

FYLDE CHRISTIAN SERVICE CHURCH

**RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2023**

Fylde Christian Service Church
Contents of the Receipts and Payments Accounts
for the Year Ended 31st December 2023

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Fylde Christian Service Church
Contents of the Receipts and Payments Accounts
for the Year Ended 31st December 2023

Annual Report for the Year Ended 31st December 2023

Fylde Christian Service Church was registered with the Charity Commission by Deed of Trust Dated 9th September 1996, Registered Charity No. 1058451.

The Church and office address is 46 St Andrews Road South, St Annes-on-Sea FY8 1PS

The Charity Trustees during this period ended 31st December 2023 were:

Mr. J. Cushing	Chairman & Contact Person
Mrs K. Gallacher	Secretary
Mrs A. L. Strickland	Treasurer
Mrs. T. Moss	
Mr. P (Jack) Hawkings	

The Charity's bankers are: Charity Official Investment Fund (COIF).

Virgin and The Royal Bank of Scotland

The principal objects of the charity are:

- a. To advance the Christian faith;
- b. To relieve persons in conditions of need or hardship or aged or sick; and
- c. Other charitable purposes of benefit to the community.

Review of Progress and Achievements

The Church contracts the services of a full-time pastor. All other assistance is on a voluntary basis.

The Church provides a Sunday morning service with Sunday morning Junior Church classes and crèche and regular mid week meetings.
Several new families from diverse backgrounds and ethnicity are now attending regularly with children from babies up to young teenagers.
Additional a monthly children's afternoon meeting runs to which children from the town are invited , as well as church children.

The video recording of Sunday service is being put on YouTube and DVD ; as well as being for the benefit of church members who are unable to attend services it has been noted that others outside the church were receiving the Christian ministry of the church.

A number of dis-advantaged members of the local community regularly attend our meetings. They find this a safe place and are receiving friendship and encouragement that they are lacking elsewhere in their dealing with society.

We give financial and spiritual support towards various missionary organisations and individuals; missionaries both at home and in Uganda, Romania, South Africa, Zambia and China.

A gift was sent to an English aid worker in Romania working with Care Trust Romania and to Care Trust Romania to aid those in need.

Fylde Christian Service Church
Trustees' Annual Report
for the Year Ended 31st December 2023

As a Church we sponsor a junior school in Uganda in a remote village called Magada. Individual Church members also sponsor children in Uganda by paying towards their education. Again as a Church we have built up good relationships with many people in Uganda over many years and are in regular contact with someone who goes there several times a year.

We give gifts to guest speakers who attend special meetings throughout the year.

Financial Review

Total receipts on unrestricted funds were £75,335, over 50% of the income received by the church comes from regular donations from individuals registered for Gift Aid, unrestricted income in the year dropped 6% against 2022 receipts. Total unrestricted expenditure in the year for the church was £68,018 with £56,960 relating specifically to the activities of the church, and £11,058 relating to utilities and repairs to the building. The unrestricted fund ended the year with a gain of £6,300, this was mainly due to budgeting for a childrens' work in 2023, however the position was not filled.

The church also regularly collects restricted funds for guest speakers, church missions and supporting the church in Romania and a local church and school in Uganda with which it has close ties, total income on restricted funds across these activities was £15,682 with expenses of £18,612, timing of collects vs. release of these funds can be associated with timing of school term dates in Uganda. The restricted funds ended the year with an overall loss £2930, this is partially due to higher activity in 2023 than in prior years due to COVID and monies collected during the COVID years being released as school activity picked up in Uganda.

The Designated fund is largely related to the building activity including income (£5,200) received from individuals to support the loan payment and utilities paid by this account. The largest expense in this fund related to £7,132 of electricity charges due to coming out of contract mid-winter. A contract has since been secured at a lower rate. During the year a further £4333.32 was paid off the interest free loan for the building purchase, the church has 6.5 years remaining before this loan is settled. The designated fund ended the year (£6,450) down, mainly due to the higher than expected energy costs during the first half of the year and the payment off the loan.

