

Calvary Christian fellowship

Trustees' Report and Accounts

for the period ended
31 March 2019

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Reference and Administration Detail

Period	1st April 2018 to 31st March 2019
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, retired by rotation, re-appointed 26th February 2019)

Mr Chris Hebson (appointed 20 March 2018)

Mrs Barbara Coates (appointed 4 July 2018)

Mrs Ruth Hooke (appointed 4 July 2018)

Mr Graham Hooke (appointed 4 July 2018)

Mr John Kay (appointed 4 July 2018)

Mrs Lynn O'Driscoll (resigned 14 April 2018)

Mr Derek Buckley (resigned 14 April 2018)

Mr Stewart Suggett (resigned 17 April 2018)

Mr Pete McDermott (resigned 14 September 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
The Co-operative Bank Plc
PO Box 101
Balloon Street
Manchester
M60 4EP

Independent Examiner
O J Grills
J A Fell and Company
40 Hoghton Street
Southport
PR9 0PQ

Senior Staff Members

Name	Position	Status
Graham Hooke	Senior Pastor	Employed
Barbara Coates	Elder	Volunteer

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 the annual report focuses 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 2018/19, these work streams were overseen by the Church Elders with specific tasks delegated to individual Elders or to volunteer Leaders within the Streams.

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

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

It was decided that the "Partners" of the church would be renamed "Members" as had originally been the case for most of the church's history. The term "Partners" had been subject to misunderstanding and it was recognised that the more common term "Members" had wider acceptance.

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.

Lee-James Warren continued as a paid, part-time Youth Worker with time and support from the church for his theological training until 31 August 2018.

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.

The Board accepted a request from the Senior Pastor to reduce his paid hours from 37.5 to 27 from 1st April 2019. This decision was reached as a transitionary phase during which the church would begin the

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search for an Associate/Families Pastor who would, in due course, become Senior Pastor, and to facilitate the release of funds for this purpose.

The Senior Pastor had a heart attack in December 2018 and so was off work for a period of time during which the Board oversaw his responsibilities and volunteers stepped in to assist. He resumed work at 8hrs per week in February, increasing to 16hrs per week in March and then to the previously agreed 27 hrs per week from 1st April 2019.

1. Small Groups and Missional Communities

The use of the term "Missional Communities" has been discontinued for the time being as all but one of the Missional Communities (Mercy People Choir for Justice) had ceased.

The church runs groups of many kinds, all of which seek to benefit and serve people from within the church community and people from outside and these are all recognised as "small groups" and overseen by the Eldership.

SALT

A new monthly group for elderly people commenced in January 2019. It started meeting on the first Thursday of the month at lunchtime and includes lunch, an interesting talk and provides an opportunity for developing friendships. Initial attendances of about 20+ people have been encouraging.

Mercy People

This 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. More information about their activities can be found under Community Mission.

Small Groups

Alongside Missional Communities, the church also has various **Small Groups** (SGs) which provide a place for people to meet and grow in faith including:

New Dawn

Harbour

Beta

SAS

LAF (Ladies Afternoon Fellowship)

KYB (Know Your Bible) study groups

Other groups meet as and when required to serve the church and community in various ways:

Music Team

Media Team

Finance Team

Foodbank Team

Stewards

Children's Ministry Team

Youth Team

2. Discipleship Pathways

The original team leading Discipleship Pathways ceased meeting in 2017. Two members of that team continue as Elders and during 2018/9 the Eldership has overseen the various ministries covered by Discipleship Pathways.

Their focus has been 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.

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 pastor of the church is primarily a leadership and oversight role but he also is involved 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.

The **Prayer Ministry Team** ensured that prayer was available at many Sunday morning services. People also put prayer requests on a prayer chain. This team was led by Elizabeth Hebson. Grahame Treasure moved to Australia and so the Senior Pastor took responsibility for the email Prayer Chain.

Courses, Baptisms, Weddings & Funerals

The **Partners and Friends** course was renamed the Membership Course in line with the change in terminology from, "Partners" to "Members".

A 3 session Partners Course took place in May/June 2018. Subsequently, the course was adapted so that it could be run in one long session on a Saturday. One course took place in October and a further course early in 2019. As a result 12 new members were welcomed to the church.

No **Baptism preparation** courses took place this year.

No **Marriage Preparation** sessions or Weddings took place this year.

One **Funeral** took place this year.

