# **REDDISH CHRISTIAN FELLOWSHIP**

# ACCOUNTS

# YEAR ENDED 5th April 2019

Accounts Prepared by:-

David R S Welch FCA, DChA Chartered Accountant

3 Alvington Grove, Hazel Grove, Stockport, Cheshire SK7 5LS



# REDDISH CHRISTIAN FELLOWSHIP CONTENTS & CHARITY INFORMATION YEAR ENDED 5th April 2019

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# **CHARITY INFORMATION** 1 **Registered Number of Charity** 514046 2 **Trustees Serving in Year** Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock 3 **Independent Examiner** David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS 4 **Main Activities of Charity** Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others 5 **Bankers** Barclays plc 6 **Address of Church Premises** 74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR 7 **Administration Address of** 129 Mile End Lane, **Reddish Christian Fellowship** Stockport, Cheshire.

# REDDISH CHRISTIAN FELLOWSHIP INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}** On the Accounts for the Year Ended 5th April 2019

Set out on pages 2 - 6

## Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- . examine the accounts under section 145 of the 2011 Act;
- . to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- . to state whether particular matters have come to my attention.

## Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

## Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

. to keep accounting records in accordance with section 386 of the Companies Act 2006; and

. to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

## SIGNED:

NAME: PROFESSIONAL QUALIFICATION	DAVID R S WELCH FCA, DChA CHARTERED ACCOUNTANT,
ADDRESS:	3, Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5 LS
DATE:	20th December 2019

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## REDDISH CHRISTIAN FELLOWSHIP RECEIPTS & PAYMENTS ACCOUNT YEAR ENDED 5TH APRIL 2019

