

Calvary Christian fellowship

Trustees' Report and Accounts

for the period ended
31 March 2018

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Reference and Administration Detail

Period	1st April 2017 to 31st March 2018
Charity Name	Calvary Christian Fellowship (Preston)
Company limited by Guarantee	
Company Number	07223694
Charity Commission Number	1135901
Charity Principal Address	Ward Street Lostock Hall Preston PR5 5HR

Trustees

Mr David Smith (appointed 20 March 2018)
Mr Chris Hebson (appointed 20 March 2018)
Mr Pete McDermott (Secretary)

Mr Paul Richardson (retired by rotation 20 March 2018)
Mrs Lynn O'Driscoll (resigned 14 April 2018)
Mr Derek Buckley (resigned 14 April 2018)
Mr Stewart Suggett (resigned 17 April 2018)

The existing trustees vote on the appointment of new trustees. The trustees both manage the charity and hold title to the charity's property.

Names and Addresses of Advisors

Bankers	Independent Examiner
The Co-operative Bank Plc	O J Grills
PO Box 101	J A Fell and Company
Balloon Street	40 Hoghton Street
Manchester	Southport
M60 4EP	PR9 0PQ

Senior Staff Members

Name	Position	Status
Graham Hooke	Senior Pastor	Employed
Paul Jackson	Community Mission Pastor	Employed (left Feb 2018)
Dorothy Barton	Elder	Volunteer
Linda McDermott	Elder	Volunteer (resigned August 2017)
Ian Shepherd	Elder	Volunteer (resigned August 2017)

Barbara Coates, Bev Redman, Steve Whymark & Pete McDermott were co-opted as Elders for part of the year.

Structure, Governance and Management

Governing Document and Constitution

The charity was originally governed by the Declaration of Trust dated 1 December 1981. Since 1st November 2010 the organisation was, and will continue to be, governed by the Memorandum and Articles of Association of Calvary Christian Fellowship (Preston) incorporated as a company limited by guarantee in England on 14th April 2010.

Organisation of the Charity

The management of the charity splits into two groups Elders & Trustees.

Elders (including pastors) are responsible for the spiritual life, leadership and activities of the church.

Trustees are responsible for those areas relating to the charity as a legal entity; specifically the financial, legal and employment matters

The church relies heavily on volunteers to fulfil its ministries. Partnership involves commitments to attend regularly, using gifts and abilities for the benefit of the church, giving sacrificially and supporting the leadership.

Work Streams

The activities of the church are divided between seven Work Streams. Staff, leadership, ministries and budgeting are organised around these streams and this report will focus on each stream in turn.

- 1. Small Groups & Missional Communities**
- 2. Discipleship Pathways**
- 3. Teaching & Worship**
- 4. Youth & Children**
- 5. Community Mission**
- 6. International Mission**
- 7. Operations**

During 2018 the leadership and functioning of these streams will be reviewed as part of a rebuilding process of church structures and ministries.

Risk Management

The major risks to the charity, as identified by the Trustees, have been considered and appropriate action taken to mitigate those risks.

New activities are risk-assessed and where appropriate notified to our insurers to ensure appropriate cover is available. The trustees try to attend non-standard activities to ensure health and safety issues have been considered. The site supervisor monitors the use of the church and notifies issues via the weekly staff meetings.

Safeguarding Children

The Church has a Safeguarding Children Policy (previously called a Child Protection Policy) which all

members working with children are required to read. This was rewritten at the end of 2010, revised in 2015, is under regular review and is supplemented by appendices and forms available on the church website. The policy is supported by a detailed induction pack for anyone new starting to work with children or vulnerable adults.

Significant changes during the year

Following a Partner's meeting in May 2017 historic differences between the Senior Pastor and the Community Mission Pastor emerged.

This ultimately led to the Community Mission Pastor resigning as an elder in July/August. Following the resignation of two other elders through ill health, four partners were co-opted as elders on a temporary basis.

Unfortunately, the elders, trustees and pastors were unable to find an agreed and united way forward for the church and eventually the Community Mission Pastor and his wife accepted redundancy packages and left in February 2018.

By this time three of the co-opted elders had stood down leaving only the Senior Pastor, one long-serving elder and one co-opted elder as the spiritual leadership..

A significant number of partners left the church through this period which led to a fall in the church income from summer 2017. .

At the end of March the church numbered 80 partners who were fully committed to CCF and supportive of the leadership.

The church owned a piece of land in Lostock Hall which a local business undertook to buy late in 2017/18 and the sale was completed on 13th April 2018

Objectives and Activities of the Charity

Objects as set out in Memorandum and Articles of Association

(a) to advance the Christian Faith in accordance with the Statement of Beliefs appended to the Memorandum and Articles of Association in Preston, Lancashire and in such other parts of the UK or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are not connected with the charitable work of the charity;

(b) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the UK or the world as the Trustees from time to time may think fit.

