KINGSWAY CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1065048

Details

Status	Registered
Legal form	Other
Registered	1997-10-27
Register	View on the Charity Commission register

Contact

Address	Church Road Waterloo Liverpool Merseyside L22 5NA
Phone	01519205111
Email	accounts@kingswaycf.org.uk
Website	www.kingswaycf.org.uk

Activities

Objects: THE ADVANCEMENT OF RELIGIONTHE ADVANCEMENT OF EDUCATIONTHE RELIEF OF POVERTY AND SICKNESS

Activities: To make Jesus Christ known to every child, woman and man in the community and region, to build the Kingdom of God. All the churches activities and efforts are developed toward those ends to provide a general benefit to the community by reaching out to it in love and giving.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£145,879	£171,814	-	-
2023-12-31	£145,592	£147,350	-	-
2022-12-31	£135,184	£134,098	-	-
2021-12-31	£122,670	£135,855	-	-
2020-12-31	£140,977	£143,021	-	-

Trustees

Name	Role	Appointed
Rosemary Anne Ferns	Chair	2019-01-01
Andrea Jane Edward		2025-02-25
Costakis Alexandrou		2025-01-30
Peter Stanley Bentley		2022-06-08
Sarah Elizabeth Collins		2025-03-02

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KINGSWAY CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1065048

Accounts

CHARITY REGISTRATION NUMBER: 1065048

Kingsway Christian Fellowship

Unaudited Financial Statements

31 December 2024

MATTOCKS GRINDLEY
Chartered Accountants
18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

Kingsway Christian Fellowship

Financial Statements

Year ended 31 December 2024

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Kingsway Christian Fellowship

Trustees' Annual Report

Year ended 31 December 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

Reference and administrative details

Registered charity name	Kingsway Christian Fellowship	
Charity registration number	1065048	
Principal office	Kingsway Christian Centre Church Road Waterloo Liverpool L22 5NA	
The trustees		
	R A Ferns	
	P S Bentley	
	C Alexandrou	(Appointed 30 January 2025)
	A J Edward	(Appointed 25 February 2025)
	S E Collins	(Appointed 02 March 2025)
	A M Martin	(Retired 27 January 2025)
Independent examiner	Mr G Mattocks FCA 18 Mulberry Avenue Turnstone Business Park Widnes Cheshire WA8 0WN	

Structure, governance and management

Kingsway Christian Fellowship was registered as a Charity with the Charities Commissioners on 26 June 1980 and its registration number is 1065048.

The Fellowship is domiciled at Kingsway Christian Centre, Church Road, Waterloo, Liverpool L22 5NA, which is the registered address. The Fellowship is a charitable trust - the governing document being the Trust Deed dated 26 June 1980, as amended by subsequent deeds. The current Trustees are Mrs Rosemary Anne Ferns and Mr P.S. Bentley who were appointed by the Elders.

The Trustees play an active and supportive role in ensuring the Church's expressed aims and objectives are advanced and properly resourced. Effective monitoring safeguards are in place to ensure the church finances are protected from fraudulent misuse and inappropriate allocation. A Safeguarding Policy is also in place and regularly reviewed in accordance with appropriate legislation. Procedures are in place to assist with safer recruitment; appropriate persons are appointed to deal with issues arising relating to allegations or concerns about behaviour toward children, young people or vulnerable adults. Appropriate and up to date safeguarding training is provided for those involved in ministry.

The Trust's bankers are HSBC Bank plc, 197 Stanley Road, Bootle, Merseyside L20 3DX; and the accountants are Mattocks Grindley, Chartered Accountants, 18 Mulberry Avenue, Turnstone Business Park, Widnes, Cheshire WA8 0WN.

Objectives and activities

Advancement of Christian belief and knowledge, to make Jesus Christ known to every man, woman, and child in the community, to build the Kingdom of God. All the Church's activities and effort are developed towards those ends and to provide a general benefit to the community by reaching out in love and generous giving.

Kindlers (Pre-School children)

The Kindlers ministry operates each Sunday and provides a safe environment for pre-school children to learn about God through play, drama, craft, music, and interactive storytelling. Parents are heavily involved in this group and enjoy fellowship with one another and develop friendships and wider support networks for their young families. We have had several new youngsters join in and some moving up to Kids church this year. Following the Pandemic the decision was made to keep three of the older children in this group to help them develop their social skills, therefore no children were moved into the Kids Church 1 Group.

Kids Church (Reception to year 3)

Kids church is a ministry that operates each Sunday providing children of primary school age with a safe environment to play, create and learn about God. The sessions engage the children with craft, music, digital media, storytelling, and high-energy games. The children develop strong social bonds with each other and really look forward to taking part in this group each week. We have had some new volunteers join the Kids Church team this year.

Kids Church 2 (Year 4 to year 6)

Kids Church 2 operates each Sunday providing children with opportunities to learn about God. The sessions engage the children with craft, music, digital media, storytelling, and high-energy games, which encourage them to develop friendships. A number of children moved up into Youth Church.

Kids Small Group

KSG is a Small Group to help our kids grow in their walk with Jesus. A safe place for them to be themselves around others who know and love them. They are encouraged to love like Jesus loved through kind words and actions and enjoy each other's company through games and activities. Loving God together through looking at the bible, worship and praying for one another. KSG is currently for children of church families but may be opened up to the community at some point in the future.