3. Teaching & Worship

Sunday Mornings

Teaching Series 2018/19:

Ephesians (Spring series continued)

Clash of Two Kingdoms (Autumn/Spring 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 2018/19 the preaching at the Sunday services continued to be covered by a wide range of speakers. The Senior Pastor, Graham Hooke, preached the most during the first eight months of the year, but volunteers took this role for the remaining four months of the year after his heart attack.

In total, nineteen different people preached during 2018/19 plus two speakers on DVD and five guest speakers. Four members of the church preached for the first time at CCF.

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

Special Services	2018/9	2017/8	2016/7	2015/6	2014/5
Every Generation Services	7	6	6	6	5
Baptismal Services	0	1	2	2	1
Youth Services	1	3	2	6	3
Dedication Services	0	0	0	1	4

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

Partners/Members Meetings

From October Partners Meetings reverted back to the more traditional terminology of Members Meetings.

Four Partners/Members Meetings were held, in April 2018 (56 attending), May 2018 (57 attending), October 2018 (58 attending), November 2018 (49 attending)

Attendance Trends

Sunday Church average monthly attendance chart 2018/19

April	May	June	July	August	September	October	November	December	January	February	March
96	99	91	91	82	81	81	88	91	93	84	88
Average per month for the year: 89											

Sunday services and preaching were covered as follows:

CCF Speakers	2018/9	2017/8	2016/7	2015/6	2014/5
Graham Hooke	21	19	16	15	17
Lee-James Warren	1	3	1	2	1
Derrick Bannister	4	2	1	1	2
Bev Redman	1	3	2		2
Andy Prosser	2		1		1
Brian Whaite	1	1		2	1
Steve Coates		1	1		1
Ruth Hooke	1	2	2		
Nigel Stewart				1	
Elizabeth Hebson		2 (with Bev)		1	
Gary Fielding	5		1		
Sundar & Sarah Pinninty			1		
John Kay	4	5			
Andy Duffell	1	2			
Jennifer Hebson	2		1		
David & Sue Smith		1			
Grahame Treasure		1			
Testimonies	3				

Visiting Speakers

Phil Hardy (Matlock New Frontiers)		1		
Sheryl Hauer (Bridges for Peace)		1		
DVD Talks	2	2		
Rob Fewkes (Frontiers)			1	
Matthew Skirton (OM)			1	
Michael Treharne (Bridges for Peace)	1		1	
Nate Turner (YFC)	1			
Reuben Morley (BGEA)	1			
Steve Bedford (Crossgate)	1			
Ralph Taylor (Barnabas)	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. At the end of August he moved to a full-time position as Youth Worker at St Cuthberts Church, Preston.

This meant that the youth work had to be covered by volunteers who met to plan for the year from September 2018.

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

Youth Work Cont.

from both church and local community and attendance though attendance has dropped into single figures.

Jallbreakers 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 focussed on the 14 – 18 age group.

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 Eldership oversee the Children's Ministries but Karen and Brendan Whaite share the weekly responsibility for leading all our Children's Work.

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

One Holiday Club ran during 2018/19

(The Easter 2018 Holiday Club was early and so was included in the 2017/18 Trustees Report)

Children's Summer Holiday Club 2018

23rd July – 27th July (5 days @ £20.00 per child)

Theme: Nine a Day!

Quantity: 48 children

(3 of which were Tootells, so no charge as Liz is on team) (2 children paid for Easter club [see note below] but couldn't make it. Their £32 paid at Easter was included in the Easter income and only the £8.00 difference [this is a 5 day club] is included in this summer income.)

Team: Bren, Karen, Amber, Koru, Saffron, Eden, Brian Whaite, Rita Whaite, Andrew Barton, Janet Clark (our neighbour), Liz Tootell, Carmella Kay, Matthew Whymark, Jasmin Davenport, Josh Loan-Clarke, Sarah Jackson, Maria Kelly

Income: £868.00

Expenditure: £79.80

Profit: £788.20

5. Community Mission

Foodbank

History

Foodbank at Calvary Christian Fellowship was started in June 2015. Our aim has always been "a hand up not a handout". Unlike some Food Bank Models we deliver to our clients' home on a weekly basis – usually up to 4 consecutive weeks. We hope that this will enable us to relate to our clients and provide other help with Job searching or Debt advice.

We have also been able to arrange collection & delivery of Furniture Items and also decorate part of a client's home.

Statistics

In the year to March 2019 we have made 261 home visits. Most of these include two large carrier bags of non-perishables, a tray of fruit & veg. plus bread & bakery items.