Public Benefit

The trustees have considered the guidance of the Charity Commission on Public Benefit in planning the activities of the charity.

Aims

The mission statement of our church is: 'Making Disciples – people who love God and others.'

The vision of the church is pictured as a **Diamond** which is multifaceted, reflecting the light of Christ in many directions through the ministries and members of the church, because of our belief that every individual is unique and matters to God. Various characteristics of a diamond exemplify key values of the church.

Employed Staff

Graham Hooke continued to serve the church in a full-time role as Senior Pastor.

Paul Jackson continued in his part-time role as Community Missions Pastor with oversight of our CAP Debt Centre, Foodbank, Job Club and Missional Communities and Groups until February 2018

Jill Jackson continued to work in paid part-time employment as the CAP Centre Manager and Debt Advisor until February 2018.

Lee-James Warren continued as a paid, part-time Youth Worker with time and support from the church for his theological training.

Karen Whaite continued as a part-time paid Administrator.

Brendan Whaite (lead Site Supervisor) and John Park continued in their shared role of site supervision.

1. Small Groups and Missional Communities

Three Missional Communities continued to function during 2017/18.

M2E (Ministry to the Elderly) has been running for a number of years and continued to meet monthly on a Sunday afternoon for a short service of worship. However, attendances at the monthly "Brew time" on Tuesday declined and this ceased during the year.

Splat - Messy Church for all generations with a mix of creative activities, worship, teaching and a simple meal together continued meeting on the third Saturday of each month until closure in the summer.

Mercy People - a Choir for Justice continued to perform at a number of events and raise money for three charities. There are approx. 30 choir members with an average attendance at rehearsals and events of 20-23. More information about their activities can be found under Community Mission.

In addition to these Missional Communities, our CAP Centre ran a Drop-in and other activities/courses.

Alongside Missional Communities, the church also has various **Small Groups** (SGs) e.g. L.A.F (Ladies Afternoon Fellowship) and Harbour which meet at church, and several other home groups. These provide a place for people to meet and grow in faith. Some also exist to develop and prepare for their ministry to the church (e.g. Worship Group).

2. Discipleship Pathways

A small team continued to oversee this stream of church life during Spring 2017 in order to:

1. Establish procedures for helping new people become part of church.
2. Co-ordinate care, prayer and support for people, pastorally, who are not in a position to receive support from other groups in church.
3. Develop a range of Discipleship Resources and courses for communities and groups to use.

The Prayer Clinic continued to provide opportunity for people to book private opportunities to receive prayer support in a different and quieter context than Sunday morning services or MC/SG meetings.

One of the elders (until August 2017), Linda McDermott, continued in her role as the **Pastoral Co-ordinator**.

Pastoral care of members took place through SGs and MCs, with the individual members of the church involved in **mutual support** for one another.

The role of the employed pastors of the church is primarily a leadership and oversight role but both also involved themselves in pastoral care and prayer for members, as needs arise, particularly in emergency situations where hospitalisation was involved.

Counselling of a few people continued to be undertaken by three appropriately trained counsellors, all of whom are members of the Discipleship Pathways oversight team.

CAP Release Group met fortnightly, led by Barbara Coates; a non-judgemental group for people who struggle with life controlling issues that are draining their financial and emotional resources such as smoking, gambling, internet, shopping etc.

The **Prayer Ministry Team** ensured that prayer was available at each Sunday morning service. People also put prayer requests on a prayer chain. This team was led by Elizabeth Hebson. Grahame Treasure continued to take responsibility for the email Prayer Chain.

Courses, Baptisms, Weddings & Funerals

1. The **Partners and Friends** course did not take place during 2017/18. However about a dozen people were expected to join a new Partners' Course in the Spring of 2018.
2. A **Baptism preparation** course took place in the Autumn and four people were baptised.
3. No **Marriage Preparation** sessions or Weddings took place this year.
4. No **Funerals** took place this year.

3. Teaching & Worship

Sunday Mornings

Teaching Series 2017/18:

Radical Kingdom (Spring series)
Psalms (Summer series)
The Tabernacle (September)
Ephesians (Autumn/Winter series)

supplemented by occasional one-off topics and seasonal services.

Talks are accessible online through our church website and on CD for 50p shortly after each service.

The Sunday Service

The Sunday morning service is open to all, with visitors attending regularly. Services were held every Sunday morning and also on Good Friday and Christmas Day.

During 2017/18 the preaching at the Sunday services continued to be covered by a wide range of speakers. The Senior Pastor, Graham Hooke, had reduced his preaching over the three previous years to give others more opportunity to preach. This year his preaching increased to 19 sessions which is still less than 2013/4 (24) and previous years.

In total, 21 different people preached during 2017/18 plus two speakers on DVD. Four people, including one young person, preached for the first time at CCF, and one person resumed preaching for the first time in several years.

