NET CURRENT ASSETS D	£6,761	£ 0	£6,761
SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET (= A+B-C+D)	£8,110	£-300	£ 7,810

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	(2022:- £ 466,137)
Insurance Value of Contents	£ 33,068	(2022:- £ 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 (2022: £175,876) for the buildings, and £13,429 (2022: £13,429) for contents.

3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 1,044 (2022:- £ 948)** 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 11th October 1982, together with a supplemental Trust Deed dated 29th 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, Chartered Accountant who ensures our Annual Accounts are filed online with Charity Commission, and advises the Trustees re CC issues 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 liability 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 2023

For Public Benefit

- **Public Benefit Overseas included: £ 3,391 (2022: £ 1,500)**
 - 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: £ 4,491 (2022: £ 3,317)**

RCF support the following Christian Ministries on a regular basis: - **Jacob Prash; Go Ye National Ministries; Anthony Simon; Truth for Youth, Calvin Smith, Jay Smith, and CCFON {Christian Concern for Our Nation}**

 - 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 2023 {continued}

- **RCF:- During 2022/2023 and 2020/2022, 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 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 5th April 2023

- 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 5th April 2023

- *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 **£95,905** (2022:-£ **94,856**) and gift aid owing of **£ 10,567** (2022:- **£ 7,012**), which together with a loan and prepayments of £3,706 {2022:- £500}, gives total of liquid assets of **£ 110,178** {2022:- **£ 102,368** }, including 3 years gift aid now owing and due to be claimed.

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

Roy Greenhalgh

Chairman of Trustees.

26th August 2023