Youth Church (Secondary school age children)

Youth church is held each Sunday for secondary school age young people. It helps them to develop both socially and spiritually. The topics taught and discussed are aimed specifically at issues that young people in the modern world face.

Youth Group (Secondary school aged children)

Youth Group is held on a Friday evening during school term times. It's a fun time of sports, games and crafts in an environment designed to encourage friendships. Sessions are rounded off with a Devo - a short age specific devotional.

Ministry to Marriage

The Ministry to Marriage supports married couples and families in the church and our community, together with those preparing for marriage.

The 'Marriage Sessions' course is for Couples who have been married for years or newlyweds. The course provides the opportunity to invest in and enrich their marriage relationship. The course provides a concise and comprehensive approach to four key factors in marriage:

Cherish- keeping love alive: Connect - all about communication: Collaborate - dealing with conflict: Commit - choosing to love when things get tough.

For those preparing for marriage we continue to use "The Pre-marriage Course" produced by Alpha International which covers 5 key areas including:

- Learning to Communicate
- Resolving Conflict
- Commitment in marriage
- Connection, discovering each other's needs
- Adventure - the opportunity and challenges of married life

We celebrated the marriages of Tom & Hannah Alexandrou and Leigh and Hannah Hancox.

Objectives and activities *(continued)*

Age Well

The Age Well Group meets every Friday and was developed to enhance the well-being of its members through Fellowship, fun & mutual support…Spirit, Soul & Body.

The group consists of mature members from Kingsway who have a well of experience and wisdom which we tap into, in order to look to the future with a positive and purposeful outlook.

We all face challenges, at every season of life, and hope to help and support each other on the journey - whether through bereavement, isolation, caring responsibilities, or chronic physical/mental health issues.

The Group has elements of a typical small group (with added extras!). We come together, with a cuppa, and as family, we move on to Bible study, worship, prayer, quizzes and games before ending each session with lunch. Due to the nature and format of the group; maintaining intimacy and trust; creating a Dementia Friendly environment.

"Even to your old age and grey hairs I am He who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you." Isaiah 46:4

Our aim is to continue to grow in the knowledge and love of God through sharing our lives and from a vital connection with Jesus and each other. Over the past year or so some of the members have experienced health difficulties and bereavement that have been challenges to themselves and their families. We have supported each other with prayer and on-going 'connection'. The group continues to develop in our relationship with Jesus and each other and there is a growing confidence in our love for each other and our vital position in the Body of Christ.

Waterloo Station Team
On 24th November 2010 Kingsway adopted Waterloo Station, providing flower displays and maintaining these throughout the year. A team of volunteers continues to maintain the displays and pray for the safety and wellbeing of travellers who pass through this gateway and for station staff. From time to time there is opportunity to engage in conversation with travelling commuters as they comment on the displays.

Wendy Wilcox

Little Angels Toddler Group

The toddler group is a community group for children ranging in age from new-born babies up to 4 years old who attend with their parent or carer. The group is staffed by volunteers both from the church and from the community.

The group operates on a Tuesday and Wednesday morning during term time only and is attended by on average around 60 children and their adult carers each week.

The children are able to play with a large range of toys and equipment and can take part in a craft activity which they can then take home with them. During the session the children are provided with a snack and a drink which they have either sitting at the tables or in the highchairs. Sitting together and sharing helps with their social development. Towards the end of each session there is a song time with a mix of both secular and Christian children's action songs

Sue Thompson

The 65+ Group

We are a group of about 18 - 22 people that meet once a Month.
We come together to meet with God and share his goodness with each other. We meet with God

Objectives and activities *(continued)*

through prayer, praise, and worship, and listen to what he wants to say to us. We support and help each other in many different ways, both inside and outside of the meeting.

Eddie Rainger

Pastoral Visiting Team

The pastoral team visits those who are elderly, sick, isolated, or housebound ensuring they are included in the life of the Fellowship. The pastoral team continues to offer friendship, help with practical needs as well as mutual encouragement and spiritual growth.

Alpha

The Alpha Course is an 11-week course introducing the basics of the Christian faith through a series of talks. The course gives people with little or no knowledge of Christianity the chance to explore the meaning of life in an atmosphere of friendship, and with food. The Alpha Course is created to outline core principles of Christian faith that all denominations agree on.

Freedom In Christ Course (FIC)

FIC is a 10-week course and with an away day to help people find freedom from spiritual issues that might be holding them back.

The course facilitates effective discipleship in a straightforward way using sound biblical teaching to help people to take hold of the truth of exactly what happened when they became a Christian, resolve personal and spiritual issues and to make following Jesus a way of life.

Café @ Kingsway

Renew Café Kingsway launched its Renew Café in 2023, which subsequently has been renamed 'Café @ Kingsway. The vision was for a friendly place where people can come into a warm space during the winter months and find friendship all year round.

The Café provides free refreshments for anyone in the community, along with an opportunity to engage in an activity, such as, playing cards and board games, a craft, jigsaw puzzle or simply coming for a chat and a cuppa.

Wider Involvement

Prayer

Prayer is at the heart of all that we do as a church. Regular prayer meetings take place on Sunday mornings and an evening meeting on the First Sunday in the month along with seasons of prayer and prayer times during small group meetings and various other activities during the week. Prayer powerfully impacts the life of the church and its mission.

Kingsway together with the 'International Christian Embassy Jerusalem' (ICEJ) and 'Prayer for Israel' started to host a fortnightly regional prayer meeting for Israel and the region following the attack on Israel by Hamas terrorists on 7th October 2023. People continue to gather for prayer and intercession for the release of the hostages, an end to Hamas and the war along with wider peace in the region.

