

Yahweh Christian Fellowship



Yahweh Christian Fellowship
BUILDING FAMILIES – RAISING LEADERS

Psalms 1:3 And he shall be like a tree planted by the rivers of water,
that bringeth forth his fruit in his season; his leaf also shall not wither;
and whatsoever he doeth shall prosper.

Trustees' Annual Report

&

Financial Statements

For the Year Ending 28th February 2021

YAHWEH CHRISTIAN FELLOWSHIP

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Yahweh Christian Fellowship

Charity Information

Registered Charity No: 1059975

Trustees: Sharon McLean (Chair)
Ann-Marie Litchmore
Elaine Vassell
Steven Langley

Correspondence Details: 52 Fairlight Road
Tooting
London
SW17 0JD

Independent Examiner: Peter Saltiel
Church & Charity Accounts Service
Planchadeau
23460 Saint-Pierre-Bellevue
France

Bankers: Lloyds TSB
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SE1 6TE

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117-119 North End
Croydon
Surrey
CR0 1TL



Yahweh Christian Fellowship

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that bringeth forth his fruit in his season; his leaf also shall not wither;
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TRUSTEE'S REPORT 2020 – 2021 **CHARITY NO:1059975**

Yahweh Christian Fellowship

52 Fairlight rd, Tooting, London SW.17 OJD
England

Affiliated to:

Churches In Communities (CIC),
The Churches Child Protection Agency (Thirtyone: eight).

Review Items

- Overview of annual income.
- Overview annual expenditures.
- Public benefit review.
- Overview of employment.
- Church building & Risk assessment
- Insurance & Policies.
- Support of other charitable organisations
- YCF International.
- Accreditation.
- Short-term goals.

Current Trustees: 2020 / 2021

Chair of Trustees: Sharon McLean;

Trustees: Ann-Marie Headman, Elaine Vassell & Stephen Langley. Secretary: Sharon Wilson.

A. General Trustee's ethics & commitment: The Trustees of the Charity, Yahweh Christian Fellowship, are commissioned to act in a responsible and impartial manner in order to ensure that proper financial governance is observed throughout the charity in accordance with the Charities Act 2006. In regularly reviewing the Charities activities, the Trustees have duly considered the Charity Commissions advice in respect to Public benefit and its supplementary advice on the advancement of religion for the public good in section 4 of the Charities Act.

B. Aims of Charity: For the furtherance and advancement of the Christian faith and for the welfare and support of individuals. Charity aims. The Charity currently exists to further the Christian Faith by adopting a holistic method that positively impact people's lives.

C. Objectives. The Charity seeks to provide ministry and care in respect to individuals' physical and spiritual well-being. The Charity seeks to provide a range of activities and services that are inclusive to the community and the nations the Charity will be established in, irrespective of faith and ethnicity.

D. Strategies. The Charity seeks to use all of its resources and skills in order to improve the physical, social and spiritual welfare of its members and people from the community. The Charity continues to work with representatives from local government departments and agencies, community groups and its leaders in order to facilitate programs and activities that are inclusive and relevant to the community. The following are some of the organisations and groups the Charity is represented on and in partnership with in order to engage effectively with the community.

Boards and Forums

- Wandsworth Hate Crime Board.
- Wandsworth ecumenical Borough Deans.
- Wandsworth Knife Crime Forum
- Borough Safer Neighbourhood Board.
- Wandsworth multi-faith forum

Partnerships:

- Wandsworth Council.
- A2nd Voice.
- Wandsworth Empowerment Network.
- Wandsworth Adult Learning.

E. Headquarters. The main base for the Charity continues to be at 52 Fairlight road, Tooting, London, SW.17 0JD, England. Representation of the Charity continues to be expressed overseas in India, Kenya and Uganda through its churches network made up of independent churches.

1.0 Income & Expenditure.

1.1. Overview of Annual income

Voluntary giving to the Charity through the means of Tithes and general Offering, continue to be the main source of income. The Charity continues to seek ways in which to diversify its income through offering services to the community and the use of its premises. The Charity has once again demonstrated sound governance to ensure the Charity has been able to fulfil its operational and constitutional objectives.