			2019	201
RESOURCES RECEIVED	Unrestricted	Restricted	Total	Tota
	£	£	£	
from Main Activities of Charity	0.040	0	0.040	0.640
Regular Gifts & Donations - Gift aided	8,040	0	8,040	8,640
Regular Gifts & Donations - Not Gift aided	2,980	0	2,980	2,630
Tithes & Offerings	10,356	0	10,356	9,404
Gift Aid Received from HMRC*	0	0	0	0
Kings E.D.School & Church Holiday	4,484	0	4,484	4,500
Total Income from Main Activities	25,860	0	25,860	25,174
*No Gift Aid claim in 2yrs; 5 years to claim				
from Investment Activities of Charity	_	_	_	0
Bank Interest Received	0	0	0	0
Rent Received from Caretakers flat	3,720	0	3,720	2,160
Community use of Church buildings	0	0	0	0
Total Income from Main Activities	3,720	0	3,720	2,160
from Other Activities of Charity				
BT Phone refunds	864	0	864	0
Insurance refunds – burglary	5,250	0	5,250	0
TOTAL INCOME FOR YEAR	£ 35,694	0	£ 35,694	27,334
RESOURCES EXPENDED	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity	3,370	0	3,370	2 000
UK Ministry and Speaking Gifts	986	0	986	3,090
UK Missions & Relief of the Poor	1,080	0	1,080	2,710
Overseas Missions & Relief of the Poor	1,080	0	1,080	1,780
Sunday School & Other Payments	5,080	0	5,080	514
Kings E.D.School & Church Holiday	1,000	0	1,000	1,587
Deposits for 2019&2018 Church Holidays	· ·	-	-	500
Resources for Main Activities	11,638	0	11,638	10,181
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	4,701	0	4,701	3,738
nsurance work re burglary	5,350	0	5,350	0
nsurance	873	0	873	766
Heat & Light, Water, Phone & Other Utility	2,714	0	2,714	2,975
Stationery, Computer, Legal & Sundry	705	0	705	1,270
Resources for Support & Management	14,343	0	14,343	8,749
Governance Costs of Charity				
Governance Costs of Charity Accounts & Independent Examination	760	0	760	745
· · · · · · · · · · · · · · · · · · ·				19,675
TOTAL RESOURCES EXPENDED FOR YEAR	£ 26,741	<u>0 £</u>	£ 26,741	13,075
SURPLUS (DEFICIT) OF INCOME OVER EXP.	£ 8,953	£0	£ 8,953	£ 7,659
Bank & Cash balances b/fwd	£ 56,663	£0	£ 56,663	£ 49,004
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STATEMENT OF ASSETS AND LABILITIES         SA T STM APRIL 2019         2019       2019         2019       2018         £       £       £         CASH FUNDS       55,616         Bank Current Account       55,390       56,663         Cash Account       2225       0         Cash Account       2266       0         DTHER MONETARY ASSETS       65,616       7,659         Income Tax to be reclaimed on Gift Aid Monies Given - 2019       4,010       2,2660         OTHER MONETARY ASSETS       2,2061       2,2660         Income Tax to be reclaimed on Gift Aid Monies Given - 2017       2,2661       3,160         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,772       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,772       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       1,5876					
AS AT STM APRIL 2019	REDDISH CHRISTIAN FELLOWSHIP				Page 3
2019       2018         CASH FUNDS $\epsilon$	STATEMENT OF ASSETS AND LIABILITIES				
É         É         É         É         É           CASH FUNDS         S65,390         56,663         0         56,663           Cash Account         226         0         56,663         56,663           Cash Account         226         0         56,663         56,663           DTHER MONETARY ASSETS         65,616         70,659         27,659           DTHER MONETARY ASSETS         10,697         2,060         2,205         2,205           Income Tax to be reclaimed on Gift Aid Monies Given - 2013         2,2650         3,160         3,160           Income Tax to be reclaimed on Gift Aid Monies Given - 2015         2,672         2,672         2,672           Income Tax to be reclaimed on Gift Aid Monies Given - 2015         2,672         2,672         2,672           Income Tax to be reclaimed on Gift Aid Monies Given - 2015         2,672         2,672         2,672           Income Tax to be reclaimed on Gift Aid Monies Given - 2015         2,575         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         175,876         0         0	AS AT 5TH APRIL 2019				
CASH FUNDS         Bank Current Account       55,390       56,663         Cash Account       226       0         Account       65,166       56,663         DTHER MONETARY ASSETS       65,616       27,665         DITHER MONETARY ASSETS       40,101       14,707       0         Income Tax to be reclaimed on Gift Aid Monies Given - 2018       2,660       2,660       2,660         Ditter MONETARY ASSETS       2,205       2,27,205       2,672       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672       2,672       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672       2,672       2,672         PREPAYMENT - DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM       1,000       650       0       0         NVESTMENT ASSETS       0       0       0       0       0         Add: Building Improvements in Vear*       0       0       0       0         Freehold Property at 74 Broadstone Road, &       2       2       2,576       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       17					
Bank Current Account       55,90       56,663         C3th Account       226       0         Sector 12       226       0         Sector 12       55,616       56,663         RECEPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR       E 8,953       57,653         OTHER MONETARY ASETS       0       0,697         Income Tax to be reclaimed on Gift Aid Monies Given - 2019       4,010       14,707       0         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,660       2,660       2,661         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672       2,672         Income Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672       2,672         PREPAYMENT - DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM       1,000       650         NVESTMENT ASETS       0       0       0         State Equipment As Broadstone Road, &       2       2       2         Add- Building Improvements in Vear*       0       0       0       0         No der Ainteris & Road Ainse Else, Store C1980.       0       0       0       0         Other Additions in year.       0       0       0       0       0       0       0       0       0		£	£	£	£