In winter there was a significant increase in demand and we have had to use two delivery teams on occasions.

Referrals

Clients are referred to us by outside agencies (see below). Sometimes a client will self-refer and we deal with these cases on merit, usually taking the view that most people asking for help really need it.

This is the distribution of referrers over the last year:-

Primary Schools	52%
The Foxton Centre	8%
Self/Friend	11%
Key Youth	7%
Housing Associations	5%
Church	3%
Women's Centre	1%
Salvation Army	0%
LCC Children Social Care	2%
Health visitor	4%
Community Restart	3%
Human Kind (Disc)	2%
Lancs. Wellbeing Service	2%
Lancs. Care, Leyland Clinic,	1%

Clearly the referrals from Primary schools are a major source of our clients and many of these are attributed to problems arising out of transition to Universal Credit.

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 but closed at the end of March 2019.

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 to rehearse, develop community 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.

The choir took part in a Fundraising event, along with several other artists, in support of Fountain of Life Ministries (who run the Home of Hope in India). The event raised over £750 for the charity.

Events

In addition to the above regular activities the church 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 in July 2018. This year we had a float in the procession featuring the slogan "Love without limits" and the Bible verse, John 3:16. "For God loved the world so much that He have His only Son that whoever believes in Him shall not die but receive eternal life",

We organised and hosted our annual Craft Afternoon in November 2018. This was open to friends and members of the local community and, as usual, the attendance was excellent: approximately 250 people attended.

CCF has supported the Creative Network, led by one of our members, 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.

Stephen and Mary Coates are working with **'World Horizons'**, based in South Wales, with a special interest in Italy. They visited CCF in March 2019 but unfortunately Stephen became ill and was unable to preach on the Sunday.

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 is next due to visit the UK in July 2019.

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 2018.

Bridges for Peace

The church eldership agreed to set up regular support for Bridges for Peace commencing in September 2018 as one way of honouring the Biblical exhortations to bless the Jewish people. The charity supports people in need in Israel.

Financial Support for International Partners

In recent years our support for one charity ceased when it closed and support for the Coates family was reduced due to changed circumstances. Despite the church's reduced income it became possible for us to add Bridges for Peace to the list of charitable causes supported by the church.

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

7. Operations

Data Protection

Considerable time was devoted to implementing a new Data Protection Policy to comply with the new GDPR regulations. This involved ensuring that we had appropriate procedures for looking after people's data. All current members and friends were required to complete forms so that we can ensure we only use their personal data in ways that have their agreement.

Communication - Friday Feed, Dropbox & Website

The weekly "Friday Feed" e-mail communication of information, encouragement and a "thought for the day", has continued with a circulation of 87 people, significantly reduced as a result of GDPR regulations and some people having left the church. 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. 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.

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.

A rolling programme of decoration ensures that all areas are painted as required on a regular basis.

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. Phil McDermott signalled his intention to step down from his role at the end of March 2019. Pete McDermott has taken over his main areas of responsibility and other volunteers recruited to assist with the counting on Sundays.

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**. The relationship with New Wine has lapsed as it

was felt that it was no longer serving the needs of the church and its leadership and neither were we in a position to be meaningfully involved in the network. Other avenues of involvement with national church networks are being explored.

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.

Our involvement with Christians Against Poverty (CAP) ceased when we closed our CAP Centre in early 2018.

Plans for the Future

At the February 2018 Partners' Meeting the Senior Pastor had 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

During 2018/19 the Church began to address these specific areas.

Emotionally Healthy Relationships. The Elders took part in a training session with a view to running a course bearing this name for the whole church. It has not yet been feasible to run this course and it is currently on hold with an expectation that we will do so in 2020.

There has been a very positive sense of unity in the church in the last year, something which many members have commented on. The church has recovered a sense of family with everyone valued and with good support and encouragement for leadership as reflected in very positive Members' Meetings and Sunday Services.

The Board of Elders and Trustees developed a new Leadership Document, published in November 2018, outlining all aspects of the selection and accountability of leadership and how it is expected to work in practice. This document will form the basis of a new Foundation document for the Church as it transitions from a Company with Limited Guarantee to a Charitable Incorporated Organisation (CIO) during 2019. The leadership also signalled the intention to change the name of the church to "New Day

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Church" during 2019 and the Board has been working towards this end. However, progress was delayed by the Pastor's heart attack.

As referred to in the section about Objectives / Staffing the church is beginning the search for an Associate/Families Pastor who would, in due course, with the agreement of the Board and Membership, become Senior Pastor.