Reserves Policy

The churches intention is to maintain an unrestricted reserve of £20,000 to cover any low income periods and ensure the salary of the pastor can be met for at least a 6month period. The church also intends to hold an additional amount of £10,000 to cover any emergency repairs to the building that could become necessary. With £89,636 carried forward in the unrestricted fund and £13,921 in the designated fund, this level of reserves has been maintained throughout the year.

 **CHAIRMAN**

Jim Cushing

Dated 21-10-2024

For and on behalf of the Board of the Trustees

Fylde Christian Service Church
Independent Examiner's Report
for the Year Ended 31st December 2023

I report to the charity trustees on my examination of the accounts of Fylde Christian Service Church for the year ended 31st December 2023 which are set out on pages 4 – 6.

Responsibilities and basis of report

As the Charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Leanne Nield ACA
Arc Accountancy Solutions Limited
51 Laverton Road
Lytham St. Annes
Lancashire
FY8 1EN

Date: 23/10/24

Fylde Christian Service Church
Statement of Financial Activities
for the Year Ended 31st December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>						
Donations and legacies	75,218	5,010	13,557	—	93,786	91,465
Income from charitable activities	—	—	323	—	323	561
Investments	117	62	—	—	179	82
Other income	—	150	1,801	—	1,951	1,864
Total income and endowments from:	75,335	5,222	15,681	—	96,240	93,973
<i>Expenditure on:</i>						
Expenditure on charitable activities	56,960	(4,123)	6,045	—	58,882	56,164
Other expenditure	11,058	8,133	12,566	—	31,757	16,554
Total expenditure on:	68,018	4,009	18,611	—	90,639	72,718
Net income / (expenditure)	7,317	1,212	(2,929)	—	5,600	21,254
<i>Transfers</i>						
Gross transfers between funds - in	—	1,000	8,666	—	9,666	300
Gross transfers between funds - out	(1,000)	(8,666)	—	—	(9,666)	(300)
Net income / (expenditure)	6,317	(6,453)	5,736	—	5,600	21,254
<i>Other recognised gains / losses</i>						
Gains / losses on investment assets	—	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	6,317	(6,453)	5,736	—	5,600	21,254
<i>Reconciliation of funds</i>						
Total funds brought forward	83,318	20,374	109,670	—	213,363	192,108
Total funds carried forward	89,636	13,920	115,406	—	218,963	213,363

Fylde Christian Service Church
Balance Sheet
for the Year Ended 31st December 2023

		31/12/2023	As at 31/12/2022
Fixed assets			
	100000: Property	129,120.56	130,506.56
	Total Fixed assets	129,120.56	130,506.56
Current assets			
	9001: RBS General Fund - Current Account	70,919.80	64,525.35
	9002: RBS Building Fund - Current Account	2,202.63	4,458.98
	9003: RBS Sponsorship Fund - Current Account	5,377.30	7,041.80
	9004: Virgin General Fund - Savings	20,760.22	20,643.65
	9005: Virgin Building Fund - Savings	10,752.35	10,691.96
	9006: COIF - General Fund - Savings	10.59	10.15
	9007: COIF - Building Fund - Savings	42.80	40.99
	9008: Cash in Hand	—	—
	Total Current assets	110,065.69	107,412.88
Liabilities			
	9009: Mortgage Account	20,222.36	24,555.68
	Total Liabilities	20,222.36	24,555.68
	Net Asset surplus (deficit)	218,963.89	213,363.76
Reserves			
	Excess / (deficit) to date	5,600.13	21,254.98
	Z01: Starting balances	213,363.76	192,108.78
	Total Reserves	218,963.89	213,363.76

Represented by Funds			
Unrestricted	89,636.08		83,318.85
Designated	13,920.96		20,374.73
Restricted	115,406.85		109,670.18
Endow ment	—		—
Total	218,963.89		213,363.76

