

FYLDE CHRISTIAN SERVICE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

Fylde Christian Service Church
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for the Year Ended 31st December 2024

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Fylde Christian Service Church
Trustees' Annual Report
for the Year Ended 31st December 2024

Annual Report for the Year Ended 31st December 2024

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 2024 were:

Mr. J. Cushing	Chairman & Contact Person
Mrs K. Gallacher	
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
Cambridge & Counties bank

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. At the end of August 2024 the previous long serving pastor retired and has been replaced by a new pastor.

A part-time position for a family worker to make better contact with the local community has been advertised, but up to December 2024 has not been filled.

All other assistance is on a voluntary basis.

The Church provides a Sunday morning service with Sunday morning Junior Church classes and creche 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.

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.

Fylde Christian Service Church
Trustees' Annual Report
for the Year Ended 31st December 2024

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.

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 £76,711, over 50% of the income received by the church comes from regular donations from individuals registered for Gift Aid. Unrestricted income in the year increased 1% against 2023 receipts. Total unrestricted expenditure in the year for the church was £67,290 with £55,280 relating specifically to the activities of the church, and £12,009 relating to maintenance of the building and the loan repayment. The unrestricted fund ended the year with a reduction of £14,300, this was mainly due to early repayment of building loan from the churches surplus cash holding.

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 £24,720 with expenses of £24,306, timing of collects vs. release of these funds can be associated with timing of school term dates in Uganda.

The Designated fund was previously largely related to the building activity including income received from individuals to support the loan payment and utilities paid by this account. During the year the items covered by this fund were subsumed into the general fund.

Reserves Policy

The church's 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 6 month 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 £75,335 carried forward in the unrestricted fund and £19,267 in the designated fund, this level of reserves has been maintained throughout the year.

 CHAIRMAN
Jim Cushing

Dated 19-10-2025
For and on behalf of the Board of the Trustees

Fylde Christian Service Church
Independent Examiner's Report
for the Year Ended 31st December 2024

I report to the charity trustees on my examination of the accounts of Fylde Christian Service Church for the year ended 31st December 2024 which are set out on pages 4 – 8.

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: 21/10/25

Fylde Christian Service Church
Statement of Financial Activities
for the Year Ended 31st December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>						
Donations and legacies	76,398.00	5,080.00	22,765.00	—	104,244.00	93,786.00
Income from charitable activities	—	—	—	—	—	323.00
Investments	282.00	148.00	—	—	430.00	179.00
Other income	30.00	-	1,955.00	—	1,985.00	1,951.00
Total income and endowments from:	76,711.00	5,228.00	24,720.00	—	106,659.00	96,240.00
<i>Expenditure on:</i>						
Expenditure on charitable activities	55,280.00	1,000.00	11,540.00	—	67,820.00	58,882.00
Other expenditure	12,009.00	2,381.00	14,152.00	—	28,542.00	31,757.00
Total expenditure on:	67,289.00	3,381.00	25,692.00	—	96,362.00	90,639.00
Net income / (expenditure)	9,422.00	1,847.00	- 972.00	—	10,297.00	5,600.00
<i>Transfers</i>						
Gross transfers between funds - in	—	3,900.00	23,352.36	—	27,252.36	9,666.00
Gross transfers between funds - out	- 23,722.36	- 400.00	- 3,130.00	—	- 27,252.36	- 9,666.00
Net income / (expenditure)	- 14,300.36	5,347.00	19,250.36	—	10,297.00	5,600.00
<i>Other recognised gains/losses</i>						
Gains / losses on investment assets	—	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	- 14,300.36	5,347.00	19,250.36	—	10,297.00	5,600.00
<i>Reconciliation of funds</i>						
Total funds brought forward	89,636.00	13,920.00	115,406.00	—	218,963.00	213,363.00
Total funds carried forward	75,335.64	19,267.00	134,656.36	—	229,259.00	218,963.00
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>						

Fylde Christian Service Church
Balance Sheet
for the Year Ended 31st December 2024