During this financial year the Charities income decreased by approximately £13,000 with figures of £118,680 for the 2019-2020 accounting year and £105,597 for the 2020-2021 accounting year respectively. As Trustees, we will continue to ensure that resources of the Charity are used to promote our objectives and benefits to the communities we serve.

1.2 The 3rd party income

Due to the pandemic, the Charity was not able to maximise the potential from any 3rd party income and this is reflected in the small income from the rental. Rental income has been an important source for supplementing the general means of income via tithes and offerings.

1.3. Other income

The Charity are exploring additional avenues of income, in particular, funding for our overseas work. The Charity has created sponsorship opportunities for potential donors and continues to explore opportunities to network with other organisations.

1.4. Funding

The Charity during this financial year was unable to progress its attempts to attract funding from sympathetic and associated organisations due to the pandemic. However, the Charity remained committed to its educational and personal development programs in the UK and abroad through mission.

1.5 Income conclusion

In light of the pandemic and the subsequent national lockdown, the income for the Charity is still at a level that will enable the Charity to continue its work and fulfil its objectives. Covenanted income and financial gifts (offerings) continue to be the main source of finance for the Charity. We conclude that the current financial mechanisms are not only monitoring spending but helping to maximise the available resources. Equally important, the Charity continues to maintain a transparency in how it receives income and it is our conviction that the current mechanisms that exist will continue to attract support from donors.

2.0. Overview of Annual Expenditure.

The expenditure of the Charity has remained consistent with its charitable objectives and we are satisfied that the sufficient checks remain to safeguard this. There has been a conscious effort to reduce our annual expenditure without compromising effective service to the public. Expenditure has decreased from £92,159 to £71,677. We are pleased that there remained a commitment to invest in the core objectives of the Charity. As trustees, we are satisfied that the expending of the Charity's resources, continue to be in line with our fiscal policies and Charitable objectives.

2.1. Church Building & Office equipment

The Charity continues to maintain and resource the main administration office accordingly. There is the ongoing process of updating all computers, data management and Laptops; ensuring that all computers have adequate security.

2.2 Mortgage

The charity continues to meet its mortgage obligations and has benefited from low interest rates set by Government to stimulate economy. The mortgage remains one of the priority expenditures of the Charity.

2.3. Administration

The Charity has a part-time administrator who provides a hub for the Charity activities, a media administrator who provides the media and technical support for all our social media and online broadcasts, a pastoral carer provides support for all the members and the Bishop provides oversight of all the office staff and the Charity's local, national and international activities. The costs for the current staff is £53,362 and as Trustees we believe that this expense is appropriate in relation to the annual income and Charity objectives.

2.4 Charity Events

As in previous years, the Charity continues to invest financially in activities that reflect its aims and objectives. However, due to the pandemic, this was achieved by subscribing to online platforms and software in order to continue relevant courses, training, teaching seminars and retreats. The Charity recognising the importance of remaining connected to its members also purchased additional items of equipment in order to broadcast and live stream.

2.5 HMRC, Tax and Insurance

The Charity employs four members of staff, one on full time basis and three on a part-time basis; namely the Senior minister, Media administrator, Church administrator, Pastoral Care co-ordinator. The role of Pastoral Care co-ordinator was created in order to address the diverse needs of members and the community. The employers' tax and insurance continue to be paid on time and all workers notified of the Pension Scheme.

2.6 Reserve Policy

The Trustees recognise that the current reserve policy requires 3 months operating costs to be left in the main Charity account at all times unless exceptional circumstances demand that this figure be reduced. The reserve account equates to £20,000.

2.7 Pensions Scheme

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

2.8 Expenditure Conclusions

In the context of the Charity's overall activities, the expenditure was relative to the Charity's objectives. The expenditure reduced by approximately £21,000 and is reflected as follows; £92,000 in the financial year 2019-2020 and £71,000 for the financial year 2020-2021.