All the service and preaching data for the last five years can be seen in the following charts.

Special Services	2017/8	2016/7	2015/6	2014/5	2013/4
Every Generation Services	6	6	6	5	5
Baptismal Services	1	2	2	1	2
Youth Services	3	2	6	3	1
Dedication Services	0	0	1	4	2
Connect	0	0	3	1	2
CAP	1	1	1	3	

Communion (at "Shalom" services) was celebrated on a monthly basis.

Partners Meetings

Three Partners Meetings were held, in May 2017 (88 attending), November 2017 (96 attending), February 2018 (78 attending).

Attendance Trends

Difficulties in church led to a decrease in Sunday morning church attendance from November 2017 onwards.

Sunday services and preaching were covered as follows:

CCF Speakers	2017/8	2016/7	2015/6	2014/5	2013/4
Graham Hooke	19	16	15	17	24
Graham Hooke & Paul Jackson					1
Paul Jackson	2	7	8	8	11
Paul & Jill Jackson		1	1	2	1
Jill Jackson		1	1	1 (with Sarah Downie)	
Jacqui Shurr				1 (with Jill Jackson)	
George Thomas	1	2	5	3	4
Lee-James Warren	3	1	2	1	1
Lee-James & Becky Warren				1	
Groups of Young People		1	2	1	
Nathan McGaughey			1		
Isaac & Joshua Grave			1		
Paul Richardson	1		2	1	1
Derrick Bannister	2	1	1	2	3
Paul Jackson & Paul Grave			1		
Stewart Suggett		1	1(with Paul Grave)		
Paul & Miriam Grave				3	2
Paul Grave		3	7	2	
Miriam Grave		2	1	1	
Bev Redman	3	2		2	
Andy Prosser		1		1	
Brian Whaite	1		2	1	
Steve Coates	1	1		1	
Ruth Hooke	2	2			1
Neil Kiley	1				1
Sarah Downie					1
Nigel Stewart			1		1
Ian Williams			1		
Elizabeth Hebson	2 (with Bev)		1		
Heather Wright			1		
Mary Wilson & Gary Fielding		1			
Sundar & Sarah Pinninty		1			
John Kay	5				
Andy Duffell	2				
Jennifer Hebson	1				
David & Sue Smith	1				
Grahame Treasure	1				
Visiting Speakers					
Phil Hardy (Matlock New Frontiers)	1				
Sheryl Hauer (Bridges for Peace)	1				
DVD Talks	2				
Rob Fewkes (Frontiers)		1			
Matthew Skirton (OM)		1			
Michael Treharne (Bridges for Peace)		1			
Dave Tudor (CAP)				1	
Gary Foulds (CAP)				1	
Wayne (World Horizons) with Steve Coates & Jacqui Shurr				1	

4. Youth and Children

Youth Work Role

Lee-James Warren continued in his role as Youth Worker and continued to work on his Kingdom Theology course with Westminster Theology Centre and Chester University. He entered his 4th year of study in September 2017, this being funded by the Church thus far.

Youth Work

YOUth is the Friday night term time youth club aimed at young people, predominately those at high school although there are some college aged who attend on occasions. This club attracts young people from both church and local community and attendance has averaged about 20 young people.

Jailbreakers is a Sunday morning discipleship group for 11 – 14s.

14+ is a fortnightly Sunday morning discipleship group aimed at those aged 15+.

5-2-7 is a Sunday evening discipleship group that Lee-James Warren initiated. It is focussed on the 14 – 18 age group.

Youth Community is a monthly Sunday morning gathering for all Youth. It started in February 2015 and continued to run on the first Sunday evening of each month.

Youth Band The Band continued to meet during 2017, especially to prepare for Sunday services. However, as most of the band were now integrated into the Sunday Music and Worship Team, it was no longer necessary for them to practice separately and so the Youth Band practices were discontinued

Gentleman's Club is a group for teenage boys looking at practical life skills and discipleship. The group met fortnightly throughout the year.

Weekend Away There was no Youth Weekend away this year. Instead, plans were made for the young people to join with young people from two other churches and attend Soul Survivor in August 2018.

Children's Work

Calvary Kids

Calvary Kids is our Sunday morning activities for children aged 0 – 11. Within that age range the following specific groups exist Bubbles (pre-schoolers), Splash (infants: reception – yr2) and XStream (juniors: yrs 3 – 6).

The Senior Pastor oversees Children's Ministries but Karen and Brendan Whaite have the weekly responsibility for leading our Children's Ministries.

Surf is a fortnightly Friday night children's activity aimed at 6 – 11 year old church children who are encouraged to bring church friends along.