Cash Account         226         0         56,615         56,663           ERCEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR         E 8,953         67,659         56,663           DTHER MONETARY ASSETS         0         0         10,697           Income Tax to be reclaimed on Gift Aid Monies Given – 2013         2,660         2,205         2,205           Income Tax to be reclaimed on Gift Aid Monies Given – 2015         2,672         2,205         2,672           Income Tax to be reclaimed on Gift Aid Monies Given – 2015         2,672         2,672         2,672           Income Tax to be reclaimed on Gift Aid Monies Given – 2015         2,572         2,672         2,672           PREPAYMENT – DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM         1,000         650         0         0           NVESTMENT ASSETS         0         0         0         0         0         0           Set S RETAINED FOR THE CHARITIES OWN USE         Freehold Property at 74 Broadstone Road, &         2         2         2         2         2         0         0         0           Gold Windows & Plastering W/Glf In & & Pa/c £1,980.         0         0         0         0         0         0         0         0         0         0         0         0         0         0		<b>67 000</b>			
Beccients & PAYMEENTS SURPLUS [DEPICT] FOR YEAR         68,953         67,656         56,663           DTHER MONETARY ASSETS         0         10,697         10,697           Income Tax to be reclaimed on Giff Ald Monies Given - 2018         2,205         2,205         2,205           Income Tax to be reclaimed on Giff Ald Monies Given - 2016         3,160         3,160         3,160           Income Tax to be reclaimed on Giff Ald Monies Given - 2015         2,672         2,672         2,672           PREPAYMENT - DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM         1,000         650           NIVESTMENT ASETS         0         0         0           ASSETS RETAINED FOR THE CHARTIES OWN USE         75,876         175,876				-	
RECEIPTS & PAYMENTS SURPLUS (DEFICT) FOR YEAR       £ 8,953       £7,659         OTHER MONETARY ASSETS <ul> <li>Income Tax to be reclaimed on Gift Aid Monies Given - 2019</li> <li>4,010</li> <li>14,707</li> <li>0</li> <li>2,660</li> <li>2,205</li> <li>2,672</li> <li>2,672</li></ul>	Cash Account	226	6E 616	<u> </u>	56 662
ncome Tax to be reclaimed on Giff Aid Monies Given - 2019       4,010       14,707       0       10,697         ncome Tax to be reclaimed on Giff Aid Monies Given - 2018       2,660       2,205       2,205       3,160         ncome Tax to be reclaimed on Giff Aid Monies Given - 2016       3,160       3,160       3,160       3,160         ncome Tax to be reclaimed on Giff Aid Monies Given - 2015       2,672       2,672       2,672         PREPAYMENT - DEPOSITS FOR 2019/2018 HOUIDAYS & 2018 FILM       1,000       650         NVESTMENT ASSETS       0       0       0         ASSETS RETAINED FOR THE CHARITIES OWN USE       50       0       0         Freehold Property at 74 Broadstone Road, &       2       24 Uverpool Road, Reddish, Stockport.       0       0         Total Costs Incurred/ Valuation of Original Gift of building       175,876       175	RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	<mark>£ 8,953</mark>	03,010	<mark>£ 7,659</mark>	50,005
ncome Tax to be reclaimed on Gift Aid Monies Given - 2018       2,660       2,660         ncome Tax to be reclaimed on Gift Aid Monies Given - 2017       2,205       3,160         ncome Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672         PREPAYMENT - DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM       1,000       650         NVESTMENT - SETS       0       0         ASSETS RETAINED FOR THE CHARTITES OWN USE       0       0         Freehold Property at 74 Broadstone Road, &       2       2         2-4 Uverpool Road, Reddish, Stockport.       175,876       175,876       175,876         57 Get AP insurance refunds & flood dumage costs       0       0       0         Fittings & Equipment : Bought in year       0       0       0         Gol Windows & Plastering w/off in R & P a/c £1,980.       0       0       0         Flood Damage costs w/o in R & P, with Insurance refunds       0       0       0       0         Gol Windows & Plastering w/off in R & P a/c £1,980.       0	OTHER MONETARY ASSETS		-		
ncome Tax to be reclaimed on Gift Aid Monies Given - 2017       2,205       2,205         ncome Tax to be reclaimed on Gift Aid Monies Given - 2016       3,160       3,160         ncome Tax to be reclaimed on Gift Aid Monies Given - 2015       2,672       2,672         PREPAYMENT - DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM       1,000       650         NVESTMENT ASSETS       0       0         ASSETS RETAINED FOR THE CHARITIES OWN USE       0       0         Freehold Property at 74 Broadstone Road, &       2.41 Liverpool Road, Reddish, Stockport.       175,876	Income Tax to be reclaimed on Gift Aid Monies Given – 2019	4,010	14,707	0	10,697
Income Tax to be reclaimed on Gift Aid Monies Given – 2016 A,160	Income Tax to be reclaimed on Gift Aid Monies Given – 2018	2,660		2,660	