The current financial mechanisms have enabled the Charity to plan its spending in a sensible and conscientious manner despite the obvious impact of the pandemic. The overall expenditure remains consistent with the Charity's objectives outlined in the constitution. There has also been investment in the media side of the Charity which now allows the Charity to live-stream services to the public. The Charity continues to provide support and resources for its members, most notably in the area of pastoral care, professional counselling, family therapy and personal development.

3.0 Identifiable benefits Review & Public benefit review

The aims The Charity continues to function well and has expanded its work and resources in order to be even more resourceful to the community and relevant to the needs its members. The Trustees of the Charity are happy that current activities provide substantial benefit to the community and the members of the Charity.

3.1 How our activities deliver Public benefit

The following is a synopsis of the Charities activities within the context of public benefit. All activities which the Charity were able to host were delivered online using various platforms like Free Conference Call, Zoom Conferencing and Youtube.

Social

3.2. The Family Therapy Centre

The Family Therapy Centre is now fully functional and becomes the professional counselling arm of the Charity providing support for individuals and families from the community. The Family Therapy Centre uses a team of professional counsellors who are specialist in particular areas of concern. The Charity has managed to help many families and individuals. The service is received in respect to personal affordability or donations.

3.3. The Family Matters group

The Charity provides a free monthly service for young parents and their children. Families are able to receive health advice, recreation and practical support. At present the Charity is able to sustain the Family Matters group but has indicated that they would investigate the possibility of funding in the near future. The group is resourced with toys etc through the donations of members.

3.4. You Matter to us!

The Charity provides a twice- yearly outreach to senior citizens in the community. The event provides a free meal and musical entertainment for the elderly. The Charity provides free transport for senior citizens from the community and at Christmas, hampers are presented to the neediest senior citizens. The Charity currently attracts Senior Citizens from nearby Nursing homes and residents across the Borough.

3.5 Daily Bread food program

The Charity provides free food items once a month for members of the community. Food items are spread on a table within the Church and are accessible for people to receive without any discrimination.

3.6 Mental Health Support Group.

Facilitating an atmosphere where those experiencing mental health issues can receive guidance and support as well as share personal strategies and experiences. The group runs bi-weekly.

3.7 Coffee Morning for Senior Citizens.

This provides a monthly resource for senior citizens; where they can enjoy games, make friendships and benefit from free computer training. This was held online due to the pandemic.

Personal development

3.8. Mentoring Program

YCF operate a one-to-one mentoring program that provides the opportunity for individuals to benefit from the wisdom and support of a mentor over 6-month period.

3.9. Youth Ministries

The Youth Team continues to provide engaging services and seminars. These services have brought together various agencies and services in the community to these services. In addition to this, the Youth Team organise short retreats, recreational and educational activities. Youth ministries cater for Youth from 12 years to 20 years. The Youth ministry has experienced numerical growth over the last twelve months. In addition to this, the Youth department have launched a fellows ministry called G2R which provides teaching, fellowship and guidance for young people from various localities and situations.

4.0 Men and Women's' ministries

The Charity continues to operate a men and women's development program throughout the year that is designed to address the specific practical and spiritual needs of men and women. These ministries also seek to inspire the potential in individuals.

Spiritual

4.1 Services, Seminars conferences

The Charity continues to conduct main Sunday services and conferences that inspire individuals to seek a deeper Christian experience and to live a fulfilled life.

4.2 Mission training.

The Charity provides training and development for those interested in working locally or internationally with the intention of improving the practical and spiritual welfare of individuals.

4.3 Pastoral Care.

Pastoral support and counsel are offered to all members of the Charity and members of the community each week on an appointment basis. Pastoral visits are also carried to those who are sick and require support.

4.4 Bible School and House fellowship.

The Charity provides opportunities for individuals to study the Bible and to gain a certificate in Biblical Studies. There are also House group fellowships which provide local fellowship and support for members across London.

4.5 Pre and Post marital counselling.

The charity provides a seven session pre- marital counselling service as well as a service for existing married couples. This service is open for all members of the community. The marriage ministries will be re-launched in the next financial year.

4.6 Prayer Surgery

The Charity provides a free Prayer Surgery where individuals can meet with someone who will listen and if agreed, provide prayer in an atmosphere unconditional positive regard.

