

Moriah Christian Fellowship

Annual Report for the Year to 30th June 2025

The Church Council being the committee of management present their report for the year ended 30th June 2025.

Members of the church council during the year were:

Mr G Wearne (Chairman) Mrs L Taylor (Secretary), Mrs S Wearne (Treasurer) & Mrs D Williams (Trustee)

The charity was established by Trust Deed in 1993, and is a registered charity number 1050679. The charity address is:

56 Bedwlwyn Road, Ystrad Mynach, Caerphilly, CF82 7AE.

Objects and Activities

The objects of the charity are to:

- provide a Christian witness to the community and surrounding area.
- provide a place for worship, fellowship and teaching the Christian faith.
- support directly and indirectly the proclamation of the Good News at home and abroad.

The activities include:

- The provision of regular services and activities for worship and fellowship on Sundays and during the week.
- Children and Young People are catered for with specially designed teaching and activity periods on a weekly basis.
- The older generation also have special services and activities which are designed to provide encouragement and purpose in advancing years.
- Recreational activities are organised periodically for both old and young alike.

There are no secured loans or charges attached to the property.

Covid 19 had a big impact on the Church numbers and footfall within the Shop. We continued to carry out activities to build and strengthen our congregation. We have started a weekly Coffee, craft and chat followed with lunch and Women of faith, a quarterly meeting for the Ladies has also restarted.

We closed the Well of Hope Charity Shop in December 2023 due to financial position. We have been carrying out vital maintenance work on the Church building this year. We are making plans to fit a new kitchen at the Church to enable us to increase the opportunities for community events.

Finances

The attached financial statements show that the current state of the finances is sound the opinion of the church council. The charity's bankers are Lloyds TSB. Funds at the end of the year totalled £83,835: the trustees consider that the funds are sufficient to meet the foreseeable ongoing requirements of the trust.

The Independent Examiner is Mrs Susan Lewis, an accountant from Newbridge, Newport.

G Wearne (Chairman)

On behalf of the church council.

Date: 15/04/2026

INDEX
MORIAH CHRISTIAN FELLOWSHIP

A REGISTERED CHARITY NUMBER : 1050679

ADDRESS :

56 Bedwlwyn Road,
Ystrad Mynach,
Caerphilly.
CF82 7AE

GOVERNING DOCUMENT

The charity's governing document was approved by the Charity Commission in 1993

INDEX TO ACCOUNTS
FOR THE YEAR ENDED
30th JUNE 2025

Page	Description
1	Independent Examiner's Report
2	Statement of assets and Liabilities
3	Receipts and Payments Accounts
4 to 7	Notes to the Accounts
	Trustees' Report

INDEPENDENT EXAMINER

The independent examiner is
Mrs Susan Lewis
6 Park Road
Newbridge
Newport
Gwent
NP11 4RF

CHARITY'S BANKERS

Lloyds Bank
Ystrad Mynach

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
MORIAH CHRISTIAN FELLOWSHIP**

A registered charity number : 1050679

FOR THE YEAR ENDED

30th June 2025

The report relates to financial statements set out from page 2 to 7.

Respective responsibilities of trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43 (7) (b) of the Act, 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 Commissioners. 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 I do not express an audit opinion on the view given by the accounts.

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
- (a) to keep accounting records in accordance with section 41 of the Act; and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act 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.

Mrs Susan Lewis
6 Park Road
Newbridge
Newport
Gwent
NP11 4RF

Date 10th April 2026

The notes form an integral part of these accounts.

MORIAH CHRISTIAN FELLOWSHIP

STATEMENT OF ASSETS AND LIABILITIES
30th June 2025

<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> <u>2025</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>2025</u> <u>£</u>	<u>Total</u> <u>Funds</u> <u>2025</u> <u>£</u>	<u>Total</u> <u>Funds</u> <u>2024</u> <u>£</u>
TANGIBLE ASSETS				
Land & Building	39,590	0	39,590	39,590
Fixtures and Fittings	1,427	0	1,427	1,427
Instruments and audio Equipment	0	0	0	0
Office Equipment	1,172	0	1,172	1,172
Motor Vehicle	0	0	0	0
	<u>42,189</u>	<u>0</u>	<u>42,189</u>	<u>42,189</u>
 Cash at Bank and in Hand	 41,646	 0	 41,646	 33,169
	<u>41,646</u>	<u>0</u>	<u>41,646</u>	<u>33,169</u>
 TOTAL ASSETS	 <u>83,835</u>	 <u>0</u>	 <u>83,835</u>	 <u>75,358</u>
 CURRENT LIABILITIES - Amounts falling due within one year	 0	 0	 0	 0
	0	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL LIABILITIES	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Approved by the Board of Trustees on 10th April 2026 and signed on its behalf by :-

