

**REDDISH CHRISTIAN FELLOWSHIP**

**ACCOUNTS**

**YEAR ENDED 5th April 2024**

**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 2024**

<b>PAGE</b>	<b>CONTENTS</b>
<b>1.</b>	<b>INDEPENDENT EXAMINER'S REPORT</b>
<b>2</b>	<b>RECEIPTS &amp; PAYMENTS ACCOUNT {BANK &amp; CASH A/C SUMMARY}</b>
<b>3</b>	<b>STATEMENT OF ASSETS AND LIABILITIES</b>
<b>4</b>	<b>RECONCILIATION OF SURPLUS OF RECEIPTS OVER PAYMENTS TO SURPLUS FOR YEAR ON BALANCE SHEET</b>
<b>5</b>	<b>TRUSTEES REPORT – 1 OF 2</b>
<b>6</b>	<b>TRUSTEES REPORT – 2 OF 2</b>

<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 2024**  
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:  
PROFESSIONAL QUALIFICATION  
ADDRESS:

DAVID R S WELCH FCA, DChA  
CHARTERED ACCOUNTANT,  
3, Alvington Grove, Hazel Grove,  
Stockport, Cheshire. SK7 5 LS

DATE: 8th November 2024

**REDDISH CHRISTIAN FELLOWSHIP  
RECEIPTS & PAYMENTS ACCOUNT  
YEAR ENDED 5TH APRIL 2024**

	2024			2023
RESOURCES RECEIVED	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>From Main Activities of Charity</b>				
Regular Gifts & Donations - Gift aided	15,190	0	15,190	14,220
Regular Gifts & Donations - Not Gift aided	2,760	0	2,760	3,535
Tithes & Offerings	8,877	0	8,877	8,485
<b>Gift Aid Adjustment previous years</b>	<b>-3,555</b>	<b>0</b>	<b>-3,555</b>	<b>0</b>
<b>Gift Aid Received in year {2 years} £7012</b>	<b>10,567</b>	<b>0</b>	<b>10,567</b>	<b>0</b>
Gift Aid to be Received from HMRC*	3,800	0	3,800	3,555
Gift Aid added to debtors, not rec'd in year	-3,800	0	-3,800	-3,555
Church Holiday Receipts	0	7,211	7,211	6,138
<b>Total Income from Main Activities</b>	<b>33,839</b>	<b>7,211</b>	<b>41,050</b>	<b>32,378</b>
{*2yrs to claim at 5.4.2024}				
<b>From Investment Activities of Charity</b>				
Interest Received	0	0	0	0
Other Gifts Received	50	0	50	150
Hardship Loan Repayments	470	0	470	0
<b>Total Income from Main Activities</b>	<b>520</b>	<b>0</b>	<b>520</b>	<b>150</b>
<b>from Other Activities of Charity</b>				
SMBC, Utility & other refunds	900	0	900	70
<b>TOTAL INCOME FOR YEAR</b>	<b>35,259</b>	<b>7,211</b>	<b>42,470</b>	<b>32,528</b>
<b>RESOURCES EXPENDED</b>				
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>for Main Activities of Charity</b>				
UK Ministry and Speaking Gifts	4,095	0	4,095	2,437
UK Missions & Relief of the Poor	1,405	0	1,405	2,054
Overseas Missions & Relief of the Poor	2,150	0	2,150	3,391
Sunday School & Hospitality Payments	659	0	659	70
Kings EDS, & Church Holiday	2,016	7,011	9,027	7,096
Church Holidays -Deposit	0	200	200	200
<b>Resources for Main Activities</b>	<b>10,325</b>	<b>7,211</b>	<b>17,536</b>	<b>15,248</b>
<b>Fabric, Utility &amp; Support Costs</b>				
Repairs, Maintenance & Improvements	909	0	909	4,913
Fixtures, Music, Website & IT	4,882	0	4,882	0
Insurance	1,210	0	1,210	1,044
Heat & Light, Water, & Phone	3,381	0	3,381	6,199
Stationery, Computer, Legal & Sundry	575	0	575	169
Hardship Loan {net of repayments}	0	0	0	3,506
<b>Resources for Support &amp; Management</b>	<b>10,957</b>	<b>0</b>	<b>10,957</b>	<b>15,351</b>
<b>Governance Costs of Charity</b>				
Accounts & Independent Examination	920	0	920	880
<b>TOTAL RESOURCES EXPENDED FOR YEAR</b>	<b>£ 22,202</b>	<b>£ 7,211</b>	<b>£ 29,413</b>	<b>31,479</b>
<b>SURPLUS (DEFICIT) OF INCOME OVER EXP.</b>	<b>£ 13,057</b>	<b>£0</b>	<b>£ 13,057</b>	<b>£1,049</b>
<b>Bank &amp; Cash balances b/fwd</b>	<b>£ 95,705</b>	<b>£200</b>	<b>£ 95,905</b>	<b>£ 94,856</b>
<b>Bank &amp; Cash balances c/fwd</b>	<b>£108762</b>	<b>£200</b>	<b>£108,962</b>	<b>£ 95,905</b>

