



# **Colin Glen Christian Fellowship**

## **Trustees' Annual Report and Accounts**

For year ending 31 December 2023

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# ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2023

## ABOUT COLIN GLEN CHRISTIAN FELLOWSHIP

Colin Glen Christian Fellowship (CGCF) is an evangelical Christian fellowship based in West Belfast, from the Colin neighbourhood/Dunmurry to Andersonstown. While we are mainly from the local nationalist community, we also have people from further afield. Christians are a community of people who have been spiritually renewed by the work of the Holy Spirit, reconciled to God by faith in our Lord and Saviour Jesus Christ, from all nations and cultures. At CGCF we experience a little of that cross-community and multi-cultural dimension to our faith, as we seek to love God and love one another. We welcome those from every background and community, from all faiths or none, who wish to come to our Sunday services and either worship the Lord God or find out more about Jesus Christ. We encourage everyone to become followers of Jesus Christ and worship with us. As a summary of our beliefs, we have adopted the internationally respected World Evangelical Alliance statement of faith. This, and more about us, can be found on our website [www.cgcf.ie](http://www.cgcf.ie)

While CGCF is an independent fellowship, there are many good informal relationships with other individuals and churches across cultural and denominational boundaries throughout the north, the Republic and abroad.

As Christians we seek to live out our Christianity in a way which is relevant to the culture of the local community in West Belfast, doing our best to provide a welcoming environment where people can listen, learn, worship, share, pray and serve as they get closer to God, through a growing personal relationship with Jesus Christ as their Lord and Saviour.

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed as a ministry under the governance of the charity.

## ACHIEVEMENTS AND PERFORMANCE

### Christian ministry

The regular weekly life of the fellowship throughout the year consisted of Sunday services, midweek evening Fellowship Group meetings and Friday lunchtime prayer meetings, as well as ongoing pastoral ministry. Visiting preachers for Sunday services this year were David Moore, Russell Minnick, Aidan McCormick, Jason Smyth.

The midweek Fellowship Group continued in studies on John's Gospel until October. After that we began a study series on the *Foundation Documents* of The Gospel Coalition, which continued into 2024. These are with a view to proposing acceptance of the *Foundation Documents* alongside the church's statement of faith, at a church meeting in due course. Other weekly small group Bible studies were held too.

The monthly Movie Night ministry continued for the first part of the year, although it was eventually curtailed, mainly due to the lack of good quality Christian movies (likely due to most filming being halted during the Covid-19 pandemic). A group outing to the cinema for the Jesus Revolution movie (2023) was very encouraging. The Christmas Carol Service was a blessing to those who came too.

Monthly prayer meetings with other local churches locally were hosted at our premises between Easter and the summer. The annual Easter Dawn Service in Lady Dixon Park, jointly with several other churches nearby, was followed by breakfast at Finaghy Baptist Church.

Gemma O'Neill was well received when she began ministering as a sports chaplain with Belfast Swifts girls' football club, in partnership with Christians in Sport. The women's pastoral ministry included weekly/fortnightly one-on-one meetings between Elaine Duffy and several individuals. The Irish Men's Convention in February was attended by several of the men in the fellowship.

Over 1,500 Scripture calendars with Bible verses in English and Irish were also given out again into homes locally just before the end of the year.

We were particularly encouraged by a new couple joining us, who have had extensive experience in church ministry elsewhere. Attendance numbers increased slightly during the year, but were still variable, being lower than before Covid-19. Yet, we are very encouraged with a strong core group in the fellowship.

## Foodbank

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed by the charity. The foodbank serves a population of 100,000, or 30% of the population covered by Belfast City Council, across one quarter of its footprint. It is located in a particularly needy area—almost 20% of the most deprived wards in N. Ireland fall within the area covered by the foodbank.<sup>1</sup>

We cover both main communities locally, with our building being strategically located on one of the peace lines (a local dividing line between the two). In addition, we also provide food to other organisations, such as homeless outreach, individual and family hostels, and a charity which helps prisoners' families. People are helped by the foodbank on the basis of need, with no distinction made on other criteria such as religion, sexual orientation or ethnicity.

The foodbank network had been set up to provide short term support—three-day or six-day food packages, normally only needed on a few occasions. This emergency support helps those in need during their most critical crisis point, while they get longer term support or income in place. Some need food for just a few days or a week, while others require support for longer periods. Crisis causes of poverty include unemployment, addiction, benefit problems, women and children fleeing domestic violence, bereavement, imprisonment.