We have continued to pray into the church vision to Reach our community with the 'Good News' of Jesus Christ, to see Broken lives restored and to see the body of Christ built up and Refreshed. We also pray for God to breakthrough in many ways such as in healings, relationships, family, employment, ministry and in many other areas.

Online prayer makes it possible to continue to join national and international prayer initiatives such as

Objectives and activities *(continued)*

daily prayer meetings for Israel the ongoing conflict, the ICEJ "Rosh Chodesh" prayer initiative and others.

The WhatsApp prayer initiative now called the "Prayerforce" has continued to grow, and the group has supported, in prayer, those in the church and many others known by church members as they recover from sickness, undergo medical treatment or have other prayer needs.

Our Zoom prayer meeting each Thursday has continued since the Covid outbreak and has met weekly since 2020.

Together for the Harvest (TFH)

TFH is an association of churches working together to present the good news of Jesus Christ to every man, woman, and child in the Merseyside region. As an active member of TFH Kingsway shares its aim that by working together and mobilising Christians to action, a positive difference can be made in our communities bringing both spiritual and social transformation to our region. This aim is achieved through unity amongst leaders and churches in the region by prayer and mobilising Christians to express the love of God in both words and action. Kingsway continues to draw local leaders in the North Mersey Region together for Regional TFH prayer meetings as well as involvement in the wider initiatives across Merseyside.

Achievements and performance

It has been a real blessing to see people coming to faith in Jesus and connecting into the life of the church. The foundations course introduced to help new believers become rooted and established in the faith has been a great success.

The church weekend away was a highlight of the year with approximately 90 people spending a weekend together in October at Cloverley Hall Christian Conference Centre in Shropshire. The weekend was a great success bringing people together for a time of fun, friendship and true Christian Fellowship.

We celebrated the life of Dave Venners, who served as our lead Steward for many years and was well loved by our Age Well Group, who often notice an empty chair where he would look out for people as they arrived on Friday mornings. Dave was much loved and appreciated for his faithful service over the years and we are very grateful for his contribution.

Kingsway hosted the 20th Anniversary of the 'Meeting With Miracles' ministry which founded by Paul Duckworth. People gathered from across the UK and beyond to show their support and recognise the global impact the ministry has had.

The vision for Kingsway continues to develop with a focus on our call to be a 'House of Prayer' and a true reflection of Christ, as his body, on earth. We long for every man, woman, and child to both hear and see in action the good news message of God's great love and mercy.

Kingsway is a thriving community of Christians who love God, love one another and who reach out to others with the love of God. Central to our vision, our small groups help people to grow in the Christian faith as disciples of Jesus Christ.

We gather in many contexts with purpose; to pray, to study the Bible and apply it to daily life, to develop friendship, to support one another in the ups and downs of life, eat together, provide opportunities for spiritual growth and for serving others both inside and outside the groups. When people connect into the life of the church, they are made to feel welcome and valued. It is our continued aim to encourage one another to be wholehearted disciples of Jesus.

We are blessed to be part of God's family which demonstrates love for God and one another as part of everyday life together. We continue to value the need for a personal walk with God that bears fruit in family, workplaces, neighbourhoods, and the wider world. As it says in Romans 12:5, we are "individually members of one another."

Kingsway is a community that cares for one another demonstrating God's love in word and deed.

In the coming year we will continue to demonstrate and proclaim the love of God, seek to strengthen families, pray for renewed hearts and for transformed lives. We see this happening as we continue to pray and humble ourselves before God, offering our lives to him in total surrender, using our given gifts and talents for the purpose God intended in our lives.

Blessings

Rob Payet, Pastor

Financial review

The Financial result of the period under review shows a deficit of £25,891 which is in line with expectations.

Plans for future periods

Kingsway will seek to be an influence for good in our local community and beyond as we live authentic lives as disciples of the Lord Jesus Christ. We will endeavour to be fully devoted, wholehearted disciples of the Lord Jesus Christ to bring positive transformation in our homes, communities, workplaces, with family and friends and to the world.

Kingsway will continue to listen and respond to the call of God in the coming season. We recognise that it is God who builds His church as we surrender to His will both corporately and as individuals. Prayer remains central to our call and ministry along with a commitment to deepening relationships and connectedness as a body.

We will work to encourage our children and young people, support and care for our older generation and provide opportunities for all those who love the Lord Jesus to serve Him as reach out to our communities and beyond with the love of God in the power of the Holy Spirit, with expressions of generosity and unashamed faithfulness to the gospel message.

We will continue to develop wider ministry and service to bring transformation and hope to the community. We will continue to focus on the three key areas of the vision to; Reach the lost, Restore the broken and Refresh believers.

We will work closely with other local churches and through the 'Together for the Harvest' network of churches take forward the vision to help every man, woman and child hear the good news about Jesus.

We will continue to build on the success of our Small Groups, in all it's expressions, aiming to have maximum engagement of the church in fellowship and reaching out to the wider community.

We will continue to develop our worship ministry team and expressions of worship in the church.

We will continue to engage with those who have little or no experience of church, encouraging connectedness in relationships, opportunities for people to share their faith story and build strong community and fostering a discipleship culture.

We will introduce regular seasons of worship and fun activities giving plenty of opportunities to invite the wider community to join in.