Income Tax to be reclaimed on Gift Aid Monies Given – 2015       2,672       2,672         PREPAYMENT – DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM       1,000       650         INVESTMENT ASSETS       0       0         ASSETS RETAINED FOR THE CHARITIES OWN USE       0       0         Freehold Property at 74 Broadstone Road, &       2-4 Liverpool Road, Reddish, Stockport.       175,876       175,876       175,876       175,876       175,876       175,876       175,876       0       0         Add:- Building Improvements in Yeat*       0       0       0       0       0         Fittings & Equipment Bought In year       0	Income Tax to be reclaimed on Gift Aid Monies Given – 2017	2,205		2,205	
PREPAYMENT - DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM       1,000       650         INVESTMENT ASSETS       0       0         ASSETS RETAINED FOR THE CHARITIES OWN USE       6       0         Freehold Property at 74 Broadstone Road, &       24 Liverpool Road, Reddish, Stockport.       175,876       175,876       175,876       175,876       175,876       0       0         Add:- Building Improvements in Year*       0       13,429	Income Tax to be reclaimed on Gift Aid Monies Given – 2016	3,160		3,160	
NVESTMENT ASSETS       0       0         ASSETS RETAINED FOR THE CHARITIES OWN USE         Freehold Property at 74 Broadstone Road, &         24 Liverpool Road, Reddish, Stockport.         Total Costs incurred/ Valuation of Original Gift of building       175,876       175,876       175,876       175,876         Add:- Building Improvements in Year*       0       0       0       0         **Set Re P insurance refunds & flood damage costs       0       0       0       0         **Set Reading wordf in R & P a/c £1,980.       0       0       0       0         Roof Windows & Plastering woldf in R & P a/c £1,980.       0       0       0       0         No other additions in year.       0       0       0       0       0         No other additions in year.       0       0       0       0       0       0         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305       £189,305       £189,305         TOTAL ASSETS OF RCF       £206,228       £257,315       3,230         NET ASSETS FOR ALGE HUNDS       £268,298       £253,225         SUPPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £14,973       £7,224         INNESTRICTED FUNDS       £268,298       £253,235	Income Tax to be reclaimed on Gift Aid Monies Given – 2015	2,672		2,672	
ASSETS RETAINED FOR THE CHARITIES OWN USE  Freehold Property at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.  Total Costs Incurred/ Valuation of Original Gift of building 175,876 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PREPAYMENT - DEPOSITS FOR 2019/2018 HOLIDAYS & 2018 FILM		1,000		650
Freehold Property at 74 Broadstone Road, &         2-4 Liverpool Road, Reddish, Stockport.         Total Costs Incurred/ Valuation of Original Gift of building       175,876       175,876       175,876       175,876         Madd:- Building Improvements in Year*       0       0       0       0         (*See R & P insurance refunds & flood damage costs       0       0       0       0         Fittings & Equipment :- Bought in year       0       0       0       0         Roof Windows & Plastering w/off in R & P a/c £1,980.       0       0       0       0         Flood Damage costs w/o in R & P, with Insurance refunds       0       0       0       0         No other additions in year.       0       0       0       0       0         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305       £189,305       £189,305       £189,305         TOTAL ASSETS OF RCF       £270,628       £257,315       -3,220       -3,220       -3,220         LIABILITIES       -	INVESTMENT ASSETS		0		0
2-4 Liverpool Road, Reddish, Stockport.         Total Costs Incurred/ Valuation of Original Gift of building       175,876       175,876       175,876       175,876         Add:- Building Improvements in Year*       0       0       0         **See R & P insurance refunds & flood damage costs       0       0       0         Fittings & Equipment :- Bought in year       Roof Windows & Plastering w/off in R & P a/c £1,980.       0       0       0         Flood Damage costs w/o in R & P a/c £1,980.       0       0       0       0         No other additions in year.       0       0       0       0         No other additions in year.       0       0       0       0         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305       £189,305         TOTAL ASSETS OF RCF       £2270,628       £257,315         LIABILITIES       -760       -760       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,220         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325	ASSETS RETAINED FOR THE CHARITIES OWN USE				
Total Costs Incurred/ Valuation of Original Gift of building       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       175,876       0       13,429       13,429       13,429       13,429       13,429       13,429       13,429       13,429       13,429       13,429       13,429       14,4273       12,57,315       15,45       15,45       15,	Freehold Property at 74 Broadstone Road, &				
Add: Building Improvements in Year*       0       0         (* See R & P insurance refunds & flood damage costs       0       0         Fittings & Equipment :- Bought in year       0       0         Roof Windows & Plastering w/off in R & P a/c £1,980.       0       0         Flood Damage costs w/o in R & P, with Insurance refunds       0       0         No other additions in year.       0       0       0         No other additions in year.       0       0       0       0         FIXTURES, Church Chairs & Tables, (2017–2010)       13,429       13,429       13,429         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305       £189,305         TOTAL ASSETS OF RCF       £270,628       £257,315         LUABILITIES      785       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         UNRESTRICTED FUNDS       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325	2-4 Liverpool Road, Reddish, Stockport.	[]	г		