However, with the rising cost of living and low wage increases resulting in a net wage reduction in real terms, more individuals and families are struggling to put food on the table. Changes to the benefits system have not helped either, with people being moved onto Universal Credit being without benefits for a minimum of five weeks, with many then not receiving the level of benefits they are entitled to. The benefits issues are often due to the assessment process being difficult, inaccurate, and with too short a window to apply for a review. According to the Trussell Trust report on food poverty in N. Ireland in June 2023, "The most significant cause of the financial insecurity driving the need for food banks is the design and delivery of the social security system."<sup>2</sup> The foodbank is therefore finding that people are in more medium to long term need than in the past.

Most food packages which the foodbank provided were to homes with children, 72%, with 45% of those helped overall being children. (Those figures are almost the same as in the previous year.) The aforementioned Trussell Trust report showed that 16% of all adults (or their households), 345,000 people here, have experienced food insecurity, with only 7% having accessed food support, such as from a foodbank. Foodbanks and other food providers (e.g. social supermarkets) are therefore reaching less than half of those in need in N. Ireland.

In order to meet that need, the foodbank had begun triaging self-referrals during the Covid-19 shutdowns. Although the referral process had previously engaged almost exclusively with professionals and community workers etc., through using both referrals and self-referrals the foodbank is better able to reach more of the most needy families and individuals.

The generosity of both individuals and organisations supporting the foodbank was again outstanding, as it has been in previous years. We are extremely grateful to all who have donated food at supermarkets, work, community or church events, or donated food as individuals. Also, we are thankful for many who are also donating money which not only allows us to run the foodbank, but increasingly to purchase food to give out too.

The amount of food donated had reduced significantly, being down 22% from the previous year, at 35,464 kg. With a major supermarket having added a collection point for another foodbank alongside ours in their store in 2022, by 2023 food donations in that store had reduced by 14 tonnes (57%) compared to that in 2021. The rising cost of food was also a factor in less food being donated. Although more food collection points were set up in smaller shops and mini-supermarkets in response, the impact was a reduction of 13 tonnes donated from two years previously. This was offset by an increase of almost 5 tonnes in food purchased (250% compared to the previous year), from monetary donations.

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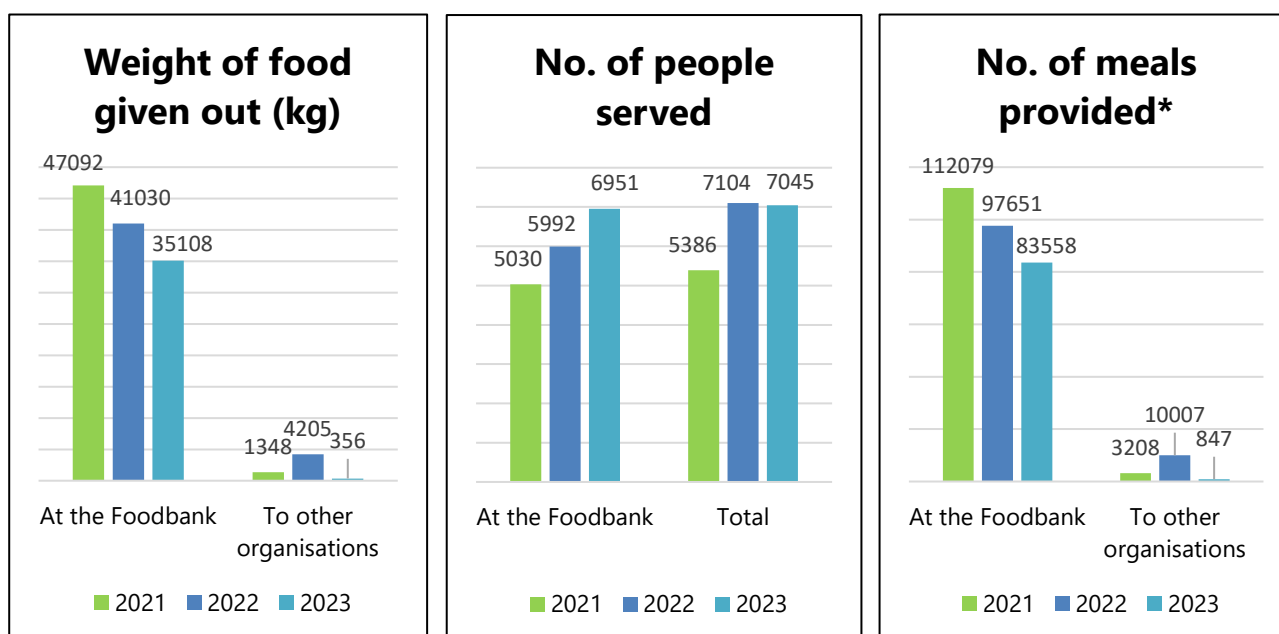
<sup>1</sup> Northern Ireland Statistics and Research Agency NIMDM17- SOA level results. The most recent (2017) figures show that of the most deprived areas in N. Ireland (by multiple deprivation measure), 26 of the 133 (15% of 890) fall in our foodbank catchment area. Eleven of those are the 5% most deprived.