We will equip our church congregation to become more fluent and confident to share their faith story with others and to be encouraged to reach out to those who have not yet found faith in Jesus.

We will explore new ministry opportunities and develop existing ministries where appropriate, to help with the spiritual, practical, and emotional needs of those in our community.

Public benefit

Kingsway continues to provide voluntary services that make a considerable contribution to the community and a significant public benefit.

All the services highlighted in this report are open to the public, as are Sunday worship services. The church building has also been made available for elections and for use by other local agencies.

Kingsway Christian Fellowship

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

The trustees' annual report was approved on 28/8/2025 and signed on behalf of the board of trustees by:

R A Ferns
Trustee

P S Bentley
Trustee

Kingsway Christian Fellowship

Independent Examiner's Report to the Trustees of Kingsway Christian Fellowship

Year ended 31 December 2024

I report to the trustees on my examination of the financial statements of Kingsway Christian Fellowship ('the charity') for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 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 financial statements do not accord with those records; or

3. the financial statements 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.

Mr G Mattocks FCA
Independent Examiner

18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

28/8/25

Kingsway Christian Fellowship

Statement of Financial Activities

Year ended 31 December 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments					
Donations and legacies	**4**	111,677	–	**111,677**	125,207
Charitable activities	**5**	10,496	–	**10,496**	750
Investment income	**6**	1,243	–	**1,243**	987
Other income	**7**	22,463	–	**22,463**	18,648
Total income		145,879	–	**145,879**	145,592
Expenditure					
Expenditure on charitable activities	**8,9**	169,176	2,638	**171,814**	147,350
Total expenditure		169,176	2,638	**171,814**	147,350
Net gains on investments	**11**	44	–	**44**	89
Net expenditure		(23,253)	(2,638)	**(25,891)**	(1,669)
Transfers between funds		(493)	493	**–**	–
Net movement in funds		(23,746)	(2,145)	**(25,891)**	(1,669)
Reconciliation of funds					
Total funds brought forward		458,063	2,217	**460,280**	461,949
Total funds carried forward		434,317	72	**434,389**	460,280

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Kingsway Christian Fellowship

Statement of Financial Position

31 December 2024

	Note	2024 £	£	2023 £
Fixed assets				
Tangible fixed assets	16		378,628	388,980
Investments	17		409	365
			379,037	389,345
Current assets				
Debtors	18	979		1,029
Cash at bank and in hand		58,858		73,661
		59,837		74,690
Creditors: amounts falling due within one year	19	4,485		3,755
Net current assets			55,352	70,935
Total assets less current liabilities			434,389	460,280
Net assets			434,389	460,280
Funds of the charity				
Restricted funds			72	2,217
Unrestricted funds			434,317	458,063
Total charity funds	21		434,389	460,280

These financial statements were approved by the board of trustees and authorised for issue on 28/8/2025..., and are signed on behalf of the board by:

R A Ferns
Trustee

P S Bentley
Trustee

Kingsway Christian Fellowship

Notes to the Financial Statements

Year ended 31 December 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Kingsway Christian Centre, Church Road, Waterloo, Liverpool, L22 5NA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Property	-	2% reducing balance
Fixtures & Fittings	-	25% reducing balance
Equipment	-	25% reducing balance

Investments

Listed investments are measured at fair value with changes in fair value being recognised in profit or loss.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Donations				
Offerings	110,656	**110,656**	123,787	123,787
Donations	1,021	**1,021**	1,420	1,420
	111,677	**111,677**	125,207	125,207

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Centre Hire	1,600	**1,600**	750	750
Outreach Events	8,896	**8,896**	–	–
	10,496	**10,496**	750	750

6. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	1,228	**1,228**	976	976
Dividends	15	**15**	11	11
	1,243	**1,243**	987	987

7. Other income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Gift Aid	22,463	**22,463**	18,648	18,648

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Direct Charitable Activity	167,151	2,638	**169,789**
Support costs	2,025	–	**2,025**
	169,176	2,638	**171,814**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Direct Charitable Activity	145,299	–	145,299
Support costs	2,051	–	2,051
	147,350	–	147,350

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2024 £**	Total fund 2023 £
Direct Charitable Activity	169,789	–	**169,789**	145,299
Governance costs	–	2,025	**2,025**	2,051
	169,789	2,025	**171,814**	147,350

10. Analysis of support costs

	Analysis of support costs £	**Total 2024 £**	Total 2023 £
Finance costs	135	**135**	125
Governance costs	1,890	**1,890**	1,926
	2,025	**2,025**	2,051

11. Net gains on investments

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Gains/(losses) on listed investments	44	**44**	89	89

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	**10,352**	11,440

13. Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**1,890**	1,926

14. Staff costs

The average head count of employees during the year was 4 (2023: 4).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

15. Trustee remuneration and expenses

One trustee has been paid remuneration from employment with the charity.

Existing employee, Mr Peter Bentley, who became a Trustee on 8 June 2022, received a salary of £23,070 for his position as Treasurer. Employer pension contributions of £666 were also made.