Holiday Clubs

Three Holiday Clubs ran during 2017/18 instead of the usual two because Easter fell early in 2018. Details are as follows:

Children's Easter Holiday Club 2017

3rd April – 7th April **(5 days @ £20.00 per child)**

Theme: You'll Be Amazed! (Super Heroes)

Qty: 44 children (3 of which were Tootells, so no charge as Liz is on team)

Team: Bren, Karen, Amber, Koru, Saffron, Eden, Brian Whaite, Rita Whaite, Andrew Barton, Janet Clark (our neighbour), Liz Tootell, Jasmin Davenport (ex CHC child), Margaret Forster, Jennie Downie

Income: £820.00

Expenditure: £269.51

Profit: £550.49

Children's Summer Holiday Club 2017

24th July – 28th July **(5 days @ £20.00 per child)**

Theme: Ahoy! Treasure Seekers!

Qty: 35 children (3 of which were Tootells, so no charge as Liz is on team)

Team: Bren, Karen, Amber, Koru, Saffron, Eden, Brian Whaite, Andrew Barton, Janet Clark (our neighbour), Liz Tootell, Margaret Forster, Jennie Downie, Matthew Whymark, Ann Park

Income: £740.00 (includes a grant £100 from Together Lancashire for games equipment, which was purchased and therefore included in expenditure)

Expenditure: £234.57

Profit: £505.43

Children's Easter Holiday Club 2018

26th March – 29th March **(4 days @ £16.00 per child)**

Theme: No Greater Love

Qty: 41 children *(2 children paid for but couldn't make it, so carried over to summer club. However, their £32 is included in the income, below)*

Team: Bren, Karen, Koru, Saffron, Eden, Brian Whaite, Rita Whaite, Andrew Barton, Janet Clark (our neighbour), Maria (from Jolly Tots), Jennie Downie, Matthew Whymark, Jasmin Davenport

Income: £688.00

Expenditure: £58.54

Profit: £629.46

5. Community Mission

The Hub – Improving the Wellbeing of Individuals and Community

From April 2017 to January 2018 the Hub continued to provide help and support for local people in three different areas: debt and money advice, crisis food support and employment advice.

Vision: We aim to ... strengthen the wellbeing of individuals and community

Mission: We will ... Serve the poor : Save the lost : Create a community

Ethos: We are a ... Kingdom, Prayerful, Relational, Expectant, Growing, Generous people

Core Services Offered

Money Advice	Help educate individuals in good money management Provide debt advice and support
Food Support	Provide temporary food support to individuals going through a crisis situation.
Work & Employability	Assist individuals pursue and prepare for employment

Job Club

Our aim with Job Club is to provide friendly, practical support so that people can step confidently into employment.

Debt Help

Our aim with Debt Help is to share the love of Jesus in a practical way whilst helping people along their journey out of debt.

Drop In and Life Skills

A fortnightly drop-in continued until the Autumn of 2017. This was a mixture of debt-free ex-clients, clients awaiting their first appointment and current clients.

Foodbank

Our aim with foodbank is to help individuals or families in a food crisis.

The Community Mission Pastor and the CAP Centre Manager accepted voluntary redundancy in January 2018. This meant that we could no longer continue running our CAP Debt Centre or Job Club.

However, we were able to continue running Foodbank, making regular deliveries of food parcels to approx. five families every week. Clients are referred to us for help which is normally provided for four weeks before a review. In most instances this level of support is sufficient to tide people over a difficult period in their lives.

Jolly Tots

Each Wednesday in term time, **Jolly Tots**, a parents, carers and toddlers group reaches out and serves the local community, welcoming anyone with toddler-aged children. (led by Wendy & Kath Hodgson),

Ripples

The *Special Needs Dance Group* called Ripples has continued to run on a twice monthly basis on Sunday afternoons.

Mercy People

Mercy People is a community choir for justice, and a missional community. Led by Ruth Hooke, the choir has continued to meet regularly and prepare for events. They support three charities: The Bulabakulu Children's Village in Uganda, the Home of Hope in India and International Justice Mission working to free slaves around the world.

In addition to taking a service at Preston Prison and taking part in the local Live Events (see below) they held two very successful concerts during the year (December and February) and were able to send £1340 to the three charities.

Events

In addition to the above regular activities we ran the following events to engage and connect with the local community or to support activities in our church.

We were part of Lostock Hall Carnival once again on 1st July 2017 serving free drinks to ~500 people, face painting, putting on simple games for children as well as providing a place for people just to sit and chill out.

We organised and hosted our annual Craft Afternoon 25th November 2017. This was open to friends and members of the local community and, as usual, approximately 300 people attended.

CCF has supported the Creative Network, led by one of our partners, Nigel Stewart since its launch in 2010. Nigel has instigated Live Events in the area: Leyland Live, Penwortham Live, Chorley Live and Longton Live, each running once or twice per year. Each live event features about 100 acts taking part in approx. 25 venues over a Friday and Saturday evening. Many CCF members have continued to support these events, hosting venues, running the PA and supporting a whole range of budding and experienced artists of all ages.