** See R & P insurance refunds & flood damage costs         Fittings & Equipment :- Bought in year         Roof Windows & Plastering w/off in R & P a/c £1,980.       0       0         Flood Damage costs w/o in R & P, with Insurance refunds       0       0       0         No other additions in year.       0       0       0       0         No other additions in year.       0       0       0       0         Fixtures, Church Chairs & Tables, (2017–2010)       13,429       13,429       13,429         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305       £189,305         TOTAL ASSETS OF RCF       £270,628       £257,315         LIABILITIES	Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876	175,876	175,876
Fittings & Equipment :- Bought in year         Roof Windows & Plastering w/off in R & P a/c £1,980.       0       0         Flood Damage costs w/o in R & P, with Insurance refunds       0       0       0         No other additions in year.       0       0       0       0         Fixtures, Church Chairs & Tables, (2017–2010)       13,429       13,429       13,429         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305       £189,305         TOTAL ASSETS OF RCF       £270,628       £257,315         LIABILITIES       Accruals for Accountancy & Independent Examination       -785       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         UNRESTRICTED FUNDS       £ 268,298       £ 253,325	Add:- Building Improvements in Year*	0	L	0	
Fittings & Equipment :- Bought in year         Roof Windows & Plastering w/off in R & P a/c £1,980.       0       0         Flood Damage costs w/o in R & P, with Insurance refunds       0       0       0         No other additions in year.       0       0       0       0         Fixtures, Church Chairs & Tables, (2017–2010)       13,429       13,429       13,429         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305       £189,305         TOTAL ASSETS OF RCF       £270,628       £257,315         LIABILITIES	{* <u>see R &amp; P insurance refunds &amp; flood damage costs</u> }				
Roof Windows & Plastering w/off in R & P a/c £1,980.       0       0         Flood Damage costs w/o in R & P, with Insurance refunds       0       0         No other additions in year.       0       0       0         Fixtures, Church Chairs & Tables, (2017–2010)       13,429       13,429         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305         TOTAL ASSETS OF RCF       £270,628       £257,315         LIABILITIES					
No other additions in year.0000Fixtures, Church Chairs & Tables, (2017–2010)13,42913,429TOTAL FIXED ASSETS FOR CHURCH USE£189,305£189,305TOTAL ASSETS OF RCF£270,628£257,315LIABILITIES4ccruals for Accountancy & Independent Examination-785-760Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}-1,545-3,230NET ASSETS EQUALS TRUSTEE FUNDS£ 268,298£ 253,325SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018£ 14,973£ 7,224TRUSTEE FUNDS£ 268,298£ 253,325	Roof Windows & Plastering w/off in R & P a/c £1,980.	0		0	
Fixtures, Church Chairs & Tables, (2017–2010)       13,429       13,429         TOTAL FIXED ASSETS FOR CHURCH USE       £189,305       £189,305         TOTAL ASSETS OF RCF       £270,628       £257,315         LIABILITIES       -785       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325	Flood Damage costs w/o in R & P, with Insurance refunds	0		0	
TOTAL FIXED ASSETS FOR CHURCH USE£189,305£189,305TOTAL ASSETS OF RCF£257,315LIABILITIESAccruals for Accountancy & Independent Examination-785-760Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}-1,545-3,230NET ASSETS EQUALS TRUSTEE FUNDS£ 268,298£ 253,325SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018£ 14,973£ 7,224TRUSTEE FUNDSUNRESTRICTED FUNDS£ 268,298£ 253,325	No other additions in year.	0	0	0	0
TOTAL ASSETS OF RCF       £270,628       £257,315         LIABILITIES       -785       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325	Fixtures, Church Chairs & Tables, (2017– 2010)		13,429		13,429
LIABILITIES         Accruals for Accountancy & Independent Examination       -785       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325	TOTAL FIXED ASSETS FOR CHURCH USE	[	£189,305	[	£189,305
Accruals for Accountancy & Independent Examination       -785       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325         UNRESTRICTED FUNDS       £ 268,298       £ 253,325	TOTAL ASSETS OF RCF	Γ	£270,628	Γ	£257,315
Accruals for Accountancy & Independent Examination       -785       -760         Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325         UNRESTRICTED FUNDS       £ 268,298       £ 253,325	LIABILITIES	_		-	
Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}       -1,545       -3,230         NET ASSETS EQUALS TRUSTEE FUNDS       £ 268,298       £ 253,325         SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018       £ 14,973       £ 7,224         TRUSTEE FUNDS       £ 268,298       £ 253,325         UNRESTRICTED FUNDS       £ 268,298       £ 253,325			-785		-760
SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018         £ 14,973         £ 7,224           TRUSTEE FUNDS         UNRESTRICTED FUNDS         £ 268,298         £ 253,325	Deferred Income {Church Holiday receipts in advance – 2019 & 2018 holidays}		-1,545		-3,230
TRUSTEE FUNDS         £ 268,298         £ 253,325	NET ASSETS EQUALS TRUSTEE FUNDS				
UNRESTRICTED FUNDS <b>£ 268,298 £ 253,325</b>	SURPLUS FOR THE YEAR ENDED 5TH APRIL 2019 / 2018		£ 14,973	-	£ 7,224
	TRUSTEE FUNDS				
RESTRICTED FUNDS 0 0	UNRESTRICTED FUNDS		£ 268,298		£ 253,325
	RESTRICTED FUNDS		0		0