16. Tangible fixed assets

	Land and buildings	Fixtures and fittings	Equipment	**Total**
	£	£	£	**£**
Cost				
At 1 January 2024 and 31 December 2024	462,375	42,375	31,884	**536,634**
Depreciation				
At 1 January 2024	84,582	35,245	27,827	**147,654**
Charge for the year	7,556	1,782	1,014	**10,352**
At 31 December 2024	92,138	37,027	28,841	**158,006**
Carrying amount				
At 31 December 2024	370,237	5,348	3,043	**378,628**
At 31 December 2023	377,793	7,130	4,057	388,980

17. Investments

	Listed investments £
Cost or valuation	
At 1 January 2024	**365**
Additions	**–**
Fair value movements	**44**
At 31 December 2024	**409**
Impairment	
At 1 January 2024 and 31 December 2024	
Carrying amount	
At 31 December 2024	**409**
At 31 December 2023	365

All investments shown above are held at valuation.

Listed investments
The aggregate market value of listed investments is £409 (2023: £365).

Financial assets held at fair value

The listed investments consist of 111 Santander shares. The fair value is based on the share price of £3.690 at 31 December 2024 (£3.290 at 31 December 2023).

18. Debtors

	2024 £	2023 £
Prepayments and accrued income	**649**	699
Other debtors	**330**	330
	979	1,029

19. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	**4,485**	3,755

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,421 (2023: £2,236).

21. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2024 £**
Unrestricted Fund	458,063	145,879	(169,176)	(493)	44	**434,317**

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
Unrestricted Fund	460,474	145,592	(147,350)	(742)	89	458,063

Restricted funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2024 £**
Restricted Fund	2,217	–	(2,638)	493	–	**72**

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
Restricted Fund	1,475	–	–	742	–	2,217

The balance in the restricted fund of £72 consists of the following:

	At 31 Dec 2024 £
Musicians	**72**

	At 31 Dec 2023 £
Musicians	142
Youth and Children	2,075
	2,217

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	378,628	–	**378,628**
Investments	409	–	**409**
Current assets	59,765	72	**59,837**
Creditors less than 1 year	(4,485)	–	**(4,485)**
Net assets	434,317	72	**434,389**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	388,980	–	388,980
Investments	365	–	365
Current assets	72,473	2,217	74,690
Creditors less than 1 year	(3,755)	–	(3,755)
Net assets	458,063	2,217	460,280

23. Financial instruments

The charity currently holds no financial instruments.

Kingsway Christian Fellowship

Management Information

Year ended 31 December 2024

The following pages do not form part of the financial statements.

Kingsway Christian Fellowship

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2024

	2024 £	2023 £
	2024 £	2023 £
Income and endowments		
Donations and legacies		
Offerings	**110,656**	123,787
Donations	**1,021**	1,420
	111,677	125,207
Charitable activities		
Centre Hire	**1,600**	750
Outreach Events	**8,896**	–
	10,496	750
Investment income		
Bank interest receivable	**1,228**	976
Dividends	**15**	11
	1,243	987
Other income		
Gift Aid	**22,463**	18,648
Total income	**145,879**	145,592
Expenditure		
Expenditure on charitable activities		
Wages and salaries	**94,669**	85,015
Employer's NIC	**3,043**	1,807
Pension costs	**2,421**	2,236
Rates and water	**8,288**	7,010
Repairs and maintenance	**14,312**	12,226
Insurance	**3,375**	3,227
Other motor/travel costs	**743**	554
Legal and professional fees	**1,890**	1,926
Telephone	**60**	90
Other office costs	**7,217**	6,310
Depreciation	**10,352**	11,440
Other interest payable and similar charges	**135**	125
Outreach/Events/Concerts	**11,567**	6,317
Donations, Missions & Subscriptions	**6,870**	4,478
Children & Youth	**6,872**	4,589
	171,814	147,350
Total expenditure		
Net gains on investments		
Gains/(losses) on listed investments	**44**	89
Net expenditure	**(25,891)**	(1,669)

Kingsway Christian Fellowship

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2024

	2024 £	2023 £
Expenditure on charitable activities		
Direct Charitable Activity		
Activities undertaken directly		
Wages/salaries	**94,669**	85,015
Employer's NIC	**3,043**	1,807
Pension costs	**2,421**	2,236
Rates, water, light and heat	**8,288**	7,010
Repairs & Maintenance	**14,312**	12,226
Insurance	**3,375**	3,227
Motor/travel costs	**743**	554
Telephone	**60**	90
Sundry costs	**7,217**	6,310
Depreciation	**10,352**	11,440
Outreach/Events/Concerts	**11,567**	6,317
Donations, Missions & Subscriptions	**6,870**	4,478
Children & Youth	**6,872**	4,589
	169,789	145,299
Governance costs		
Governance costs - accountancy fees	**1,890**	1,926
Bank Charges	**135**	125
	2,025	2,051
Expenditure on charitable activities	**171,814**	147,350

KINGSWAY CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1065048

Accounts

CHARITY REGISTRATION NUMBER: 1065048

Kingsway Christian Fellowship

Unaudited Financial Statements

31 December 2023

MATTOCKS GRINDLEY
Chartered Accountants
18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

Kingsway Christian Fellowship

Financial Statements

Year ended 31 December 2023

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Kingsway Christian Fellowship

Trustees' Annual Report

Year ended 31 December 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2023.

Reference and administrative details

Registered charity name	Kingsway Christian Fellowship	
Charity registration number	1065048	
Principal office	Kingsway Christian Centre Church Road Waterloo Liverpool L22 5NA	
The trustees		
	Mrs R A Ferns	
	Mrs A Martin	(Appointed 23 August 2023)
	Mr P S Bentley	
	Mrs A J Thompson	(Retired 25 July 2023)
Independent examiner	Mr G Mattocks FCA 18 Mulberry Avenue Turnstone Business Park Widnes Cheshire WA8 0WN	

Structure, governance and management

Kingsway Christian Fellowship was registered as a Charity with the Charities Commissioners on 26 June 1980 and its registration number is 1065048.