Practical

4.7 Christening and Funeral service

The Charity continues to provide a service for families who require children christened or loved ones buried.

4.8 Education

The Charity continues to run an effective Sunday school teaching program and numeracy programs for adults.

4.9 General community activities

The Charity hosts free Community Engagement days addressing to a range of topics and various social activities like sea side trips and picnics in the park.

Summary of Benefit and functional review

The Charity continues to provide a holistic service for men, women and children. All departments continue to be over-sighted by two voluntary staff managers and this ensures that department events are analysed, and the appropriate administration is provided to ensure success.

5.0 Overview of Employment & Volunteers

The Charity continues to benefit from the employment of a Bishop, a Media administrator, Pastoral Carer, and Administrator. The Bishop continues to provide local and international oversight of the Charity; the administrator along with a team of volunteers, continue to provide central administration for the Charity, the Media administrator provides all online communication and media profiling. The Charity also has an array of volunteers who use their time and skills to support the work of the Charity.

6.0. Church building & risk assessment

The building continues to be an adequate place for the Charities worship, services and administration. The building is regularly Risk assessment is carried out by a building services engineer, child protection officer and office manager. The building was also assessed by a Fire protection company and a program for upgrading is being implemented. In response to Covid-19 additional risks assessments were carried out and cleaning protocols were implemented.

7.0 Insurance and policies.

The Charity continues to have adequate insurance in the following areas; Public liability, Employers liability, Contents insurance and Building insurance. The Charity continues to observe a Child Protection Policy and holds membership within the Churches Child protection advisory service. All workers are required to wear badges and have regular DBS checks. The Charity also have a designated Children and Vulnerable Adults Protection Officer, who is able to oversight any protection concerns for the Charity and when necessary, escalate issues to the Trustees and the appropriate authorities.

8.0. Support of other Charitable courses.

The Charity continues to support the work of R.M.I. as registered Christian charity that seeks to promote reconciliation through prayer throughout the Caribbean. The Charity also continues to support Churches In Communities that provides support and accreditation for Christian ministries working in communities. The Charity has maintained network churches in India, Kenya and Uganda. These Churches are engaged in the furthering of the Christian faith and the support of the poor and needy.

9.0 YCF International.

The Charity continues to be represented internationally, notably in Kenya, India and Uganda. Regular dialogue continues with the Pastors via WhatsApp, e-mail and phone calls. All branches continue to share the Charities aims and objectives. The Charity website now gives a better representation of its wider impact.

10.0 Accreditation

The Charity continues to make themselves accountable to the following organisations.

10.1. Thirtyone: eight. Formerly known as C.P.A.S. - a Child protection organisation that the Charity has an obligation to implement its guidelines and objectives.

10.2. UK Charity Commission.

10.3. Churches In Communities: A national and international accreditation and accountability organisation. This organisation is also part of the Free Churches Group. The organisation also provides a framework for governance and sound biblical doctrine.

10.4 Short Term goals. The Charity intends to:

- Further develop the Mental Health Health Support group.
- To develop our ministry to Senior Citizens though our monthly Coffee Mornings.
- To purchase a portable baptism pool.

Signed by and on the behalf of Trustees:

Signed by and on the behalf of Trustees at their meeting on 12th November 2021:

Chair of Trustees

Sharon McLean

Ann-Marie Litchmore

Ann Marie-Litchmore

Independent Examiner's Report to the Trustees / Members of Yahweh Christian Fellowship
Registered Charity No. 1059975
for the year ended 28th February 2021

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28th February 2021 set out on pages 11 to 17.