		/
RESTRICTED FUNDS	0	0
TRUSTEE FUNDS	£ 268,298	£ 253,325

REDDISH CHRISTIAN FELLOWSHIP AS AT YEAR ENDED 5TH APRIL 2019 STATEMENT OF ASSETS AND LIABILITIES SURPLUS FOR THE YEAR 2019

1. Trustee Funds		Unrestricted	Restricted	Total
		£	£	£
RECEIPTS & PAYMENTS ACCOUNT				
SURPLUS OF INCOME OVER EXPENSES.	Α	£ 8,953	0	£ 8,953
ADD:-				
FLOOD DAMAGE W/O WITH INS'CE REFU	NDS	0	0	0
PURCHASES OF EQUIPMENT		0	0	0
Note:- Smaller value items have not been	n			
Capitalized – included in Repairs.				
ADDITIONS TO TANGIBLE FIXED ASSETS	В	0	0	0
LESS:- DEPRECIATION	с	0	0	0
INCREASE IN GIFT AID OWING		4,010	0	4,010
INCREASE IN PREPAYMENTS		350	0	350
INCREASE IN CREDITORS		-25	0	-25
DECREASE IN DEFERRED INCOME		1,685	0	1,685
INCREASE(DECREASE) IN				
NET CURRENT ASSETS	D	£ 6,020	£0	£ 6,020
SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}		£14,973	£0	£14,973
. BUILDINGS AND FIXED ASSETS				
reehold Properties & Contents				
nsurance Value of 74 Broadstone Road nsurance Value of 2-4 Liverpool Road, Redo	lish, Stoo	) ckport. )	£ 466,137	(2018:- £ 360,0
nsurance Value of Contents			£ 33,068	(2018:- £ 25,0

These values confirm the charity is adequately insured, and the above values exceed comfortably the cost and valuations included in the balance sheet, which are £ 175,876 (2018: £175,876) for the buildings, and £13,429 (2018: £13,429) for contents.

### 3. TRUSTEES INSURANCE

Included in the Insurance costs of  $\pm$  873 (2018:-  $\pm$ 766) for the year, is cover for Trustees up to  $\pm$ 100,000 indemnity, as well as for the buildings and contents referred to in note 2.

#### TRUSTEES REPORT

#### LEGAL STRUCTURE AND GOVERNANCE

- Reddish Christian Fellowship {RCF}, was formed and constituted, and has its activities guided, by a Trust Deed dated 11<sup>th</sup> October 1982, together with a supplemental Trust Deed dated 29<sup>th</sup> April 1983.
- RCF is a registered charity, no. 514046.
- RCF has three trustees, two of whom are also elders of the Fellowship.
- TheTrustees meet regularly to discuss the fellowships activities, and any Charity issues raised by the Charity Commission, particularly in the light of recent recommendations SORP 2005, and the Charities Act 2006.
- RCF have appointed their Independent Examiner, Mr David R S Welch FCA, DChA, as their contact with Charity Commission, who will report any governance issues to the Trustees should they arise during the year, requiring action or discussion by them.