The Fellowship is domiciled at Kingsway Christian Centre, Church Road, Waterloo, Liverpool L22 5NA, which is the registered address. The Fellowship is a charitable trust - the governing document being the Trust Deed dated 26 June 1980, as amended by subsequent deeds. The current Trustees are Mrs. Rosemary Anne Ferns and Mr P. S. Bentley who were appointed by the Elders.

The Trustees play an active and supportive role in ensuring the Church's expressed aims and objectives are advanced and properly resourced. Effective monitoring safeguards are in place to ensure the church finances are protected from fraudulent misuse and inappropriate allocation. A Safeguarding Policy is also in place and regularly reviewed in accordance with appropriate legislation. Procedures are in place to assist with safer recruitment; appropriate persons are appointed to deal with issues arising relating to allegations or concerns about behaviour toward children, young people or vulnerable adults. Appropriate and up to date safeguarding training is provided for those involved in ministry.

The Trust's bankers are HSBC Bank plc, 197 Stanley Road, Bootle, Merseyside L20 3DX; and the accountants are Mattocks Grindley, Chartered Accountants, 18 Mulberry Avenue, Turnstone Business Park, Widnes, Cheshire WA8 0WN.

Objectives and activities

Advancement of Christian belief and knowledge, to make Jesus Christ known to every man, woman, and child in the community, to build the Kingdom of God. All the Church's activities and effort are developed towards those ends and to provide a general benefit to the community by reaching out in love and generous giving.

Kingsway's Jubilee Year in 2023
In 2023 Kingsway celebrated our 50th year anniversary, having been established in April 1973 meeting from house to house both in 'Kingsway' and 'College Road' Crosby. The Church building, situated in Church Road, Waterloo, was subsequently opened 10 years later on the 16th April 1983.

It was wonderful to celebrate with many longstanding friends and members of the Fellowship on 16th April 2023, fifty years on. In recognition of the event, a keepsake photo book was produced providing some lovely memories of just a few of the memorable events and people who have been involved over the years.

Our keepsake acknowledged the fact that God has been faithful through the years and will remain faithful in the years to come; "Know therefore that the Lord your God; he is the faithful God keeping his covenant of love to a thousand generations of those who love him and keep his commandments." (Deuteronomy 7:9)

We also mourned the loss and celebrated the life of a much-loved friend, who was a father in the faith, a founder member and elder of Kingsway Christian Fellowship. Gordon Nelson was promoted to glory in 2023. He is greatly missed, and fellowship owes him a great debt of thanks. He is "absent from the body present with the Lord"!

Kindlers (Pre-School children)

The Kindlers ministry operates each Sunday and provides a safe environment for pre-school children to learn about God through play, drama, craft, music, and interactive storytelling. Parents are heavily involved in this group and enjoy fellowship with one another and develop friendships and wider support networks for their young families. Following the Pandemic the decision was made to keep three of the older children in this group to help them develop their social skills, therefore no children were moved into the Kids Church 1 Group.

Kids Church (Reception to year 3)

Kids church is a ministry that operates each Sunday providing children of primary school age with a safe environment to play, create and learn about God. The sessions engage the children with craft, music, digital media, storytelling, and high-energy games. The children develop strong social bonds with each other and really look forward to taking part in this group each week. We have had some new volunteers join the Kids Church team this year.

Kids Church 2 (Year 4 to year 6)

Kids Church 2 operates each Sunday providing children with opportunities to learn about God. The sessions engage the children with craft, music, digital media, storytelling, and high-energy games, which encourage them to develop friendships. A number of children moved up into Youth Church.

Kids Small Group

KSG is a group to help our kids grow in their walk with Jesus where they can spend time with others who are like them, and some who aren't. They are encouraged to love like Jesus loved through kind words and actions and enjoy each other's company through games and activities. Loving God together

through worship and praying for one another. KSG is currently for children of church families but may be opened up to the community at some point in the future.

Youth Church (Secondary school age children)

Youth church is held each Sunday for secondary school age young people. It helps them to develop both socially and spiritually. The topics taught and discussed are aimed specifically at issues that young people in the modern world face. The young people have also purchased Christmas gifts to give to single pensioners at Christmas and develop their own ministry to the younger children in Kids Church. We have a number of new volunteers working with this age group.

Youth Group (Secondary school age children)

Youth Group is held on a Friday evening (term time only) for secondary school age young people. It helps them to develop both socially and spiritually. The topics taught and discussed are aimed specifically at issues that young people in the modern world face. The young people are encouraged to develop friendships and teamwork.

Dave Courtney

Ministry to Marriage

The Ministry to Marriage supports married couples and families in the church and our community, together with those preparing for marriage.

The 'Marriage Sessions' course is for Couples who have been married for years or newlyweds. The course provides the opportunity to invest in and enrich their marriage relationship. The course provides a concise and comprehensive approach to four key factors in marriage:

Cherish- keeping love alive: Connect - all about communication: Collaborate - dealing with conflict: Commit - choosing to love when things get tough.

For those preparing for marriage we continue to use "The Marriage Preparation Course" produced by Alpha International which covers 5 key areas including:

- Learning to Communicate
- Resolving Conflict
- Commitment in marriage
- Connection, discovering each other's needs
- Adventure - the opportunity and challenges of married life

Objectives and activities *(continued)*

Age Well

The Age Well Group, under normal circumstances, meets every Friday and was developed to enhance the well-being of its members through Fellowship, fun & mutual support...Spirit, Soul & Body.