<sup>2</sup> <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf>

However, although the food donated was down 22% from the previous year, the number of people served was virtually the same. The number of people who were served directly from the foodbank totalled 7,045, down only 1% from the previous year. This is accounted for by two main factors. Food given out to other organisations was reduced by almost 4 tonnes, to meet the more pressing need at the foodbank. More significantly, though, while food packages in the past had often been more generous than what was needed for a standard three-day food package, giving out only standard food packages made the supply go further. The average weight of 2,368 food packages given out in 2023 was 15kg.

The addition of a strategic development coordinator, Donna Donnan, in January 2023 has been a great help too, as the foodbank is assessing and planning on how to develop its ministry in the medium term ahead. She works alongside foodbank manager Edel Diamond and warehouse manager Francis McDonald. They are helped by a large team of volunteers from the community, to whom the foodbank is greatly indebted and is extremely thankful.

The amount of food given out, people served, and meals provided, are shown below.



\* Based on kg donated and given out.

### Grants given

We gave small grants totalling £3,116 to other charities in accordance with the charity's charitable objects. Those charities include local mercy ministries (such as Christians Against Poverty), local mission ministries (such as Our Daily Bread Ministries, Prison Fellowship NI and The Christian Institute), international mercy ministries (such as Tearfund and Samaritan's Purse), and international mission ministries (such as European Christian Mission, OM, OMF and Wycliffe Bible Translators). Giving from the unrestricted income was almost 13% (our nominal giving target is 10% from unrestricted income), while grants from restricted income increased the overall percentage of income donated to over 19%.

### Data management

The charity is registered with the Information Commissioners Office (ICO). Privacy policies for the charity and the foodbank are available. No data breaches occurred or were reported during the year.

### Percentage of payments on charitable activities

The percentage of payments on 'Charitable activities' was 99%.

### Public benefit

In setting out our objectives and planning our activities for the year, the trustees have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities have helped to achieve the charity's purposes and provide a benefit to the beneficiaries.

The trustees are confident that no private benefit has been identified as having been provided during the year. Any private benefit which may arise from the activities of the charity is considered incidental to the public benefit.

The trustees continue to be aware that a Bible-based faith is relatively uncommon in the local community in West Belfast. Yet, our culturally-sensitive and respectful approach to those of differing faiths or none mitigates against potential harm, which is also considered outweighed by the public benefits.

## FINANCIAL REVIEW

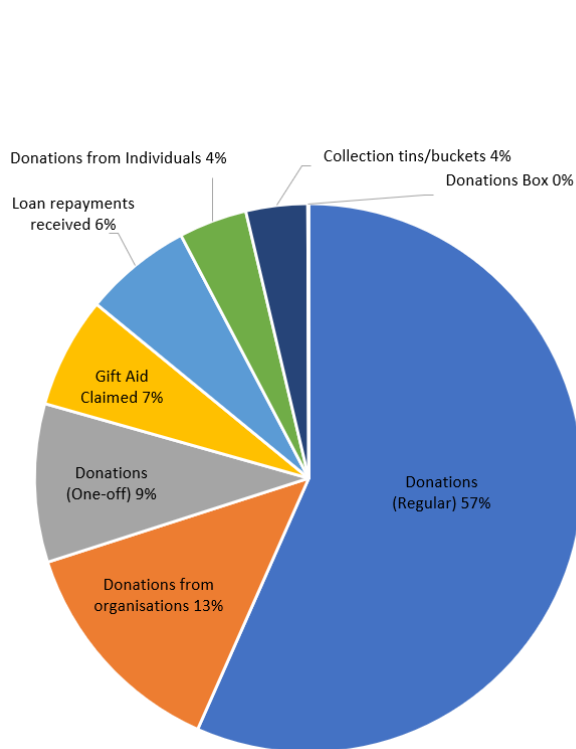
### Overall income and expenditure

The overall receipts for ministry and foodbank (excluding loans repaid) for the year was £131,239, up from £72,321 the previous year. Payments (excluding loans made and assets purchased) totalled £97,362, up from £70,937 and £85,663 in the previous two years. Foodbank receipts from general donations were £55,480, up 15% from the previous year, while almost £60k in grants were received, mostly for specific purposes (up from £11k the year before).