The Senior Pastor took part in leading the annual Remembrance Day service once again in November at the Cenotaph, Lostock Hall.

6. International Mission

International Partners & Visits

Support through prayer, relationship and finance continued to be extended to the following people and ministries. International work is highlighted on Sunday mornings for informed prayer on an occasional basis, especially when there is any significant news to bring. Newsletters from our International Partners continue to be reproduced and distributed via the Bulletin whenever received. Information is also made available on the church website, although this has to be carefully restricted in some cases for the safety and well-being of our partners overseas.

A significant feature of much of the work we support is the care of abandoned and destitute children in Africa, India and Asia.

CCF's international involvement is primarily through people who we already have a relational connection with. Of the following people listed, Sarah Pinninty (Hooke) and Hannah Wang (Linford) both grew up and were baptised at CCF. Steve Coates also became a Christian and was baptised at CCF. Each of them has gone on to give their lives to serving God internationally.

Steve and Mary Coates are working with '**World Horizons**', based in South Wales, with a special interest in Italy. They both visited CCF in May 2017 when Steve preached at CCF. Steve visited again in November.

Pastor Joshua Magezi leads the Kibuli Miracle Centre Church in Kibuli District, Kampala, Uganda. He also established a major project that we have a special interest in: **Bulabakulu Children's Village** for abandoned children, home to 150 children and widows who act as carers. AGLM UK is a Wales-based registered charity, directly involved in supporting the work of this village, with whom we co-operate and channel funds. There were no visits from Uganda this year.

Hannah Wang, along with her husband Wang Ping, is working with **World Horizons** in Japan, helping to establish a church. Hannah Wang visited the UK in September 2017.

Fountain of Life Ministries was founded by **Sundar & Sarah Pinninty** and works with Sundar's Indian family and others in village evangelism, literacy and sewing centres in South India. The Home of Hope for abandoned children, completed in January 2013, has been caring for up to 10 children and is a base for the work of FLM, which is a registered UK charity. The Pinninty Family (Fountain of Life) visited CCF once during 2017.

Bridges for Peace

Sheryl Hauer of Bridges for Peace, working in Israel, visited and preached at CCF in October 2017.

Financial Support for International Partners

Details of funding for the work of our International Partners can be seen in the audited financial report.

7. Operations

Communication - Friday Feed, Dropbox & Website

The weekly e-mail communication, Friday Feed, has continued with a circulation of 130 people. The Sunday Church Programme, including some of the main rotas for Sunday teams, has continued to be accessible and updatable through Dropbox and by a link in Friday Feed.

Andy Prosser (EWDP) continues to provide paid support for the church website, www.calvary.org.uk. Regular updating of the site is undertaken by the Administrator along with the Senior Pastor.

Building management & Property

The Church Administrator, Karen Whaite, keeps a diary of all activities taking place in the building. Four members of staff hold a weekly Admin meeting on Wednesdays, with one focus of attention being the co-ordination of all activities to avoid clashes in the use of rooms and to aid the Site Supervisors in setting up for activities efficiently and appropriately. This system has continued to work very effectively, providing a sound platform for ministries and users of the building to focus on the main purpose of their meetings rather than being hindered by confused practical arrangements.

Room Change.

The room swap trial (Creche in Room 4 and a new Meeting Room/Youth Room) was reviewed in July 2017 and made permanent.

Building Maintenance

All routine matters of maintenance and repair are dealt with quickly and efficiently by our two Site Supervisors. Where necessary matters are discussed with the Senior Pastor and Administrator at the weekly Admin meeting. Occasionally matters are referred to the Elders and/or Trustees if there are significant financial implications.

During 2017 the Main Hall was redecorated. In Spring 2018 a review of fire precautions took place and preparations were made to announce these to church.

Finances

Phil McDermott and Pete McDermott share the role of treasurer, supported by a team of volunteers who assist with counting, banking and Gift Aid claims.

A monthly report of Income (with projection for full year). Expenditure (compared to budget) and Balance sheet is prepared and distributed to Pastors and Trustees. Annual accounts are prepared and independently examined before filing with Companies House & Charity Commission.

Relationship with other Charities and Organisations

The church is a member of the **Evangelical Alliance** and is part of the **New Wine** network of churches.

The church co-operates locally with the three other Christian churches in Lostock Hall. The senior pastor, co-ordinates occasional meetings of the church leaders and meets with the two other Lostock Hall clergy (Anglican/RC) to maintain relationships and further work together in any ways that we can.

The closest working relationship that we have with another charity has been with **Christians Against Poverty (CAP)**. Details of this are covered in the Community Mission section of this report.

Plans for the Future

At the February Partners' Meeting the Senior Pastor outlined the following areas for the church and its leadership to address and to learn from in recovering from a year of significant difficulty and rebuilding healthy church for the future.