Financial Review

Reserves Policy

The reserves policy of the Trustees is to maintain a level of unrestricted funds of three months' salary costs of the Pastor and one month's salary costs of other staff which was £13,715. At the period end there were free reserves of £18,402 (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 32% 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.

The sale of the freehold land at Watkin Lane (as included in last year's accounts) was completed in April 2018.

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 61% of expenditure was staffing costs. This provides one full time Pastor and three part time support staff. The Pastor is 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. 21% 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 £3,417. 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

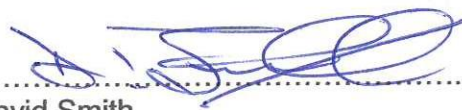
Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, 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 5/11/2019 and signed on their behalf by:


.....
Chris Hebson


.....
David Smith

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 2019, which are set out on pages 20 to 27.

Respective Responsibilities of trustees and examiner

The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act), as amended by s.28 of the Charities Act 2006) and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 43 of the Act, as amended)
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act, as amended)
- to state whether particular matters have come to my attention.

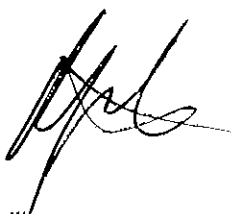
Basis of independent examiner's statement

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: 13/11/2019.

Calvary Christian Fellowship (Preston)

Statement of Financial Activities for the year ended 31st March 2019

Note	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
Income and endowments from:				
2 Donations and legacies	98,574	9,877	108,451	159,525
3 Charitable activities	1,732	1,144	2,876	2,353
Investments	-	-	-	8
4 Other	265	-	265	30,000
Total	100,571	11,021	111,592	191,886
Expenditure on:				
3 Charitable Activities	108,466	11,476	119,942	202,279
5 Other	912	-	912	2,268
Total	109,378	11,476	120,853	204,546
Net Income/(expenditure)	(8,806)	(455)	(9,261)	(12,660)
Total funds brought forward	204,205	3,871	208,076	220,737
Total funds carried forward	195,399	3,417	198,815	208,076

The notes on pages 22 to 27 form part of these accounts.

Calvary Christian Fellowship (Preston)

Balance Sheet at 31st March 2019

Note	2019		2018	
	£	£	£	£
7 Tangible Fixed assets		176,997		177,734
Current Assets:				
8 Debtors	2,171		36,709	
Cash at bank and in hand	24,613		6,432	
Total current assets	<u>26,783</u>		<u>43,141</u>	
Liabilities:				
9 Amounts falling due within one year	(4,965)		(12,798)	
Net Current Assets		21,819		30,343
Net Assets		<u>198,815</u>		<u>208,076</u>
Funds				
10 Restricted fund		3,417		3,871
Unrestricted fund		195,399		204,205
Total funds		<u>198,815</u>		<u>208,076</u>

For the financial year ended 31 March 2019 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... 5/11/2019


Chris Hebson


David Smith

Company Registration No. 07223694

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2019

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;

Pastor's salary & associated expenses: Pro rata time spent on each activity based on assessment by Pastor.

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.

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 2019

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 2019

	General Fund	Restricted Funds	Total 2019	Total 2018
2 Donations				
Gifts	20,264	2,343	22,608	25,993
Gift Aid	78,310	7,534	85,844	133,532
Total Donations	98,574	9,877	108,451	159,525

3 Charitable Activities - Explanation of 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	Foodbank, Jolly Tots (Mums & Toddlers) SALT, Community social events.
International Mission	Overseas grants and support.
Discipleship Pathways	Welcome, Prayer, Pastoral & Counselling, Release group, Leadership development
Mission Worshipping Communities (MWCs) & Small Groups	Harbour, Beta, LAF, Mercy People, & other small groups

	General Fund	Restricted Funds	Total 2019	Total 2018
3.1 Charitable Activities - Income				
Teaching & Worship (Net of purchases)	92		92	37
Youth & Children	878	1,143.81	2,022	2,216
Community Mission	762		762	100
Total	1,732	1,144	2,876	2,353

	Directly undertaken	Grant funding	Support costs	Total 2019	Total 2018
3.2 Charitable Activities - Expense					
Teaching & Worship	20,051	-	2,467	22,518	24,484
Youth & Children	21,130	9,160	3,792	34,083	54,215
Community Mission	20,645	451	4,507	25,602	59,153
International Mission	2,927	15,879	-	18,806	22,290
Discipleship Pathways	9,352	-	1,325	10,678	17,382
MWC's & Small groups	6,400	-	1,856	8,256	24,754
Totals	80,505	25,490	13,947	119,942	202,279