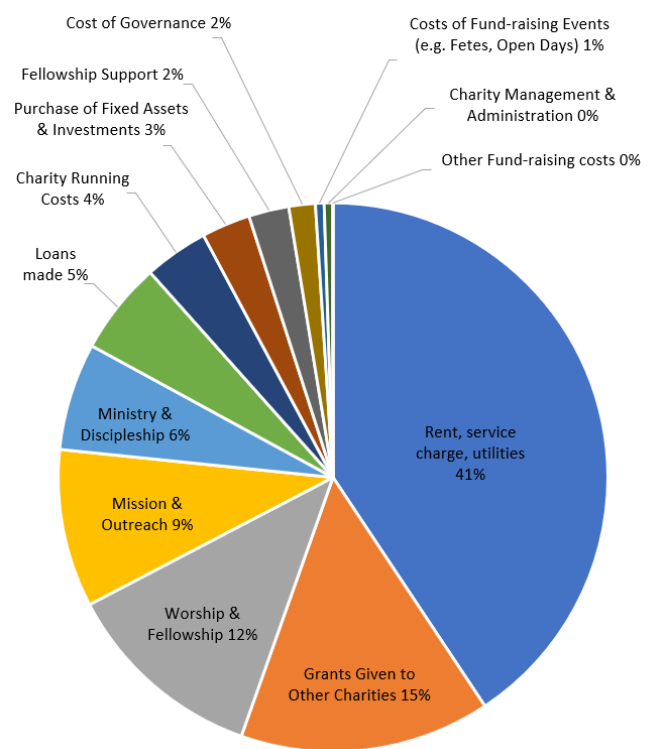
### Ministry

The ministry receipts and payments were down slightly from the previous year. The bulk of income for the ministry (63%) comes from regular donations from those in the fellowship (all income except for donations from 'individuals' and 'organisations'). The bulk of payments is for rent and utilities. Although the pastor is still self-funded, with the need for succession planning into the future the income will need to increase significantly in order to be able to pay the stipend for the pastor.

The pie charts below illustrate the distribution of receipts and payments for the ministry aspects of the running of the charity (from the Statement of Receipts and Payments).



**Ministry Receipts 2023**



**Ministry Payments 2023**

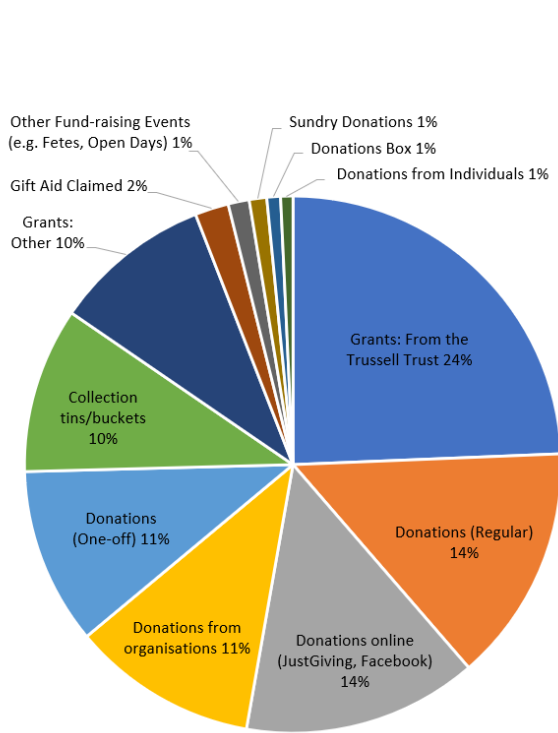
### Foodbank

As noted above, foodbank receipts increased significantly, with grants for a staff worker, Fuel Bank Foundation gas/electricity credits for foodbank users, and winter grants for purchasing food. Foodbank general payments went up threefold to £30k, mainly for food purchases and grants for Fuel Bank Foundation gas/electricity credits for foodbank users, and winter grants for purchasing food. Employee costs almost doubled in 2023, due mainly to taking on a part-time staff worker, from a two-year strategic development coordinator grant received from the Trussell Trust. A significant credit note from the landlord was received at the end of 2022 (for Covid-19 guardian costs), which was applied to foodbank rent mid-way through 2023 (grants already received covered the remainder of the rent early in 2023). The balance of the credit will be applied in 2024. Grants received for specific purposes are recorded in the 'Foodbank (Further Restricted)' fund. As noted previously, food purchases increased significantly in 2023, due to increased monetary donations. Gas/electricity/fuel payments to foodbank clients increased also, mainly through partnership with