LEARNING LESSONS FROM CHURCH DIFFICULTIES

1. Emotionally Healthy Relationships ----- LOVE, MERCY, FORGIVENESS, REALITY
2. Understanding & Experiencing Unity ----- BLESSINGS, PEACE, JOY
3. Church Family - Every ministry/person valued ----- MEMBERS OF ONE BODY
4. Submission, Support & Honour ----- TRUST, SHEPHERDING, LEADERSHIP
5. Biblical Authority ----- TRUTH & GRACE
6. Articles of Association ----- RIGHTEOUSNESS, WISDOM & SECURITY
7. Spiritual Warfare & Prayer ----- FREEDOM & PROTECTION

Financial Review

Reserves Policy

The reserves policy of the Trustees is to maintain a level of unrestricted funds of three months' salary costs of Senior Pastor and one month's salary costs of other staff which totals £17,999. At the period end there were free reserves of £26,471 (Net current assets in unrestricted funds).

Principal Funding Source

CCF is wholly reliant on the donations of its membership. These donations and associated gift aid show a decrease of 16% on similar period of the previous year.

The trustees and elders monitor the income from donations on a regular basis and consider any action required to match the expenditure to the income. Other income results from the activities of the charity as detailed in Note 3.1 to the accounts. These activities are part of the church's outreach and are not intended to be fund raising.

A contract was agreed for the sale of the freehold land at Watkin Lane and the value of this is included as a debtor in the accounts.

Financial Support of Key Objectives

The funds are applied to paying the salaries of the employees of the charity, making grants to individuals and organisations, maintenance of the building, expenses of the small groups and streams of the church and Sunday services. These payments are detailed in the accounts. In the current year 69% of expenditure was staffing costs. This provides one full time Pastor, one part time Pastor, three part time support staff, one part time Christians against Poverty (CAP) worker and a part time Youth Worker. The Pastors are responsible for providing the main teaching and spiritual guidance to the church. This helps to fulfil the main objective of the church to spread the gospel. 18% of expenditure went in grants. The church is committed to seeing the gospel reach beyond its locality. This is achieved by supporting other charities and individuals involved elsewhere in Great Britain and overseas.

Grant-making Policy

The church plans to give away a significant proportion of its income in accordance with biblical teaching. These gifts go to other organisations working at home and abroad to further God's Kingdom. In accordance with the trust deed some smaller grants are made to mitigate financial hardship. These are normally to church members. Support is also provided to members to enable them to follow God's calling. This can include full time mission or for set periods. Details of the grants made are given in Note 3.4 to the accounts.

Funds Review

The assets in the Unrestricted Fund (General Fund) of the charity are held at the trustees' discretion for the future needs of the church. Note 12 to the accounts details the designated funds included within the unrestricted fund.

The funds in the Restricted Fund are for named individuals or organisations. The total value of these funds at the period-end is £3,871.

The charity has sufficient assets to meet its current liabilities.

The building at Ward Street was revalued in November 2003 at £175,000. This revaluation figure has been included in these financial statements.

Trustees' responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on and signed on their behalf by:

.....
Chris Hebson

Date.....

.....
David Smith

Date.....

Independent Examiner's Report to the Trustees of Calvary Christian Fellowship

I report on the accounts of the Trust for the year ended 31 March 2018, which are set out on pages 22 to 30.

Respective Responsibilities of trustees and examiner

The charities trustees (who are also the directors of the company for the purpose of company law) are responsible for the preparation of the accounts. The charities trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
2. proper accounting records are kept (in accordance with section 41 of the Act); and
3. accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
4. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

O J Grills
Chartered Accountant
40 Houghton Street
Southport
PR9 0PQ

Date:

Calvary Christian Fellowship (Preston)

Statement of Financial Activities for the year ended 31st March 2018

Note	General Fund £	Restricted Funds £	Total March 2018 £	Total March 2017 £
Income and endowments from:				
2 Donations and legacies	146,719	12,806	159,525	191,260
3 Charitable activities	2,353	-	2,353	5,563
Investments	8	-	8	12
4 Other	30,000	-	30,000	-
Total	179,080	12,806	191,886	196,835
Expenditure on:				
3 Charitable Activities	177,674	24,605	202,279	196,468
5 Other	2,268	-	2,268	1,708
Total	179,942	24,605	204,546	198,176
Net income/(expenditure)	(861)	(11,799)	(12,660)	(1,341)
Total funds brought forward	205,066	15,671	220,737	222,077
Total funds carried forward	204,205	3,871	208,076	220,737

The notes on pages 24 to 30 form part of these accounts.