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 Trust's accounts carried out under section 145 of the 2011 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Peter Saltiel
Church & Charity Accounts Service
Planchadeau
23460 Saint-Pierre-Bellevue
France
Formerly 69 Portland Place, Greenhithe, Kent, DA9 9FE

Dated 12th October 2021

Yahweh Christian Fellowship

Statement of financial activities for the year ended 28th February 2021

	Notes	Unrestricted Funds £	Restricted Fund £	2021 Total £	2020 Total £
Income	3				
Income from:					
Donations	3.1	103,995	1,196	105,191	111,753
Charitable activities	3.2	401	-	401	6,830
Fundraising	3.3	5	-	5	4
Other income	3.4	-	-	-	93
Total income		<u>104,401</u>	<u>1,196</u>	<u>105,597</u>	<u>118,680</u>
Expenditure	4				
Expenditure on:					
Charitable activities	4.1	70,431	1,246	71,677	92,159
Total expenditure		<u>70,431</u>	<u>1,246</u>	<u>71,677</u>	<u>92,159</u>
Net movement in funds		33,970	(50)	33,920	26,521
Fund transfers		-	-	-	-
Total funds brought forward		446,199	24,750	470,949	444,428
Total funds carried forward		<u>480,169</u>	<u>24,700</u>	<u>504,869</u>	<u>470,949</u>

All activities are regarded as continuing.

The above statement includes all recognised gains and losses during the year.

The Notes to the Accounts form part of these Financial Statements

Yahweh Christian Fellowship

Balance Sheet as at 28th February 2021

		Total Funds	Total Funds
	Notes	2021 £	2020 £
Fixed assets			
Church Property		<u>700,000</u>	<u>700,000</u>
Current assets:			
Cash at bank and in hand		86,434	72,147
Debtors	5	-	-
		<u>86,434</u>	<u>72,147</u>
Liabilities:			
Creditors and accruals:			
- due within one year	6	19,938	28,112
		<u>19,938</u>	<u>28,112</u>
Net current assets		66,496	44,035
Creditors and accruals:			
- due over one year	6	261,627	273,086
Net assets		<u>504,869</u>	<u>470,949</u>
Represented by:			
Restricted funds	7	24,700	24,750
Unrestricted funds		480,169	446,199
		<u>504,869</u>	<u>470,949</u>

Signed by two trustees on behalf of all the trustees

on the 12th November 2021

Ann Marie Litchmore

Ann Marie-Litchmore

Sharon Mclean

Sharon Mclean

1 Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts, accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

1.2 Judgements and Estimations

The Trustees have not made any significant judgements in the process of applying accounting policies and there are no areas of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

1.3 Going concern

- a) At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

1.4 Change of accounting policy

- a) The accounts present a true and fair view and no changes in the basis of accounting have been made during the year.

1.5 Changes to previous accounts

- a) There have been no changes to the previous accounts during the financial year.

1.6 Changes to accounting estimates

- a) There have been no changes to accounting estimates.

2 Accounting policies

2.1 Fund accounting

- a) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. These are recognised at the time of receipt.
- b) Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

2.2 Income

- a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.
- b) Where income has related expenditure, the income and related expenditure are reported gross in the SoFA.
- c) Income tax recoverable as Gift Aid is accounted for on a claimed basis.
- d) Investment income is included in the accounts when receivable.

2.3 Expenditure

- a) Charitable expenditure comprises costs incurred by the charity providing activities and services for its beneficiaries.
- b) Costs of generated funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.
- c) Support and administration costs of the charity relate to the costs of running the charity and includes any costs which cannot be specifically identified to another expenditure.
- d) Expenditure is recognised on an accrual basis and creditor amounts are measured at settlement amounts less any trade discounts.
- e) Provisions for liabilities are measured on recognition of its historical costs and then measured at the best estimate of the amount required to settle the obligation at the reporting date.
- f) No deferred income has been included in the accounts.
- g) The charity is not registered for VAT, so all costs are inclusive of VAT charged.

Yahweh Christian Fellowship

Notes to the Accounts (cont'd)

2 Accounting policies (cont'd)

2.3 Expenditure (cont'd)

- h) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- i) Governance costs include the preparation and examination of statutory accounts plus the costs, if any, of legal advice to trustees on the governance or constitutional matters of the charity.