The group consists of mature members from Kingsway who have a well of experience and wisdom which we tap into, in order to look to the future with a positive and purposeful outlook.

We all face challenges, at every season of life, and hope to help and support each other on the journey - whether through bereavement, isolation, caring responsibilities, or chronic physical/mental health issues.

The Group has elements of a typical small group (with added extras!) We come together, with a cuppa, and as family, we move on to Bible study, worship, prayer, quizzes and games before ending each session with lunch. Due to the nature and format of the group; maintaining intimacy and trust; creating a Dementia Friendly environment.

"Even to your old age and grey hairs I am He who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you." Isaiah 46:4

Our aim is to continue to grow in the knowledge and love of God through sharing our lives and from a vital connection with Jesus and each other. Over the past year or so some of the members have experienced health difficulties and bereavement that have been challenges to themselves and their families. We have supported each other with prayer and on-going 'connection'. The group continues to develop in our relationship with Jesus and each other and there is a growing confidence in our love for each other and our vital position in the Body of Christ.

Waterloo Station Team
On 24th November 2010 Kingsway adopted Waterloo Station, providing flower displays and maintaining these throughout the year. A team of volunteers continues to maintain the displays and pray for the safety and wellbeing of travellers who pass through this gateway and for station staff. From time to time there is opportunity to engage in conversation with travelling commuters as they comment on the displays.

Wendy Wilcox

Little Angels Toddler Group

The toddler group is a community group for children ranging in age from new-born babies up to 4 years old who attend with their parent or carer. The group is staffed by volunteers both from the church and from the community.

The group operates on a Tuesday and Wednesday morning during term time only and is attended by on average around 70 children and their adult carers each week.

The children are able to play with a large range of toys and equipment and can take part in a craft activity which they can then take home with them. During the session the children are provided with a snack and a drink which they have either sitting at the tables or in the highchairs. Sitting together and sharing helps with their social development. Towards the end of each session there is a song time with a mix of both secular and Christian children's action songs.

Sue Thompson

The 65+ Group

We are a group of about 18 - 22 people that meet once a Month.
We come together to meet with God and share his goodness with each other. We meet with God

Objectives and activities *(continued)*

through prayer, praise, and worship, and listen to what he wants to say to us. We support and help each other in many different ways, both inside and outside of the meeting.

Eddie Rainger

Pastoral Visiting Team

The pastoral team visits those who are elderly, sick, isolated, or housebound ensuring they are included in the life of the Fellowship. The pastoral team continues to offer friendship, help with practical needs as well as mutual encouragement and spiritual growth.

Alpha

We ran the Alpha course in the spring/summer in 2023 with 25 guests in attendance.

The Alpha Course is an 11-week course introducing the basics of the Christian faith through a series of talks. The course gives people with little or no knowledge of Christianity the chance to explore the meaning of life in an atmosphere of friendship, and with food. The Alpha Course is created to outline core principles of Christian faith that all denominations agree on.

Freedom In Christ Course (FIC)

We ran FIC in Autumn/Winter 2023 with 20 guests attending the course.

FIC is a 10-week course and with an away day to help people find freedom from spiritual issues that might be holding them back.

The course facilitates effective discipleship in a straightforward way using sound biblical teaching to help people to take hold of the truth of exactly what happened when they became a Christian, resolve personal and spiritual issues and to make following Jesus a way of life.

Renew Café Kingsway

Renew Café Kingsway launched its Renew Café in 2023, which subsequently has been renamed 'Café @ Kingsway. The vision was for a friendly place where people can come into a warm space during the winter months and find friendship all year round.

The Café provides free refreshments for anyone in the community, along with an opportunity to engage in an activity, such as, playing cards and board games, a craft, jigsaw puzzle or simply coming for a chat and a cuppa.

A quiet space has been created for times of prayer and reflection for those who want to reflect on scripture and have a time of prayer facilitated by one of our volunteers.

The Café space is used by those who are committed to the church as well as locals and visitors to Waterloo.

Wider Involvement

Prayer

Prayer is at the heart of all that we do as a church. Regular prayer meetings take place on Sunday mornings and an evening meeting on the First Sunday in the month along with seasons of prayer and prayer times during small group meetings and various other activities during the week. Prayer powerfully impacts the life of the church and its mission.

Objectives and activities *(continued)*

Kingsway together with the 'International Christian Embassy Jerusalem' (ICEJ) and 'Prayer for Israel' started to host a fortnightly regional prayer meeting for Israel and the region following the attack on Israel by Hamas terrorists on 7th October. People continue to gather for prayer and intercession for the release of the hostages, an end to Hamas and the war along with wider peace in the region.

We have continued to pray into the church vision to Reach our community with the 'Good News' of Jesus Christ, to see Broken lives restored and to see the body of Christ built up and Refreshed. We also pray for God to breakthrough in many ways such as in healings, relationships, family, employment, ministry and in many other areas.

Online prayer makes it possible to continue to join national and international prayer initiatives such as daily prayer meetings for Israel the ongoing conflict, the ICEJ "Rosh Chodesh" prayer initiative and others.

The WhatsApp prayer initiative now called the "Prayerforce" has continued to grow, and the group has supported, in prayer, those in the church and many others known by church members as they recover from sickness, undergo medical treatment or have other prayer needs.