Calvary Christian Fellowship (Preston)

Balance Sheet at 31st March 2018

Note	2018		2017	
	£	£	£	£
8 Tangible Fixed assets		177,734		182,393
Current Assets:				
9 Debtors	36,709		12,091	
Cash in hand	6,432		31,635	
Total current assets	<u>43,141</u>		<u>43,726</u>	
Liabilities:				
10 Creditors: Amounts falling due within one year	(12,798)		(5,382)	
Net Current Assets		30,343		38,344
Net Assets		<u>208,076</u>		<u>220,737</u>
Funds				
11 Restricted Income Funds	3,871		15,671	
Unrestricted Income Fund	204,205		205,066	
Total funds	<u>208,076</u>		<u>220,737</u>	

For the financial year ended 31 March 2018 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board and authorised for issue on.....

.....
C Hebson

.....
D Smith

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2018

1 Accounting Policies

- a These accounts have been drawn up under the historical cost convention, as modified by the inclusion of fixed assets at market value. They have been prepared in accordance with the Statement of Recommended Practice (SORP): FRS102.

Resources expended have been analysed by activities. Where costs are not directly attributable to a single activity they have allocated by estimation as follows;

- Pastors' salaries & associated expenses: Pro rata time spent on each activity based on assessment by both pastors.
- CAP Workers salary and expenses analysed by activity.
- All other staff & support costs: Pro rata estimated of use of building for each activity.

- b Gifts and other income are credited on a receivable basis. The tax recoverable on Gift Aid appears as a debtor in these accounts.

Resources expended have been accounted for on an accruals basis.

- c Revaluation of Assets

A valuation of the Ward Street premises, on the basis of open market value with vacant possession, was prepared by HDAK, Commercial Property Consultants, on 11 November 2003. This valuation at £175,000 is incorporated in the financial statements for the current year.

The land at Watkin Lane was revalued at 31st March 1998 by the trustees.

Blinds, carpets, alarm, Gas cooker and similar items are excluded from the Schedule of assets and are deemed to be included in the valuation of the building.

- d Fund Accounting

Funds held by the charity are either:

Unrestricted General Funds - funds which can be used in accordance with the charity's objects at the discretion of the trustees.

Designated Funds - funds set aside out of the general fund for specific purposes.

Restricted Funds - funds that 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.

- e Depreciation is charged on net present value as follows:

- Equipment, furniture and fittings: 25%
- Land & Building: In the opinion of the Trustees depreciation is immaterial.

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2018

1 Accounting Policies (continued)

- f Depreciation is charged in full in the year of acquisition and none in the year of disposal.
- g Only tangible items exceeding £500 purchase price are treated as balance sheet assets. Assets with a net book value of less than £100 have been written off although they are still in use.
- h All income and expenses are shown in full and not "netted off".
- j Connected persons:
Trustees who are members of the church have contributed to the charity's income by way of gifts and gift aid.

No trustees received any reimbursement for expenses or services.

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2018

	General Fund	Restricted Funds	Total 2018	Total 2017
2 Donations				
Gifts	20,291	5,702	25,993	30,100
Gift Aid	126,428	7,104	133,532	161,160
Total Donations	146,719	12,806	159,525	191,260

Charitable Activities - Explanation of

3 Workstreams

Teaching & Worship	Sunday worship meetings and associated expenses for resources, media etc.
Youth & Children	Youth Work and associated staff, Sunday School, Holiday Clubs and other Childrens activities. Safeguarding
Community Mission	CAP Centre (Debt relief and Drop In), Job club, Jolly Tots (Mums & Toddlers) , Community social events.
International Mission	Overseas grants and support.
Discipleship Pathways	Welcome, Prayer, Pastoral & Counselling, CAP Release, Leadership development
Mission Worshipping Communities (MWCs) & Small Groups	Mission to Elderly (M2E), Messy Church (Splat), Men's Stuff and other small groups

	General Fund	Restricted Funds	Total 2018	Total 2017
3.1 Charitable Activities - Income				
Teaching & Worship (Net of purchases)	37		37	178
Youth & Children	2,216		2,216	4,560
Community Mission	100		100	825
Total	2,353	-	2,353	5,563

	Total 2018			Total 2017
	Directly undertaken	Grant funding	Support costs	Total
3.2 Charitable Activities - Expense				
Teaching & Worship	21,897	-	2,588	24,484
Youth & Children	39,737	10,308	4,170	54,215
Community Mission	46,364	7,899	4,890	59,153
International Mission	3,531	18,615	144	22,290
Discipleship Pathways	16,663	-	719	17,382
MWC's & Small groups	21,733	-	3,020	24,754
Totals	149,925	36,822	15,531	202,279
				196,468

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2018

3.3 Directly undertaken activities

	Total 2018	Total 2017
Staff costs	140,489	118,107
Other costs	9,437	17,252
Total	149,925	144,000

3.4 Grant funded activities

Purpose: All grants are made to further the gospel

	Total 2018	Total 2017
Institutional		
Africa Life Church & Children's Village (18 payments)	10,843	8,289
Christians Against Poverty (12 payments)	7,700	8,700
Fountain of Life Ministries (25 payments)	4,413	4,836
Fusion Youth (24 payments)	2,724	2,652
Good Rock Foundation	-	2,318
World Horizons (36 payments)	830	7,944
Other Organisations (19 payments)	700	2,491
Total Institutional Grants	27,210	37,230
Individual		
Grants to individuals (46 separate grants)	9,612	5,955
Total Grants	36,822	43,185