2.4 Assets

- a) Tangible fixed assets are for use by the charity in fulfilling its main charitable objects.
- b) No depreciation is provided in respect of freehold land and buildings as the trustees are of the opinion that the property has been maintained to a high standard at which the market value could be realised.
- b) The charity has no intangible fixed assets.
- c) Debtors (including trade debtors and prepayments) are measured on initial recognition at settlement, or a time apportioned basis.
- d) Cash means cash in hand and at Bank.

2.7 Liabilities

- a) Current liabilities are obligations to pay for goods or services within one year.
- b) Non-current liabilities represent the mortgage repayments due after one year.

2.8 Retirement benefits

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

Yahweh Christian Fellowship

Notes to the Accounts (cont'd)

3 Analysis of income

	Unrestricted Funds £	Restricted Fund £	Total 2021 £	Total 2020 £
3.1 Donations				
Tithes, Offerings & Tax Refunds	103,995	-	103,995	107,816
YCF (Kenya & India)	-	1,196	1,196	2,417
Seedbed Fund	-	-	-	-
Building	-	-	-	1,495
Youth	-	-	-	25
	<u>103,995</u>	<u>1,196</u>	<u>105,191</u>	<u>111,753</u>
3.2 Charitable activities				
Events	80	-	80	1,625
Training	40	-	40	-
Rent	281	-	281	5,205
	<u>401</u>	<u>-</u>	<u>401</u>	<u>6,830</u>
3.3 Investments				
Interest	5	-	5	4
	<u>5</u>	<u>-</u>	<u>5</u>	<u>4</u>
3.4 Other income				
Insurance Claim	-	-	-	93
	<u>-</u>	<u>-</u>	<u>-</u>	<u>93</u>
Total income	<u>104,401</u>	<u>1,196</u>	<u>105,597</u>	<u>118,680</u>

4 Analysis of expenditure

	Unrestricted Funds £	Restricted Fund £	Total 2021 £	Total 2020 £
4.1 Charitable activities				
YCF (Kenya & India)	484	1,196	1,680	8,224
Seedbed Fund	-	50	50	1,217
Salaries, tax & pension	53,362	-	53,362	54,717
Retreats, special events & speakers	753	-	753	6,157
Repairs, maintenance & furnishings	1,072	-	1,072	4,215
Support costs	14,760	-	14,760	17,629
	<u>70,431</u>	<u>1,246</u>	<u>71,677</u>	<u>92,159</u>
Support costs				
Telephone & media	2,758	-	2,758	3,097
Postage, office & stationery	5,081	-	5,081	5,268
Mortgage interest	6,241	-	6,241	8,584
Professional fees	680	-	680	680
	<u>14,760</u>	<u>-</u>	<u>14,760</u>	<u>17,629</u>
Total expenditure	<u>70,431</u>	<u>1,246</u>	<u>71,677</u>	<u>92,159</u>

Yahweh Christian Fellowship

Notes to the Accounts (cont'd)

5 Debtors

	Total 2021 £	Total 2020 £
Accruals	-	-

6 Creditors

	Total 2021 £	Total 2020 £
Amounts due within one year		
Mortgage Repayment	18,244	25,988
Accruals	1,694	2,124
	<u>19,938</u>	<u>28,112</u>
Amounts due over one year		
Mortgage Repayment	<u>261,627</u>	<u>273,086</u>

7 Movement of Restricted Funds

	Balance b'fwd £	Income £	Expenditure £	Transfers £	Balance c'fwd £
Building	22,649	-	-	-	22,649
YCF India/Kenya	-	1,196	1,196	-	-
Seedbed Fund	1,931	-	50	-	1,881
Mission	170	-	-	-	170
	<u>24,750</u>	<u>1,196</u>	<u>1,246</u>	<u>-</u>	<u>24,700</u>

8 Staff costs

	Total 2021 £	Total 2020 £
Wages & salaries	50,661	49,818
Employers' NIC	-	3,968
Employers' pension costs	2,701	931
	<u>53,362</u>	<u>54,717</u>
Number of employees	<u>4</u>	<u>5</u>

No employee received a remuneration of over £60,000 in either year.

9 Trustee remuneration

No trustee has been paid any remuneration or received any other benefits from an employment with their charity or a related entity during the year.