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
1001 - Weekly Offering (eligible for GASD)	13,001	-----	-----	-----	13,001	6,722
1002 - Weekly offering (not eligible for GASD)	5,166	-----	-----	-----	5,166	678
1003 - Standing Orders (non Gift Aid)	6,780	2,160	-----	-----	8,940	9,990
1004 - Gift Aid (Regular giving)	39,651	2,280	-----	-----	41,931	46,509
1005 - Gift Aid (one off donations)	10	-----	-----	-----	10	1,095
1100 - Tax reclaimed	10,544	570	2,246	-----	13,361	14,885
1501 - Speaker Gifts - eligible for gift aid	-----	-----	325	-----	325	910
1502 - Speaker Gifts - eligible for GASD	-----	-----	939	-----	939	531
1503 - Speaker Gifts - non GASD or gift aid	-----	-----	600	-----	600	200
1601 - Mission gifts - eligible for Gift aid	-----	-----	950	-----	950	1,970
1602 - Mission gifts - eligible for GASD	-----	-----	477	-----	477	350
1603 - mission gifts non eligible GASD/gift aid	-----	-----	50	-----	50	1,390
1604 - Romania Shoe Box Appeal	-----	-----	-----	-----	-----	-----
1701 - Magada - Gift aid	-----	-----	1,994	-----	1,994	2,354
1702 - Magada non-gift aid	-----	-----	278	-----	278	258
1703 - Magada - Clive	-----	-----	-----	-----	-----	120
1801 - Sponsored Child	-----	-----	5,432	-----	5,432	3,482
1901 - Other Sundry Income	-----	-----	265	-----	265	-----
1950 - Adjustment	65	-----	-----	-----	65	20
Donations and legacies Totals	75,218	5,010	13,557	-----	93,786	91,465
<i>Income from charitable activities</i>						
1404 - Food Bank - eligible for Gift Aid	-----	-----	201	-----	201	61
1405 - Food Bank - non Gift Aid	-----	-----	121	-----	121	500
Income from charitable activities Totals	-----	-----	323	-----	323	561
<i>Investments</i>						
1200 - Bank interest	117	62	-----	-----	179	82
Investments Totals	117	62	-----	-----	179	82
<i>Other income</i>						
1301 - Tape Sales	-----	-----	-----	-----	-----	-----
1401 - Mens Breakfast	-----	150	-----	-----	150	73
1402 - Christmas Meal	-----	-----	1,801	-----	1,801	1,711
1403 - Coffee Mornings	-----	-----	-----	-----	-----	-----
1902 - Rental Income	-----	-----	-----	-----	-----	80
Other income Totals	-----	150	1,801	-----	1,951	1,864
Income and endowments Grand totals	75,335	5,222	15,681	-----	96,240	93,973