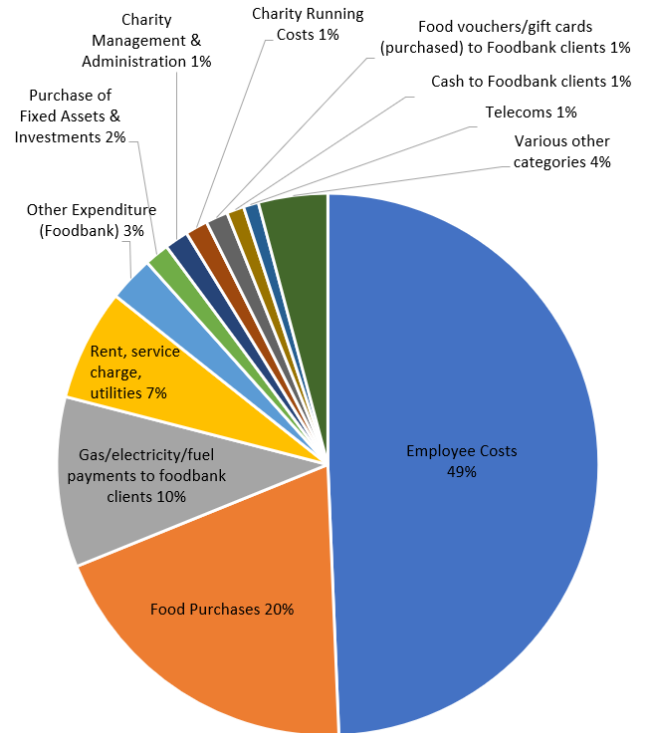
the Fuel Bank Foundation, with grants received for that purpose. Some of the foodbank grants received were carried forward into 2024, as shown in the balance carried forward for the 'Foodbank (Further Restricted)' fund.

The pie charts below illustrate the distribution of receipts and payments for the foodbank aspect of the running of the charity (see the table: Foodbank payments to 31st December 2023).

See the notes to the accounts for more details on the expenditure breakdown of foodbank payments.



**Foodbank Receipts 2023**



**Foodbank Payments 2023**

**Looking forward**

In considering the expected income and expenditure for the year ahead, the trustees are of the opinion that the charity is a going concern, with sufficient funds either in hand or anticipated to meet expected outgoings.

# ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

## Statement of Receipts and Payments – Year Ended 31st December 2023

	Ministry (Unrestricted) £	Ministry (Restricted) £	Foodbank (Restricted) £	Foodbank (Further Restricted) £	2023 Total £	2022 Total £
<b>Receipts</b>						
Income and Endowments						
Income from Charitable Activities						
Income from Donations and Legacies						
Collection tins/buckets		623	8,365		<b>8,988</b>	2,928
Donations (One-off)	1,122	476	8,928		<b>10,526</b>	2,020
Donations (Regular)	9,709		11,990		<b>21,699</b>	13,654
Donations Box	10		690		<b>700</b>	2,161
Donations from organisations	2,300		8,849	525	<b>11,674</b>	11,570
Donations online (JustGiving, Facebook)			11,863		<b>11,863</b>	15,040
Donations from Individuals	590	100	621		<b>1,311</b>	8,548
Gift Aid Claimed	1,111	10	1,697	4	<b>2,822</b>	3,915
Grants: From Grant-Making Charities			7,868	23,400	<b>31,268</b>	4,290
Grants: From the Trussell Trust			3,492	16,948	<b>20,440</b>	5,715
Grants: Other				8,000	<b>8,000</b>	1,000
Sundry Donations			884		<b>884</b>	457
Income from Other Trading Activities						
Other Fund-raising Events			1,066		<b>1,066</b>	1,022
<b>Total Receipts</b>	<b>14,842</b>	<b>1,209</b>	<b>66,311</b>	<b>48,877</b>	<b>131,239</b>	<b>72,321</b>
<b>Asset and investment sales</b>						
Loan repayments received	1,090	0	0		<b>1,090</b>	1,535
<b>Payments</b>						
Expenditure						
Charitable Activities						
Charity Management & Administration	108		403	720	<b>1,231</b>	869
Charity Running Costs	797		402	659	<b>1,858</b>	2,859
Employee Costs			11,935	27,188	<b>39,123</b>	21,486
Grants Given to Other Charities	1,892	1,224		525	<b>3,641</b>	5,560
Fellowship Support	500				<b>500</b>	481
Foodbank (ex. Rent etc.)			17,203	13,015	<b>30,219</b>	10,126
Ministry & Discipleship	1,338				<b>1,338</b>	1,837
Mission & Outreach	1,966				<b>1,966</b>	2,907
Worship & Fellowship	2,519				<b>2,519</b>	2,058
Rent, service charge, utilities	8,600		1,454	3,821	<b>13,875</b>	21,178
Travel					<b>0</b>	304
Routine Repairs to Charity Centre					<b>0</b>	58
Cost of Fund-raising					<b>0</b>	454
Costs of Fund-raising Events (e.g. Fetes,	108		45		<b>153</b>	110
Other Fund-raising costs	1		611		<b>612</b>	0
Cost of Governance	328				<b>328</b>	293
<b>Total Payments</b>	<b>18,157</b>	<b>1,224</b>	<b>32,053</b>	<b>45,928</b>	<b>97,362</b>	<b>70,580</b>
<b>Asset and investment purchases</b>						
Purchase of Fixed Assets & Investments	607		489	679	<b>1,774</b>	0
Loans made	1,155		128		<b>1,283</b>	358
<b>Total Asset and investment purchases</b>	<b>1,762</b>	<b>0</b>	<b>617</b>	<b>679</b>	<b>3,057</b>	<b>358</b>
<b>All Receipts &amp; Asset and investment sales</b>	<b>15,932</b>	<b>1,209</b>	<b>66,311</b>	<b>48,877</b>	<b>132,329</b>	<b>73,856</b>
<b>All Payments &amp; Asset and investment</b>	<b>19,919</b>	<b>1,224</b>	<b>32,669</b>	<b>46,607</b>	<b>100,420</b>	<b>70,937</b>
Transfers Between Funds	4,313	60	-4,373		<b>0</b>	0
<b>Net Movement in Funds</b>	<b>327</b>	<b>45</b>	<b>29,268</b>	<b>2,270</b>	<b>31,910</b>	<b>2,919</b>
<b>Total Funds Brought Forward</b>	<b>10,604</b>	<b>0</b>	<b>15,604</b>	<b>6,816</b>	<b>33,024</b>	<b>30,106</b>
<b>Total Funds Carried Forward</b>	<b>10,931</b>	<b>45</b>	<b>44,872</b>	<b>9,086</b>	<b>64,934</b>	<b>33,024</b>

## Statement of assets and liabilities – Year Ended 31st December 2023

	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
<b>Cash At Bank And In Hand</b>	10,931	54,003	<b>64,934</b>	33,024
<b>Other monetary assets</b>				
Debtors - Loans due to be repaid	1,035	115	<b>1,150</b>	957
<b>Fixed assets (after depreciation)</b>				
Computer Equipment	621	948	1,568	58
Fixtures & Fittings	0	182	182	429
Other Assets	414	377	790	1,706
	1035	1506	<b>2541</b>	2193
<b>Liabilities</b>		45	<b>45</b>	220
<b>Total assets</b>	13,001	55,579	<b>68,580</b>	<b>35,954</b>

### Foodbank payments in more detail

Since the foodbank receipts and payments comprise a significant proportion of the total, it is appropriate to provide more detail on the disbursement of payments, as shown below (some are repeated from above).

Foodbank payments to 31st December 2023	Foodbank (both funds)	
	2023 £	2022 £
Charity Management & Administration	<b>1,123</b>	710
Charity Running Costs	<b>1,061</b>	1,410
Employee Costs	<b>39,123</b>	21,486
Grants Given to Other Charities	<b>525</b>	1,047
Cost of Fund-raising	<b>45</b>	454
Costs of Other Fund-raising Events (e.g. Fetes, Open Days)	<b>611</b>	110
Foodbank (ex. Rent etc.)		
Food Purchases	<b>15,480</b>	3,911
Gas/electricity/fuel payments to foodbank clients	<b>8,049</b>	0
Cash to Foodbank clients	<b>820</b>	2,900
Food vouchers/gift cards (purchased) to Foodbank clients	<b>1,050</b>	0
Household items purchased for clients	<b>428</b>	136
Foodbank Telecoms (phone, broadband etc.)	<b>716</b>	1,430
Printing, Stationery & Postage (Foodbank)	<b>614</b>	361
Other Expenditure (Foodbank)	<b>2,137</b>	858
Volunteer Management	<b>308</b>	411
Covid-19 response (Foodbank)	<b>0</b>	91
Training courses (Foodbank)	<b>617</b>	0
Volunteer training	<b>0</b>	26
Rent, service charge, utilities	<b>5,275</b>	9,275
Travel	<b>0</b>	304
Purchase of Fixed Assets & Investments	<b>1,168</b>	0
<b>All Payments &amp; Asset and investment Purchases</b>	<b>79,149</b>	55,276

## Notes to the Accounts

These notes form part of the financial statement.