REDDISH CHRISTIAN FELLOWSHIP  
STATEMENT OF ASSETS AND LIABILITIES  
AS AT 5TH APRIL 2024

Page 3

	2024	2023
£	£	£
<b>CASH FUNDS</b>		
Bank Current Account	108,806	95,651
Cash Account	156	254
	108,962	95,905
<b>RECEIPTS &amp; PAYMENTS SURPLUS (DEFICIT) FOR YEAR</b>	<b>£ 13,057</b>	<b>£ 1,049</b>
<b>OTHER MONETARY ASSETS</b>		
Income Tax to be reclaimed on Gift Aid Monies Given – 2024	3,800	0
Income Tax to be reclaimed on Gift Aid Monies Given – 2023	0	3,555
Income Tax to be reclaimed on Gift Aid Monies Given – 2022	0	3,394
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	0	3,618
<b>PREPAYMENT – HOLIDAY DEPOSIT</b>	200	200
<b>DEBTOR – {Hardship loan net of repayments made of £ 470 /£494}</b>	3,036	3,506
<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.		
<b>Total Costs Incurred/ Valuation of Original Gift of building</b>	175,876	175,876
<b>Add:- Building Improvements in Year*</b>	0	0
*None, but £        Fixtures w/off in repairs of £        in I & E a/c		
<b>Fittings &amp; Equipment :- Bought in year</b>		
No other additions in year. – SEE NOTE ABOVE	0	0
Fixtures, Church Chairs & Tables, (2024– 2010)	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>£305,303</b>	<b>£299,483</b>
<b>LIABILITIES</b>		
Accruals for Accountancy & Independent Examination	-920	-880
Deferred Income {Church Holiday receipts in advance – 2024 & 2023 holidays}	0	0
<b>NET ASSETS EQUALS TRUSTEE FUNDS</b>	<b>£304,383</b>	<b>£298,603</b>
<b>TRUE SURPLUS FOR THE YEAR ENDED 5TH APRIL 2024 / 2023</b>	<b>£5,780</b>	<b>£ 7,810</b>
	2024	2023
	£	£
<b>TRUSTEE FUNDS</b>		
UNRESTRICTED FUNDS	304,183	298,403
RESTRICTED FUNDS	200	200
<b>TRUSTEE FUNDS</b>	<b>£304,383</b>	<b>£298,603</b>

REDDISH CHRISTIAN FELLOWSHIP  
AS AT YEAR ENDED 5TH APRIL 2024  
STATEMENT OF ASSETS AND LIABILITIES  
SURPLUS FOR THE YEAR 2024

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
<b>RECEIPTS &amp; PAYMENTS ACCOUNT</b>			
<b>SURPLUS OF INCOME OVER EXPENSES. A</b>	<b>£13,057</b>	<b>£0</b>	<b>£13,057</b>
ADD:-			
<b>PURCHASES OF EQUIPMENT</b>	0	0	0
<b>Note:- Smaller value items</b> have not been Capitalized – incl. Furniture/IT of £ 4,882 (2023: £1,374 ) w/o I & E a/c			
<b>ADDITIONS TO TANGIBLE FIXED ASSETS B</b>	<b>£0</b>	<b>£0</b>	<b>£ 0</b>
<b>LESS:- DEPRECIATION C</b>	0	0	0
<b>-DECREASE</b> IN GIFT AID OWING	-6,767		-6,767
<b>-DECREASE</b> IN PREPAYMENTS & LOAN	-470		-470
<b>INCREASE</b> IN CREDITORS	-40	0	-40
DECREASE IN DEFERRED INCOME	0	0	0
<b>INCREASE(DECREASE) IN NET CURRENT ASSETS D</b>	<b>£-7,277</b>	<b>£ 0</b>	<b>£-7,277</b>
<b>SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}</b>	<b>£5,780</b>	<b>£0</b>	<b>£ 5,780</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 (2023:- £ 466,137)
Insurance Value of Contents	£ 33,068 (2023:- £ 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 (2023: £175,876) for the buildings, and £13,429 (2023: £13,429) for contents.

## 3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 1,210 (2023:- £ 1,044 )** 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 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 church uses its resources to reach out to young people via the Sunday school and youth meetings.
- Due to the IT systems installed as a result of the covid lockdowns we now have a growing number of people, from various parts of the country, that join in our Sunday morning and mid-week meetings on line.
- 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. The church has continued to invest in Equipment & IT including a New Church Cross for the building, New Kitchen Cooker installed to serve visitors and church members; also a New Website has been established and hosted to improve connectivity with the outside world and sharing messages and teaching, and improving the profile of the church online; a new Piano was purchased to improve the quality of worship for church services and meetings. The total cost of these items written off in the Income & Expenditure Accounts amounts to **£4,882 {2023:- £1,374}**
  - b) Building insurance, including public liability and liability insurance for the trustees, is in place, and renewed annually.
  - 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. Payments for 10 people were made during the financial period.
  - e) The Church part subsidised an annual church holiday over the August bank holiday in Lytham St.Annes, which provided Spiritual teaching as well as Rest and Activities, and community meals to support friendships within the church community and family, including children and youth.

#### HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2024

##### For Public Benefit

➤ Public Benefit Overseas included: **£ 2,150 (2023: £ 3,391)**

- 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: **£ 5,500 (2023: £ 4,491)**

RCF support the following Christian Ministries on a regular basis: - Jacob Prasch; 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: - Barnabas Aid, 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.
- The financial reserves note below shows that the Fellowship has enough resources to sustain it through the next 2 years.

##### For RCF and its members Benefit

##### In year to 5<sup>th</sup> April 2024

- 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 2024 , the Trustees report as follows:-

- The teaching of Christian principles and beliefs has continued to be delivered to encourage people to mature in their faith.
  - We have also developed links with a care home and Morrisons supermarket 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 £ 108,962 (2023 £95,905) and gift aid owing of £ 3,800 (2022:- £ 10,567), gives total of liquid assets of £ 112,762 {2023:- £ 110,178 }. 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.

Roy Greenhalgh

Chairman of Trustees.

26th August 2024