		31/12/2024	As at 31/12/2023															
Fixed assets																		
	100000: Property	127,734.56	129,120.56															
	Total Fixed assets	127,734.56	129,120.56															
Current assets																		
	9001: RBS General Fund - Current Account	23,726.60	70,919.80															
	9002: RBS Building Fund - Current Account	7,400.74	2,202.63															
	9003: RBS Sponsorship Fund - Current Account	3,400.82	5,377.30															
	9004: Virgin General Fund - Savings	21,042.04	20,760.22															
	9005: Virgin Building Fund - Savings	10,898.31	10,752.35															
	9006: COIF - General Fund - Savings	11.13	10.59															
	9007: COIF - Building Fund - Savings	44.99	42.8															
	9008: Cash in Hand	—	—															
	9010: Cambrigde & Counties Bank	35,000.00	—															
	Total Current assets	101,524.63	110,065.69															
Liabilities																		
	9009: Mortgage Account	—	20,222.36															
	Total Liabilities	—	20,222.36															
	Net Asset surplus (deficit)	229,259.19	218,963.89															
Reserves																		
	Excess / (deficit) to date	10,295.30	5,600.13															
	Z01: Starting balances	218,963.89	213,363.76															
	Total Reserves	229,259.19	218,963.89															
<div><div>Represented by Funds</div><table><tr><td>Unrestricted</td><td>75,335.02</td><td>89,636.08</td></tr><tr><td>Designated</td><td>19,267.22</td><td>13,920.96</td></tr><tr><td>Restricted</td><td>134,656.95</td><td>115,406.85</td></tr><tr><td>Endow ment</td><td>—</td><td>—</td></tr><tr><td>Total</td><td>229,259.19</td><td>218,963.89</td></tr></table></div>				Unrestricted	75,335.02	89,636.08	Designated	19,267.22	13,920.96	Restricted	134,656.95	115,406.85	Endow ment	—	—	Total	229,259.19	218,963.89
Unrestricted	75,335.02	89,636.08																
Designated	19,267.22	13,920.96																
Restricted	134,656.95	115,406.85																
Endow ment	—	—																
Total	229,259.19	218,963.89																

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
<i>Donations and legacies</i>						
1001 - Weekly Offering (eligible for GASD)	13,163.91	—	—	—	13,163.91	13,001.69
1002 - Weekly offering (not eligible for GASD)	4,356.53	—	—	—	4,356.53	5,166.25
1003 - Standing Orders (non Gift Aid)	7,175.80	3,080.00	—	—	10,255.80	8,940.00
1004 - Gift Aid (Regular giving)	41,377.46	1,600.00	—	—	42,977.46	41,931.05
1005 - Gift Aid (one off donations)	80	—	—	—	80	10
1100 - Tax reclaimed	10,165.91	400	3,086.22	—	13,652.13	13,361.18
1501 - Speaker Gifts - eligible for gift aid	—	—	870	—	870	325
1502 - Speaker Gifts - eligible for GASD	—	—	2,141.89	—	2,141.89	939.3
1503 - Speaker Gifts - non GASD or gift aid	—	—	750.75	—	750.75	600
1601 - Mission gifts - eligible for Gift aid	—	—	1,100.00	—	1,100.00	950
1602 - Mission gifts - eligible for GASD	—	—	288.5	—	288.5	477.76
1603 - mission gifts non eligible GASD/gift aid	—	—	—	—	—	50
1604 - Romania Shoe Box Appeal	—	—	95	—	95	—
1701 - Magada - Gift aid	—	—	2,515.00	—	2,515.00	1,994.00
1702 - Magada non-gift aid	—	—	116	—	116	278
1703 - Magada - Clive	—	—	—	—	—	—
1801 - Sponsored Child	—	—	6,056.00	—	6,056.00	5,432.00
1901 - Other Sundry Income	—	—	5,776.00	—	5,776.00	265
1950 - Adjustment	79.05	—	-30	—	49.05	65.01
<i>Donations and legacies Totals</i>	76,398.66	5,080.00	22,765.36	—	104,244.02	93,786.24
<i>Income from charitable activities</i>						
1404 - Food Bank - eligible for Gift Aid	—	—	—	—	—	201.81
1405 - Food Bank - non Gift Aid	—	—	—	—	—	121.5
<i>Income from charitable activities Totals</i>	—	—	—	—	—	323.31
<i>Investments</i>						
1200 - Bank Interest	282.36	148.15	—	—	430.51	179.21
<i>Investments Totals</i>	282.36	148.15	—	—	430.51	179.21
<i>Other income</i>						
1301 - Tape Sales	—	—	—	—	—	—
1401 - Mens Breakfast	—	—	—	—	—	150.25
1402 - Christmas Meal	—	—	1,955.00	—	1,955.00	1,801.00
1403 - Coffee Mornings	—	—	—	—	—	—
1406 - Womens Breakfast	—	—	—	—	—	—
1902 - Rental Income	30	—	—	—	30.00	—
<i>Other income Totals</i>	30	—	1,955.00	—	1,985.00	1,951.25
Receipts Grand totals	76,711.02	5,228.15	24,720.36	—	106,659.53	96,240.01

Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2024

Payments

Expenditure on charitable activities

2001 - Pastor's Salary	35,640.00	—	—	—	35,640.00	36,660.00
2002 - Family Worker - Salary	—	—	—	—	—	—
2101 - Subscriptions - CCLI	—	—	—	—	—	593.16
2102 - Subscriptions - Evangelical Alliance	80	—	—	—	80	80
2103 - Subscription - CCPAS	202.32	—	—	—	202.32	440.25
2104 - Subscription - ELIM	225	—	—	—	225	—
2302 - Insurance - Public Liability	753.13	—	—	—	753.13	604.37
2401 - Office Stationery/consumables	504.96	—	—	—	504.96	236.49
2402 - Photocopying	1,781.61	—	—	—	1,781.61	1,380.65
2403 - Music ministry	780.4	1,000.00	—	—	1,780.40	173
2404 - Tapes purchases	292.97	—	—	—	292.97	—
2405 - Equipment and repairs	395.66	—	—	—	395.66	2,288.97
2406 - Reference books	12.99	—	—	—	12.99	588.01
2407 - Training	108	—	—	—	108	329.8
2408 - Accountant	385	—	—	—	385	425
2409 - Outreach	53.66	—	—	—	53.66	60.33
2410 - Website	243	—	—	—	243	234
2411 - Food Parcels	134	—	—	—	134	973.84
2412 - Cleaning	3,558.75	—	—	—	3,558.75	—
2501 - Childrens Church	28.97	—	—	—	28.97	115.86
2502 - Teenage kids club (Salt&Light)	—	—	—	—	—	—
2503 - Friday Kids club (Ignite)	—	—	—	—	—	—
2504 - Holiday Club	—	—	—	—	—	—
2600 - Hospitality	1,160.67	—	—	—	1,160.67	815.79
2601 - Mens Breakfast	—	—	61	—	61	76.55
2602 - Church BBQ	—	—	—	—	—	—
2603 - Christmas Meal	—	—	2,175.00	—	2,175.00	1,919.45
2604 - AGM meal	—	—	—	—	—	—
2605 - Family Service	220.61	—	—	—	220.61	238.35
2606 - Sharing sunday	111.67	—	—	—	111.67	181.58
2700 - Benevolence	—	—	—	—	—	—
2800 - Miscellaneous	434.78	—	—	—	434.78	—
2801 - Gifts to individuals	116	—	—	—	116	52
2802 - Congregational gifts	198.45	—	—	—	198.45	60
2803 - Bank Charges	—	—	—	—	—	—
3001 - Ministry Gifts - MVE	720	—	—	—	720	720
3002 - Ministry Gifts - Helen Jensen	1,975.68	—	—	—	1,975.68	1,975.68
3003 - Ministry Gifts - Cathy Potter	720	—	—	—	720	720
3004 - Ministry Gifts - BSYW	900	—	—	—	900	600
3005 - Ministry Gifts - Elizabeth Ratcliffe	720	—	—	—	720	720
3006 - Ministry Gifts - Top-up	218.61	—	—	—	218.61	372.64
Designated gifts						
3007 - Ministry Gifts - Others	250	—	—	—	250	—
3008 - Ministry Gifts - Ben & Hayley	—	—	—	—	—	—
3009 - Ministry Gift - Hannah Moss	—	—	—	—	—	—
3010 - Ministry Gifts - Clive Wilby	720	—	—	—	720	720
3101 - Missionary Gifts - Romania Congregationa	—	—	—	—	—	—
3102 - Missionary Gifts - Romania Church Gift	500	—	—	—	500	—
3103 - Missionary Gifts - Uganda Congregationa	—	—	1,670.00	—	1,670.00	1,250.00
3104 - Missionary Gifts - Uganda Church Gift	600	—	—	—	600	600
3105 - Missionary Gift - Romania Shoe Box Appea	—	—	120	—	120	150
3106 - Missionary Gift - Other	—	—	—	—	—	247
3107 - Speaker Gifts - Yan Hadley	—	—	—	—	—	353.8
3108 - Speaker Gifts - Steve Potts	—	—	558	—	558	375
3109 - Speaker Gifts - Cathy Potter	—	—	188.1	—	188.1	—
3110 - Speaker Gifts - Hannah Moss	—	—	—	—	—	—
3111 - Speaker Gifts - James Moss	—	—	—	—	—	—
3112 - Speaker Gifts - Cliver Wilby	—	—	307	—	307	400
3113 - Speaker Gifts - Viv Penfold	—	—	—	—	—	—
3114 - Speaker Gifts - Ellie Palmer	—	—	—	—	—	—
3115 - Speaker Gifts - Jonathon Cairnes	—	—	—	—	—	—
3116 - Speaker Gifts - other	—	—	2,811.29	—	2,811.29	1,011.56
4000 - Building - Legal	—	—	—	—	—	—
7001 - Rental Expense	—	—	—	—	—	—
7002 - Special Meetings	533.6	—	3,650.00	—	4,183.60	139.5
9500 - Advance unassigned	—	—	—	—	—	—