### *Funds structure*

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity – restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Statement of Receipts and Payments report is shown with each fund listed separately, to allow the receipts and payments relating to the foodbank to be seen more easily, instead of all restricted funds being grouped together.

As well as the unrestricted 'General' fund there are three restricted funds; a 'Ministry (Restricted)' Fund for general ministry donations which are restricted, a 'Foodbank (Restricted)' Fund for general donations to the foodbank, as well as a 'Foodbank (Further Restricted)' fund where foodbank donations/grants for specific purposes are recorded.

### *Trustees' expenses*

No expenses were paid to any of the trustees during the year in relation to their role as trustees.

### *Accounting policies*

These accounts for the year ended 31 December 2023, have been prepared on the basis of receipts and payments, along with a statement of assets and liabilities, which is permitted by the relevant legislation in N. Ireland for non-company charities with an income below £250,000.

All receipts (income) are recorded when received and all payments (expenditure) are recorded when paid.

Tangible fixed assets which costed more than £100 are recorded as assets. Equipment is depreciated on a fixed line basis over four years, except for computer and phone purchases which are over three years.

The accounts are shown to the nearest pound, for clarity, in line with normal charity reporting practice.

### *Gifts in kind*

Gifts in kind of food donations distributed was calculated as £97,882 (based on the rate of £2.76 per kg), down from £107,658 the previous year. A small amount of damaged or out of date food was also donated, which was disposed of—it is included in those figures. We also received gift cards totalling £3,000 for Sainsbury's from Trussell Trust.

### *Grant making policy*

Grants to external organisations are made at the church leadership's discretion, and in accordance with the charitable objectives.

### *Safeguarding policy*

The trustees affirm to maintain awareness amongst our personnel and demonstrate our adherence to an ongoing safeguarding policy implementation which is reviewed annually.

### *Policy on reserves*

It is CGCF's policy to maintain, if possible, a balance on funds which equates to at least three months essential payments. Reserves above this figure may be maintained to cover fluctuations in receipts and payments, to allow for any major planned or unplanned payments, or to mitigate any decline in the overall financial environment. The balance of cash at bank and in hand, less any liabilities, at year-end was above this. Reserves held should be reviewed if they total more than that of annual payments in the previous year.

Restricted funds are not normally intended to have a balance deficit carried forward into the next year. However, since the foodbank fund is restricted, this will have a balance carried forward. Also, with grants given to the foodbank being in the 'Foodbank (further restricted)' fund, where the spending extends across the year end, fund balances will be carried forward. The 'Ministry (Restricted)' fund had a small amount donated which was carried over into the following year when it was paid.

It is our policy to keep cash funds in bank current accounts. However, if there is sufficient balance built up for future spending (e.g. building fund), this may be transferred into an interest generating account or an investment fund.

#### *Assets and Liabilities*

Long term (greater than twelve months) loans outstanding totalled £800 at year end, down from £970 the previous year. Liabilities of £45 were for payments made at the end of December which did not clear at the bank until after the year end.

#### *Trustee indemnity insurance*

The trust need (section 4.10) allows for trustee indemnity insurance to be obtained and paid for by the trust. It is included in the charity's general insurance cover.

#### *Transfer of funds*

£4,373 was transferred from the foodbank (restricted) fund to the ministry (unrestricted) fund for discounted costs of using ministry rooms for foodbank purposes, Monday to Friday each week (at 50% discount of cost).

#### *Gift Aid and Gift Aid Small Donations Scheme*

Gift Aid claims were made during 2023 for most eligible donations, with the remainder of eligible donations being claimed during the following year.

## REFERENCE AND ADMINISTRATIVE INFORMATION

### *Trustees*

Edel Diamond (Treasurer)

Gerry Diver

Gemma O'Neill (Chair)

### *Senior Elder/Pastor*

John Duffy

### *The address of the ministry and foodbank premises of the charity:*

1<sup>st</sup> Floor, 124 Stewartstown Road, Belfast, BT11 9JQ.

### *The address of the principal office of the charity:*

42A Cloona Park, Belfast, BT17 0HH.

### *Charity registration*

Registered with The Charity Commission for Northern Ireland NIC104892.

HMRC charity registration number: XT33990

### *Bankers*

Danske Bank, Business Customer Support, 1st Floor, Donegall Sq West, Belfast, BT1 6JS

## **Structure, governance and management**

CGCF was established as a charity at law by trust deed, dated 4th March 2012. It was registered with HM Revenue & Customs (HMRC) and is eligible for Gift Aid tax claims from that date.