	Total 2019	Total 2018
3.3 Directly undertaken activities		
Staff costs	73,540	140,489
Other costs	6,966	9,437
Total	80,505	149,925

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2019

3.4 Grant funded activities

Purpose: All grants are made to further the gospel

Institutional

	Total 2019	Total 2018
Africa Life Church & Children's Village (15 payments)	10,570	10,843
Christians against Poverty (12 Payments)	-	7,700
Fountain of Life Ministries (18 payments)	4,918	4,413
Fuslon Youth (12 payments)	399	2,724
World Horizons (12 payments)	1,500	830
Other Organisations (11 payments)	806	700

Total Institutional Grants	18,193	27,210
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Individual

Grants to individuals (40 separate grants)	7,297	9,612
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Total	25,490	36,822
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3.5 Activity support costs

	Total 2019	Total 2018
Building Repair & Maintenance	1,449	3,403
Utilities	5,522	4,888
Stationery, Post, Phone, Web and Admin	2,877	3,446
Insurance	2,688	2,461
Subscriptions	189	185
Licence fees	1,222	1,149

Total	13,947	15,531
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4 Other Income

	Total 2019	Total 2018
Sales price of Land on Watkin Lane	-	35,000
Sale of Fostex Multitrack Recorder	265	-
Book value	-	(5,000)
Surplus from Sale	265	30,000

5 Other expenditure

	Total 2019	Total 2018
Examiner's Fees, Company Registration & Finance	912	951
Cost of Sale of Land	-	1,317
	912	2,268

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2019

6 Staff costs	Total 2019	Total 2018
Salaries	66,581	125,724
Employers NI	2,157	5,180
Pensions	3,329	5,378
Expenses	1,473	4,207
Total staff costs	73,540	140,489

Average number of employees was:

Pastoral staff	1 (full 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 2019	Total 2018
The costs of the scheme to the charity for the year	3,329	5,378

8 Fixed Asset Schedules

Cost or valuation:

	Freehold land and buildings	Plant & Equipment	Totals
At 1 April 2018	175,000	24,125	199,125
Disposals	-	-	-
Additions	-	-	-
At 31 March 2019	175,000	24,125	199,125

Accumulated Depreciation

At 1 April 2018	-	21,391	21,391
Charge for year	-	737	737
At 31 March 2019	-	22,128	22,128

Net book values

At 1 April 2018	175,000	2,734	177,734
At 31 March 2019	175,000	1,997	176,997

9 Debtors

	Total 2019	Total 2018
Income tax recoverable	1,195	1,780
Balance of Sale of Land (received April 2018)	-	34,033
Prepayments	976	896
Total	2,171	36,709

Calvary Christian Fellowship (Preston)

Notes to the accounts 31st March 2019

10 Liabilities: amounts falling due within one year

Total 2019

Total 2018

Creditors	454.97	
General Accruals	3,360	1170.79
HMRC Tax & NI	1,094	1375.19
Pensions	56	
Redundancy payments- conditional on Land Sale	-	10,252
Total	4,965	12,798

11 Restricted funds

	Balance	Movement In Resources		Balance
	31st March 2018	Incoming	Outgoing	31st March 2019
Bridges for Peace	-	110	70	40
Child Sponsorship/Children's Village	299	4,356	4,570	85
Festival of Hope	-	432	375	57
Food Bank	25	408	168	265
Fountain of Life Ministries	169	1,793	1,918	45
Individual Gifts	125	1,964	2,089	-
Israel	-	161	161	-
Joseph's Storehouse	-	28	-	28
Joshua Magezi	-	-	-	-
Living on the Edge	74	-	-	74
M2E Encouragement Fund	73	-	-	73
Mercy People (Choir)	10	-	-	10
Mission & Community Inc TV Screens	1,050	-	-	1,050
PA Equipment	-	625	297	328
Youth Weekend Away	2,046	1,144	1,828	1,362
Total Restricted Funds	3,871	11,021	11,476	3,417

Purpose of Restricted Funds

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

13 Analysis of Net Assets between Funds

	Tangible Fixed Assets	Net Current Assets	Total
Unrestricted Funds	176,997	18,402	195,399
Restricted Funds:	-	3,417	3,417
Total	176,997	21,819	198,815