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure						
<i>Expenditure on charitable activities</i>						
2001 - Pastor's Salary	36,660				36,660	35,460
2101 - Subscriptions - CCLI	593				593	552
2102 - Subscriptions - Evangelical Alliance	80				80	80
2103 - Subscription - CCPAS	440				440	141
2104 - Subscription - ELIM						
2302 - Insurance - Public Liability	604				604	525
2401 - Office Stationery/consumables	236				236	79
2402 - Photocopying	1,380				1,380	1,268
2403 - Music ministry	173				173	
2404 - Tapes purchases						
2405 - Equipment and repairs	2,288				2,288	1,378
2406 - Reference books	423		165		588	
2407 - Training	329				329	
2408 - Accountant	425				425	375
2409 - Outreach	60				60	
2410 - Website	234				234	565
2411 - Food Parcels	899		74		973	781
2412 - Cleaning						
2501 - Childrens Church	115				115	13
2502 - Teenage kids club (Salt&Light)						
2503 - Friday Kids club (Ignite)						
2504 - Holiday Club						
2600 - Hospitality	815				815	470
2601 - Mens Breakfast		76			76	40
2602 - Church BBQ						184
2603 - Christmas Meal			1,919		1,919	1,500
2604 - AGM meal						40
2605 - Family Service	238				238	148
2606 - Sharing sunday	181				181	
2700 - Benevolence						
2800 - Miscellaneous						
2801 - Gifts to individuals	52				52	205
2802 - Congregational gifts	60				60	62
2803 - Bank Charges						
3001 - Ministry Gifts - MVE	720				720	600
3002 - Ministry Gifts - Helen Jensen	1,975				1,975	1,855
3003 - Ministry Gifts - Cathy Potter	720				720	600
3004 - Ministry Gifts - BSYW	600				600	740
3005 - Ministry Gifts - Elizabeth Ratcliffe	720				720	600
3006 - Ministry Gifts - Top up	372				372	110
<i>Designated gifts</i>						
3007 - Ministry Gifts - Others						480
3008 - Ministry Gifts - Ben & Hayley						
3009 - Ministry Gift - Hannah Moss						
3010 - Ministry Gifts - Clive Wilby	720				720	600
3101 - Missionary Gifts - Romania Congregation						1,000
3102 - Missionary Gifts - Romania Church Gift						500
3103 - Missionary Gifts - Uganda Congregational			1,250		1,250	
3104 - Missionary Gifts - Uganda Church Gift	600				600	600
3105 - Missionary Gift - Romania Shoe Box Appeal			150		150	195
3106 - Missionary Gift - Other			247		247	3,120
3107 - Speaker Gifts - Yan Hadley			353		353	395
3108 - Speaker Gifts - Steve Potts			375		375	
3109 - Speaker Gifts - Cathy Potter						

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2023

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
3110 - Speaker Gifts - Hannah Moss						
3111 - Speaker Gifts - James Moss						
3112 - Speaker Gifts - Cliver Wilby			400		400	245
3113 - Speaker Gifts - Viv Penfold						
3114 - Speaker Gifts - Ellie Palmer						
3115 - Speaker Gifts - Jonathon Caines						
3116 - Speaker Gifts - other			1,011		1,011	500
7001 - Rental Expense	4,200	(4,200)				
7002 - Special Meetings	39		100		139	
9500 - Advance unassigned						150
Expenditure on charitable activities Totals	56,960	(4,123)	6,045		58,882	56,164
Other expenditure						
2201 - Utilities - gas		7,132			7,132	2,738
2202 - Utilities - electricity	967				967	1,831
2203 - Utilities - water		398			398	394
2204 - Utilities - ground rent		2			2	4
2205 - Utilities - oil						
2206 - Utilities - telephone/broadband	626				626	565
2301 - Insurance - Building		600			600	525
4001 - Building Repairs - Structural						
4002 - Building Repairs - Electrics	71				71	
4003 - Building Repairs - Lights	1,950				1,950	
4004 - Building Repairs - Heating						120
4005 - Building Repairs - Roof	24				24	
4006 - Building Repairs - Maintenance	233				233	349
4007 - Building Repairs - Kitchen						
4008 - Building Repairs - Windows						20
4009 - Building Repairs - Outside	29				29	62
4010 - Building Repairs - Creche						
4011 - Building Repairs - Childrens Room						
4012 - Building Repairs - Lounge						893
4013 - Building Repairs - Sanctuary	6,639				6,639	
4014 - Building Repairs - Security						
4015 - Building Repairs - Upstairs	120				120	
4016 - Building - Furnishing						
4017 - Building - Fire Prevention	396				396	140
4018 - Building - Planning						
4020 - Building - Window Cleaning						
5000 - Magada			3,800		3,800	3,405
6000 - Sponsored Children			7,380		7,380	3,957
7000 - Loan Repayment						
8000 - Adjustments						161
9000 - Depreciation			1,386		1,386	1,386
Other expenditure Totals	11,058	8,133	12,566		31,757	16,554
Expenditure Grand totals	68,018	4,009	18,611		90,639	72,718