### TRUSTEES SERVING DURING THE YEAR

Roy Greenhalgh	Chairman of Trustees;	Roy Mycock (Elder)	and	Thomas Turner (Elder)
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### CHARITABLE OBJECTIVES

The furtherance of the Christian religion, the relief of poverty and the advancement of education throughout the world but particularly within the counties of Lancashire, Cumbria, Cheshire, Merseyside and Greater Manchester.

### ACTIVITIES OF THE FELLOWSHIP AND THEIR BENEFIT TO THE PUBLIC

RCF is a Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian Faith. Their services and meetings are held at their address, 74 Broadstone Road, Reddish, Stockport. This building adjoins 2-4 Liverpool Street, their other property. The recent church improvements enables the church building to be accessed and used by other groups in the local community, as well as helping the church to use their improved resources to reach out more effectively to young people.

The church supports a variety of individuals and organisations in the UK and abroad in communicating and teaching the Christian Faith to others, and when appropriate, extending financial relief for situations of poverty or extreme need, sometimes highlighted by those they support on a regular basis.

### ACTIVITIES AND PURPOSE OF RCF DURING THE YEAR

As a church we have continued to meet regularly both on Sundays and during the week.

The teaching of Christian principles and beliefs has been delivered to encourage people to mature in their faith. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

### **RISK ASSESSMENT, PRACTICAL & TECHNICAL MATTERS**

The Trustees meet regularly and are updated on issues concerning Charities through Charity Commission News.

- The Trustees are responsible to ensure the following:
- a) The fabric of the building maintained.
- b) Building insurance, including public liability, is in place.
- c) The Health & Safety File for the building is kept up to date.
- d) Those involved in working with children have the appropriate CRB checks.

**TRUSTEES REPORT {Continued}** 

#### HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2019

#### For Public Benefit

Public Benefit Overseas included: £ 2,066 (2018: £1,780)

- RCF continues to support Ministries working with Israeli believers & people groups.
  - RCF continues to support the following Orphanages which bring relief to the poor and orphaned: Go Ye Ministries & Orphanage; A Tanzanian Orphanage; Ebeown Aids Orphanage;

Public Benefit at home in UK included: £3,492 (2018: £5,800) RCF continues to support the following Christian Ministries, on a regular basis:

Jacob Prasch; Go Ye National Ministries; Anthony Simon; Truth for Youth

- RCF continues to support the following Christian Ministries, which bring relief to the poor in the UK on a regular basis:
  - Manchester City Mission;
- RCF continues to support the following Christian Ministries, which operate both in the UK and Overseas on a regular basis:
  - The Gideons; and Prayer for Israel
- RCF:- During 2019/2020 and 2018/2019, their church building <u>has not been used</u>, as in previous years by a local resident's crime watch group, nor by Stockport MBC for their Reddish Partnership Meetings.
- During the 2018 year the Cellar was refurbished so it can be a safe place for a Youth Ministry that has started. This used up nearly £20k of the church reserves, but it is considered an investment in the lives of the young people who currently attend, and those that will in the future.
- During the summer of 2018, the church had to be restored after flood damage. Even after insurance
  proceeds of £5,250 being received, additional costs of a further £3k were incurred. The building was
  further improved by 3 Roof Windows installed, costing nearly £2k.

#### For RCF and its members Benefit

As a church we have continued to meet regularly both on Sundays and during the week.

The teaching of Christian principles and beliefs, by the elders and visiting speakers, has been delivered to encourage people to mature in their faith. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

### FINANCIAL REVIEW & REVENUE RESERVES

The church is still in a healthy financial situation with bank and cash reserves of £ 65,616 (2018:-£ 56,663) and gift aid owing of £ 14,707 (2018:-£ 10,697), which together with a prepaid deposit for the 2019 church holiday of £1,000, gives a total of liquid assets of £ 81,323 {2018:- £ 68,010 }, including 5 years gift aid now owing and due to be claimed.

This represents approximately two year's income in reserve, based on the last 2 years reported figures.

Roy Greenhalgh

Chairman of Trustees.

20<sup>th</sup> December 2019