<i>Expenditure on charitable activities Totals</i>	55,280.49	1,000.00	11,540.39	—	67,820.88	58,882.63
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Fylde Christian Service Church
Detailed Receipts and Payments
for the Year Ended 31st December 2024

Other expenditure

2201 - Utilities - gas	746.47	1,325.55	—	—	2,072.02	7,132.74
2202 - Utilities - electricity	2,402.80	149.19	—	—	2,551.99	967.31
2203 - Utilities - water	120.99	302.57	—	—	423.56	398
2204 - Utilities - ground rent	—	4.58	—	—	4.58	2.29
2205 - Utilities - oil	—	—	—	—	—	—
2206 - Utilities - telephone/broadband	665.67	—	—	—	665.67	626.51
2301 - Insurance - Building	—	600	—	—	600	600
2607 - Womens Breakfast	—	—	—	—	—	—
4001 - Building Repairs - Structural	—	—	—	—	—	—
4002 - Building Repairs - Electrics	—	—	—	—	—	71.52
4003 - Building Repairs - Lights	—	—	—	—	—	1,950.00
4004 - Building Repairs - Heating	120	—	—	—	120	—
4005 - Building Repairs - Roof	3,235.00	—	—	—	3,235.00	24.99
4006 - Building Repairs - Maintenance	54.6	—	—	—	54.6	233.69
4007 - Building Repairs - Kitchen	—	—	—	—	—	—
4008 - Building Repairs - Windows	—	—	—	—	—	—
4009 - Building Repairs - Outside	—	—	—	—	—	29
4010 - Building Repairs - Creche	—	—	—	—	—	—
4011 - Building Repairs - Childrens Room	—	—	—	—	—	—
4012 - Building Repairs - Lounge	—	—	—	—	—	—
4013 - Building Repairs - Sanctuary	—	—	—	—	—	6,639.00
4014 - Building Repairs - Security	3,966.50	—	—	—	3,966.50	—
4015 - Building Repairs - Upstairs	—	—	—	—	—	120
4016 - Building - Furnishing	—	—	—	—	—	—
4017 - Building - Fire Prevention	697.2	—	—	—	697.2	396.2
4018 - Building - Planning	—	—	—	—	—	—
4020 - Building - Window Cleaning	—	—	—	—	—	—
5000 - Magada	—	—	3,500.00	—	3,500.00	3,800.00
6000 - Sponsored Children	—	—	9,266.23	—	9,266.23	7,380.00
7000 - Loan Repayment	—	—	—	—	—	—
8000 - Adjustments	—	—	—	—	—	—
9000 - Depreciation	—	—	1,386.00	—	1,386.00	1,386.00

Other expenditure Totals

12,009.23	2,381.89	14,152.23	—	28,543.35	31,757.25
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Payments Grand totals

67,289.72	3,381.89	25,692.62	—	96,364.23	90,639.88
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