3.5 Activity support costs

	Total 2018	Total 2017
Building Repair & Maintenance	3,403	4,211
Utilities	4,888	4,997
Stationery, Post, Phone, Web and Admin	3,446	4,934
Insurance	2,461	2,202
Subscriptions	185	188
Licence fees	1,149	1,392
Total	15,531	17,923

4 Other income

Sales price of Land on Watkin Lane	35,000
Book value	5,000
Surplus from Sale	30,000

5 Other expenditure

	Total 2018	Total 2017
Examiner's Fees, Company Registration & Finance	951	848
Auto Enrollment Set up fee	-	500
Cost of Sale of Land	1,317	360
Total	2,268	1,708

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2018

	Total 2018	Total 2017
6 <u>Staff costs</u>		
Salaries	125,724	102,712
NIER	5,180	4,487
Pensions	5,378	5,126
Expenses	4,207	5,781
Total staff costs	140,489	118,107

Average number of employees was:

Pastoral staff	1 (full time) + 1 (part time)
CAP Worker	1 (part time)
Youth Worker	1 (part time)
Administrative /Site supervisory/Cleaning staff	3 (part time)

All employees are engaged solely in Charitable activities

No employee earned £60,000 p.a. or more.

7 Defined contributions pension scheme

All employees are entitled to a contribution of 5% of gross salary into a Stakeholder Pension Scheme of their own choice . From February 2017 all employees were offered membership of the State Auto-Enrolment Pension. Of those eligible 5 staff joined the scheme and the Charity contributes 5% of gross salary. One staff member opted out and remains in a Private Pension Scheme. Reamining staff members are paid additional 5% in lieu.

	Total 2018	Total 2017
The costs of the scheme to the charity for the year	5,378	5,126
The amount of contributions outstanding at the year end	-	-

8 Fixed Asset Schedules

Cost or valuation:

	Freehold land and buildings	Plant & Equipment	Totals
At 1 April 2017	180,000	22,873	202,873
Disposals	(5,000)	-	(5,000)
Additions	-	1,252	1,252
At 31 March 2018	175,000	24,125	199,125

Accumulated Depreciation

At 1 April 2017	-	20,480	20,480
Charge for year	-	911	911
At 31 March 2018	-	21,391	21,391

Net book values

At 1 April 2017	180,000	2,393	182,393
At 31 March 2018	175,000	2,734	177,734

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2018

9 Debtors

	Total 2018	Total 2017
Income tax recoverable	1,780	8,340
Balance of Sale of Land (received April 2018)	34,033	-
Prepayments	896	3,751
Total Debtors	36,709	12,091

10 Liabilities: amounts falling due within one year

	Total 2018	Total 2017
General Accruals	1,171	-
HMRC Tax & NI	1,375	-
Redundancy payments- conditional on Land Sale	10,252	5,382
Total	12,798	5,382

11 Restricted funds

	Balance 31st March 2017	Movement in Resources		Balance 31st March 2018
		Incoming	Outgoing	
CAP Donations	4,076	305	4,381	-
CAP Client aid	-	62	62	-
Child Sponsorship/Children's Village	213	4,624	4,537	299
Counselling	265	-	265	-
Defibrillator	6,250	-	6,250	-
Food Bank	-	155	130	25
Fountain of Life Ministries	276	1,306	1,413	169
Individual Gifts	25	1,700	1,600	125
Israel	-	337	337	-
Joshua Magezi	120	186	306	-
Jackson Severance	-	2,500	2,500	-
Living on the Edge	1,024	50	1,000	74
M2E Encouragement Fund	-	73	-	73
Mercy People (Choir)	10	-	-	10
Mission & Community Inc TV Screens	1,050	-	-	1,050
Splat	13	-	13	-
Youth Weekend Away	2,349	348	651	2,046
Youth Worker Gift Day	-	1,160	1,160	-
Total Restricted Funds	15,671	12,806	24,605	3,871

Purpose of Restricted Funds

Restricted Funds represent donations given specifically for a particular organisation, or for a particular purpose.

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2018

12 Designated Funds

Staff costs - Youth Worker Des Fund

Total Designated Funds

Balance	Movement in Resources		Balance
31st March 2017	Incoming	Outgoing	31st March 2018
10,222		10,222	
10,222	-	10,222	-

These funds are included in the general fund, but have been set aside for particular purposes.

13 Analysis of Net Assets between Funds

	Tangible Fixed Assets	Net Current Assets	Total
Unrestricted Funds	177,734	26,471	204,205
Restricted Funds	-	3,871	3,871
Total	177,734	30,343	208,076