Chairman

Trustee

**MORIAH CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED
30th June 2025**

<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> <u>2025</u> £	<u>Restricted</u> <u>Funds</u> <u>2025</u> £	<u>Total</u> <u>Funds</u> <u>2025</u> £	<u>Total</u> <u>Funds</u> <u>2024</u> £
RECEIPTS				
Voluntary Income	3	27,417	0	27,417
Activities Income	4	21	0	21
Investment Income	5	0	0	0
Other Income		0	0	0
Total Receipts		27,438	0	27,438

PAYMENTS

Education & Training	7	1,403	0	1,403
Community Fellowship	8	669	0	669
Gifts	9	8,158	0	8,158
Property	10	5,517	0	5,517
Management and Administration	11	3,214	0	3,214

Other Expenditure

Total Payments		18,961	0	18,961
Net Cash Movement for year		8,477	0	8,477
Cash Balances brought forward	3	33,169	0	33,169
Cash Balances carried forward		£41,646	£0	£41,646

MORIAH CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED
30th June 2025

ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

These accounts have been prepared on a receipts and payments basis in accordance with the Charities act 2011.

Payments to Trustees and Volunteers

The trustees receive no remuneration, direct, or indirect benefits from the charity arising from their duties as trustees.

Out of pocket expenses that have been necessarily incurred in pursuit of the charity's objects were reimbursed to volunteers and trustees.

Tangible Assets

The trustees value the charity's assets as set out in the Statement of Assets and Liabilities.

The assets are adequately maintained and insured by the trustees.

Funds

The charity has no restricted funds

MORIAH CHRISTIAN FELLOWSHIP

NOTE 3 VOLUNTARY INCOME

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	TOTAL 2024 £
Offerings, Collections, Donations	3,457	0	3,457	4,690
Gift Aid Donations	17,509	0	17,509	14,019
Other Income	2,581	0	2,581	1,512
HMRC Gift Aid Tax Refunds	3,870	0	3,870	2,732
Missions	0	0	0	0
	27,417	0	27,417	22,953

NOTE 4 INCOME FROM ACTIVITIES

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	TOTAL 2024 £
Shop Sales	21	0	21	14,226
CCBC Grant	0	0	0	0
HMRC JRS Grant	0	0	0	0
TOTAL	£21	£0	£21	£14,226

MORIAH CHRISTIAN FELLOWSHIP

NOTE 5 INVESTMENT INCOME

Investment income was derived from surplus funds being placed on short term deposit with the bank.

NOTE 6 OTHER INCOME

NOTE 7 EXPENDITURE EDUCATION AND TRAINING

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	TOTAL 2024 £
Training and Teaching	506	0	506	480
Visiting Speakers	0	0	0	0
Teaching Resources	55	0	55	80
Ministry Resources	842	0	842	63
Publicity/Outreach	0	0	0	0
Other	0	0	0	0
TOTAL	£1,403	£0	£1,403	£623

NOTE 8 EXPENDITURE COMMUNITY FELLOWSHIP

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	TOTAL 2024 £
Transport	0	0	0	0
Catering	114	0	114	0
Café	0	0	0	0
Fellowship Support	89	0	89	51
Fellowship Recreation	445	0	445	267
Well of Hope Shop	21	0	21	22,063
Other	0	0	0	75
TOTAL	£669	£0	£669	£22,456

MORIAH CHRISTIAN FELLOWSHIP

NOTE 9 EXPENDITURE GIFTS

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	TOTAL 2024 £
Shop Gifts Organisations	1,500	0	1,500	1,410
Needy	25	0	25	0
Organisations	5,754	0	5,754	5,900
UK Missions	340	0	340	193
Other	539	0	539	0
TOTAL	£8,158	£0	£8,158	£7,503

NOTE 10 EXPENDITURE SUPPORT COSTS - PROPERTY

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	TOTAL 2024 £
Repairs	3,043	0	3,043	661
Cleaning	44	0	44	72
Electricity	296	0	296	979
Gas	648	0	648	1,912
Ins./Water	1,486	0	1,486	1,471
TOTAL	£5,517	£0	£5,517	£5,095

NOTE 11 EXPENDITURE MANAGEMENT AND ADMINISTRATION

	Unrestricted 2025 £	Restricted 2025 £	TOTAL 2025 £	TOTAL 2024 £
Postage/Stat	120	0	120	123
Telephone	527	0	527	803
Subs/Licences	707	0	707	691
Office Equipment	1,317	0	1,317	280
Bank Charges	18	0	18	0
Professional Fees	525	0	525	313
TOTAL	£3,214	£0	£3,214	£2,210