

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



Regular

**REDDISH CHRISTIAN FELLOWSHIP
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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 Reddish Christian Fellowship	129 Mile End Lane, Stockport, Cheshire.

REDDISH CHRISTIAN FELLOWSHIP

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}**

On the Accounts for the Year Ended 5th April 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 Charitieshave not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED:

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

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

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	2019			2018
RESOURCES RECEIVED	Unrestricted	Restricted	Total	Total
	£	£	£	£
from Main Activities of Charity				
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				
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				
UK Ministry and Speaking Gifts	3,370	0	3,370	3,090
UK Missions & Relief of the Poor	986	0	986	2,710
Overseas Missions & Relief of the Poor	1,080	0	1,080	1,780
Sunday School & Other Payments	122	0	0	514
Kings E.D.School & Church Holiday	5,080	0	5,080	1,587
Deposits for 2019&2018 Church Holidays	1,000	0	1,000	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
Insurance work re burglary	5,350	0	5,350	0
Insurance	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				
Accounts & Independent Examination	760	0	760	745
TOTAL RESOURCES EXPENDED FOR YEAR	£ 26,741	£ 0	£ 26,741	19,675
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
Bank & Cash balances c/fwd	£ 65,616	£ 0	£ 65,616	£ 56,663

REDDISH CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 5TH APRIL 2019

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	2019	2018
£	£	£
CASH FUNDS		
Bank Current Account	65,390	56,663
Cash Account	226	0
	65,616	56,663
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£ 8,953	£ 7,659
OTHER MONETARY ASSETS		
Income Tax to be reclaimed on Gift Aid Monies Given – 2019	4,010	10,697
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 – 2017	2,205	2,205
Income Tax to be reclaimed on Gift Aid Monies Given – 2016	3,160	3,160
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		
Freehold Property at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.		
Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876
Add:- Building Improvements in Year* {*See R & P insurance refunds & flood damage costs }	0	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
No other additions in year.	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		
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		
UNRESTRICTED FUNDS	£ 268,298	£ 253,325
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. A	£ 8,953	0	£ 8,953
ADD:-			
FLOOD DAMAGE W/O WITH INS'CE REFUNDS	0	0	0
PURCHASES OF EQUIPMENT	0	0	0
Note:- Smaller value items have not been Capitalized – included in Repairs.			
ADDITIONS TO TANGIBLE FIXED ASSETS B	0	0	0
LESS:- DEPRECIATION C	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

2. BUILDINGS AND FIXED ASSETS

Freehold Properties & Contents

Insurance Value of 74 Broadstone Road)		
Insurance Value of 2-4 Liverpool Road, Reddish, Stockport.)	£ 466,137	(2018:- £ 360,000)
Insurance Value of Contents	£ 33,068	(2018:- £ 25,000)

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 £ 873 (2018:- £766) for the year, is cover for Trustees up to £100,000 indemnity, as well as for the buildings and contents referred to in note 2.

TRUSTEES REPORT

LEGAL STRUCTURE AND GOVERNANCE

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

TRUSTEES SERVING DURING THE YEAR

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

CHARITABLE OBJECTIVES

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

ACTIVITIES OF THE FELLOWSHIP AND THEIR BENEFIT TO THE PUBLIC

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

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

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 has not been used**, as in previous years by a local resident's crime watch group, nor by Stockport MBC for their Reddish Partnership Meetings.
- 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.

20th December 2019