The Trustees endeavour at all times to meet the aims and objects of the Trust Deed and to comply with the legal requirements and guidance given to registered charities, which is in keeping with the biblical requirement to be good stewards of what God has entrusted to us. CGCF is registered with The Charity Commission for Northern Ireland. The accounts have been prepared using the Receipts and Payments method of accounting.

CGCF is governed by trustees (under a trust deed) with respect to fulfilling its responsibility under charity law, in consultation with the spiritual leadership which is responsible for governing the life and teaching of the fellowship. The spiritual leadership is the eldership of the fellowship. The pastor/senior elder is John Duffy. The powers of removal of trustees rests with the trustees, while the powers of appointment rest with both the trustees and spiritual leadership. Trustees are normally expected to be selected from within CGCF, to ensure that governance of the charity is closely linked to a clear understanding of the needs and aspirations of the fellowship within the local community.

CGCF has a 'Council of Reference', a small (non-executive) group of people external to the charity whose role is to advise the spiritual leadership. In the absence of formal external relationships such as some churches have within a denomination, this offers a channel for external advice and comment.

Day to day decisions on expenditure and activities are made, under the overall oversight of the trustees, by a number of people; the pastor, those with responsibility for different areas of the fellowship's work such as the foodbank, and directly by the trustees. With a relatively small income and expenditure, after fixed expenditure is taken into account, decisions on minor expenditure are made flexibly throughout the year, and not formally according to fixed budgets. The main requirement is that expenditure is within the means of the fellowship, focused on its current priorities, and aiming to maintain a minimum level of reserves.

### *Risk management*

All major insurable risks are subject to normal churches' and employers' insurance which is in place.

Contractual risks would be reviewed before being agreed, to assess that they would not significantly impact

upon the charity's ability to fulfil its objectives. An annual review of areas of risk is carried out by the trustees in conjunction with those responsible for each area of activity, with risk assessments documented.

### Objects and activities

CGCF is registered as a charitable trust. To quote from the trust deed, it is "established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public... in accordance with the statement of faith." The objects of the charity can be summarised as to advance the Christian faith through provision of worship services, Bible teaching, fellowship events, evangelism including literature distribution, and/or to provide practical/financial support to local and/or overseas relief charities or agencies. In detail, as listed in the trust deed:

The Charity is established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public (hereinafter called "the beneficiaries") in accordance with the statement of faith, appearing in the schedule appended hereto in Schedule 1, in Northern Ireland and other countries that may from time to time be identified (hereinafter called "the area of benefit") and in particular:

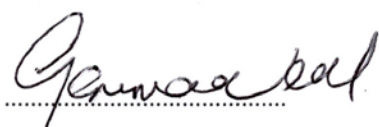
- a) To advance the Christian faith for the benefit of the beneficiaries, through the provision of worship services, prayer events, Bible teaching, fellowship events, the production and/or distribution of literature to enlighten others about the Christian faith, and evangelism, from time to time either alone or in participation with other churches or organisations;
- b) to support by means of financial assistance charities who work overseas in developing countries for the relief of poverty, the relief of sickness and for the protection and preservation of health for the benefit of those in need;
- c) to promote the benefit of the people in the area of benefit either alone or by working in association with other charities and agencies to provide, or assist in the provision, of services for those in need;
- d) to advance any other exclusively charitable purpose as the Trustees may, from time to time, decide in accordance with the law of charity.

We try to enable people to live out their faith within the community, corporately and individually, through some or all of:

- a. Public meetings, in particular Sunday worship services for praise, prayer, preaching, Lord's Table, fellowship, and midweek fellowship meetings for prayer and Bible study.
- b. Literature evangelism, personal evangelism, prayer including regular prayer meetings, pastoral care including pastoral visitation and guidance, training for specific ministries, social relief ministry, administration, preaching in other churches, and cross-community fellowship.
- c. We also encourage private ministry as salt and light in the world (Matthew 5:13-16) by putting faith into practice at home and at work within the community and beyond.
- d. Of particular importance is South-West Belfast foodbank, through which needy people in the community are given food donated by the public, having been referred to the foodbank by professionals such as social workers.

The work of the fellowship is not limited to that of the spiritual leadership or trustees, but includes the ordinary life of all believers obeying all that Jesus has taught, as the great commission (Matthew 28:18-20) makes clear, according to their abilities and opportunities (1 Corinthians 12:4-11).

Approved by the Trustees on ..... 22/9/2024 ..... and signed on their behalf by:



Gemma O'Neill (Chair)



Edel Diamond (Treasurer)