

REDDISH CHRISTIAN FELLOWSHIP

ACCOUNTS

YEAR ENDED 5th April 2021

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 2021**

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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 2021**
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:
DATE:

DAVID R S WELCH FCA, DChA
CHARTERED ACCOUNTANT,
3, Alvington Grove, Hazel Grove,
Stockport, Cheshire. SK7 5 LS
17th December 2021

**REDDISH CHRISTIAN FELLOWSHIP
RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 5TH APRIL 2021**

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	2021			2020
RESOURCES RECEIVED	Unrestricted	Restricted	Total	Total
	£	£	£	£
From Main Activities of Charity				
Regular Gifts & Donations - Gift aided	14,472	0	14,472	10,440
Regular Gifts & Donations - Not Gift aided	2,305	0	2,305	3,120
Tithes & Offerings	85	1,863	1,948	14,590
Gift Aid Received in year	4,704	0	4,704	
Gift Aid to be Received from HMRC*	412	0	412	1,949
Gift Aid added to debtors, not rec'd in year	-412	0	-412	-1,949
Church Holiday Receipts	0	1,575	1,575	5,285
Total Income from Main Activities	21,566	3,438	25,004	33,435
(*2yrs rec'd April 29 th 2021; 4 years to claim)				
From Investment Activities of Charity				
Bank Interest Received	0	0	0	0
Rent Received from Caretakers flat	0	0	0	1,500
Community use of Church buildings	0	0	0	0
Total Income from Main Activities	0	0	0	1,500
from Other Activities of Charity				
BT Phone & other refunds	0	0	0	220
TOTAL INCOME FOR YEAR	£ 21,566	£ 3,438	£25,004	£ 35,155
RESOURCES EXPENDED	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity				
UK Ministry and Speaking Gifts	500	0	500	4,832
UK Missions & Relief of the Poor	2,756	0	2,756	2,152
Overseas Missions & Relief of the Poor	1,200	0	1,200	1,115
Sunday School & Other Payments	0	0	0	369
Kings EDS,C Smith & Church Holiday	1,477	1,863	3,340	5,111
Deposits for 2021&2020 Church Holidays	0	0	0	0
Resources for Main Activities	7,796	0	7,796	13,579
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	3,591	0	3,591	12,540
New Computer & IT equipment	2,500	0	2,500	0
Insurance	889	0	889	821
Heat & Light, Water, Phone & Other Utilities	4,285	0	4,285	3,790
Stationery, Computer, Legal & Sundry	515	0	515	471
Resources for Support & Management	11,780	0	11,780	17,622
Governance Costs of Charity				
Accounts & Independent Examination	810	0	810	785
TOTAL RESOURCES EXPENDED FOR YEAR	18,523	1,863	20,386	£31,986
SURPLUS (DEFICIT) OF INCOME OVER EXP.	3,043	1,575	4,618	£3,169
Bank & Cash balances b/fwd	£68,785	£0	£68,785	£65,616
Bank & Cash balances c/fwd	£71,828	£ 1,575	£73,403	£68,785

STATEMENT OF ASSETS AND LIABILITIES

AS AT 5TH APRIL 2021

	2021	2020
£	£	£
CASH FUNDS		
Bank Current Account	73,403	68,785
Cash Account	0	0
	73,403	68,785
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£ 4,618	£ 3,169
OTHER MONETARY ASSETS		
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	412	0
Income Tax to be reclaimed on Gift Aid Monies Given – 2020	2,345	2,610
Income Tax to be reclaimed on Gift Aid Monies Given – 2019	2,345	4,010
Income Tax to be reclaimed on Gift Aid Monies Given – 2018	2,345	2,660
Income Tax to be reclaimed on Gift Aid Monies Given – 2017	2,345	2,359
Income Tax to be reclaimed on Gift Aid Monies Given – 2016	0	2,345
Income Tax to be reclaimed on Gift Aid Monies Given – 2015	0	2,672
PREPAYMENT – DEPOSITS FOR 2021/2020 HOLIDAYS & 2020 FILM	0	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 CAPITALISED , but w/off in repairs total of £12,540 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	£272,500	£274,746
LIABILITIES		
Accruals for Accountancy & Independent Examination	-840	-810
Deferred Income {Church Holiday receipts in advance – 2021 & 2020 holidays}	0	-1,230
NET ASSETS EQUALS TRUSTEE FUNDS	£271,660	£272,706
DEFICIT/SURPLUS OF INCOME - YEAR ENDED 5TH APRIL 2021 / 2020	-£1,046	£ 4,408
	2021	2020
	£	£
TRUSTEE FUNDS		
UNRESTRICTED FUNDS	£270,085	£272,706
RESTRICTED FUNDS	1,575	0
TRUSTEE FUNDS	£271,660	£272,706

REDDISH CHRISTIAN FELLOWSHIP
AS AT YEAR ENDED 5TH APRIL 2021
STATEMENT OF ASSETS AND LIABILITIES
SURPLUS FOR THE YEAR 2021

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
RECEIPTS & PAYMENTS ACCOUNT			
SURPLUS OF INCOME OVER EXPENSES. A	3,043	1,575	4,618
ADD:-			
PURCHASES OF EQUIPMENT			0
Note:- Smaller value items have not been Capitalized – incl. IT equipment of £2500 & Flat Improvements of £3,177 w/o I & E a/c			
ADDITIONS TO TANGIBLE FIXED ASSETS B			0
LESS:- DEPRECIATION C			0
-DECREASE IN GIFT AID OWING			-6,864
DECREASE IN PREPAYMENTS			0
INCREASE IN CREDITORS			-30
DECREASE IN DEFERRED INCOME			1,230
INCREASE(DECREASE) IN NET CURRENT ASSETS D			£-5,664
DEFICIT/SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}			-£1,046

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	(2020:- £ 466,137)
Insurance Value of Contents		£ 33,068	(2020:- £ 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 (2020: £175,876) for the buildings, and £13,429 (2020: £13,429) for contents.

3. TRUSTEES INSURANCE

Included in the Insurance costs of £ 889 (2020:- £821) 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, 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 2021

For Public Benefit

- **Public Benefit Overseas included: £ 1,200 (2020: £ 3,267)**
- 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: £ 3,256 (2020: 4,832)**
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 2021 {continued}

- **RCF:- During 2020/2021 and 2019/2020, 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 5th 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, the following year to 5th April 2021 looks to be an uncertain one, 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 5th April 2021

- 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 2021

- *When lockdown was announced for the whole of the UK in the middle of March 2021, 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.*

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 **£ 73,403** (2020:-£ **68,785**) and gift aid owing of **£ 9,792** (2020:- **£ 16,656**), which together with a prepayments of £0 {2020:- £0}, gives a total of liquid assets of **£ 83,195** {2020:- **£ 85,441**}, including 5 years gift aid now owing and due to be claimed. Two of these years were received on 29th April 2021 totaling £ 4,004, leaving 4 years, then, to be claimed.

This represents just 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 presents.

Roy Greenhalgh

Chairman of Trustees.

17th December 2021