Our Zoom prayer meeting each Thursday has continued since the Covid outbreak and has met weekly since 2020.

Together for the Harvest (TFH)

TFH is an association of churches working together to present the good news of Jesus Christ to every man, woman, and child in the Merseyside region. As an active member of TFH Kingsway shares its aim that by working together and mobilising Christians to action, a positive difference can be made in our communities bringing both spiritual and social transformation to our region. This aim is achieved through unity amongst leaders and churches in the region by prayer and mobilising Christians to express the love of God in both words and action. Kingsway continues to draw local leaders in the North Mersey Region together for Regional TFH prayer meetings as well as involvement in the wider initiatives across Merseyside.

Achievements and performance

The vision for Kingsway continues to develop with a greater awareness and focus on our call to be a 'House of Prayer' and a true reflection of Christ, as his body, on earth. We long for every man, woman, and child to both hear and see in action the good news message of God's great love and mercy.

Kingsway is a thriving community of Christians who love God, love one another and who reach out to others with the love of God. Central to our vision, our small groups help people to grow in the Christian faith as disciples of Jesus Christ.

We gather in many contexts with purpose; to pray, to study the Bible and apply it to daily life, to develop friendship, to support one another in the ups and downs of life, eat together, provide opportunities for spiritual growth and for serving others both inside and outside the groups. However people connect into the life of the church, they are made to feel welcome and valued. It is our continued aim to encourage one another to be wholehearted disciples of Jesus.

We are blessed to be part of God's family which demonstrates love for God and one another as part of every day life together. We continue to value the need for a personal walk with God that bears fruit in family, workplaces, neighbourhoods, and the wider world. As it says in Romans 12:5, we are "individually members of one another."

Kingsway is a community that cares for one another demonstrating God's love in word and deed.

In the coming year we will continue to demonstrate and proclaim the love of God, seek to strengthen families, pray for renewed hearts and for transformed lives. We see this happening as we continue to pray and humble ourselves before God, offering our lives to him in total surrender, using our given gifts and talents for the purpose God intended in our lives.

Blessings

Rob Payet, Pastor

Financial review

The Financial result of the period under review shows a deficit of £1,669 which is in line with expectations.

Plans for future periods

Kingsway will seek to be an influence for good in our local community and beyond as we live authentic lives as disciples of the Lord Jesus Christ. We will endeavour to be fully devoted, wholehearted disciples of the Lord Jesus Christ to bring positive transformation in our homes, communities, workplaces, with family and friends and to the world.

Kingsway will continue to listen and respond to the call of God in the coming season. We recognise that it is God who builds His church as we surrender to His will both corporately and as individuals. Prayer remains central to our call and ministry along with a commitment to deepening relationships and connectedness as a body.

We will work to encourage our children and young people, support and care for our older generation and provide opportunities for all those who love the Lord Jesus to serve Him as reach out to our communities and beyond with the love of God in the power of the Holy Spirit, with expressions of generosity and unashamed faithfulness to the gospel message.

We will continue to develop wider ministry and service to bring transformation and hope to the community. We will continue to focus on the three key areas of the vision to; Reach the lost, Restore the broken and Refresh believers.

We will work closely with other local churches and through the 'Together for the Harvest' network of churches take forward the vision to help every man, woman and child hear the good news about Jesus.

We will continue to build on the success of our Small Groups, in all it's expressions, aiming to have maximum engagement of the church in fellowship and reaching out to the wider community.

We will continue to develop our worship ministry team and expressions of worship in the church.

We will continue to engage with those who have little or no experience of church, encouraging connectedness in relationships, opportunities for people to share their faith story and build strong community and fostering a discipleship culture.

We will explore opportunities to support local and overseas missions with a view to more active involvement in missions and arranging an overseas mission for our young people.

We will introduce regular seasons of worship and fun activities giving plenty of opportunities to invite the wider community to join in.

We will equip our church congregation to become more fluent and confident to share their faith story with others and to be encouraged to reach out to those who have not yet found faith in Jesus.

We will explore new ministry opportunities and develop existing ministries where appropriate, to help with the spiritual, practical, and emotional needs of those in our community.

Public benefit

Kingsway continues to provide voluntary services that make a considerable contribution to the community and a significant public benefit.

All the services highlighted in this report are open to the public, as are Sunday worship services. The church building has also been made available for elections and for use by other local agencies.

The trustees' annual report was approved on 14/6/2024 and signed on behalf of the board of trustees by:

R A Ferns

Mrs R A Ferns
Trustee

P S Bentley

Mr P S Bentley
Trustee

Kingsway Christian Fellowship

Independent Examiner's Report to the Trustees of Kingsway Christian Fellowship

Year ended 31 December 2023

I report to the trustees on my examination of the financial statements of Kingsway Christian Fellowship ('the charity') for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 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 financial statements do not accord with those records; or

3. the financial statements 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.

Mr G Mattocks FCA
Independent Examiner

18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

14/6/24

Kingsway Christian Fellowship

Statement of Financial Activities

Year ended 31 December 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 **Total funds** £	2022 Total funds £
Income and endowments					
Donations and legacies	**4**	125,207	–	**125,207**	114,867
Charitable activities	**5**	750	–	**750**	700
Investment income	**6**	987	–	**987**	140
Other income	**7**	18,648	–	**18,648**	19,477
Total income		145,592	–	**145,592**	135,184
Expenditure					
Expenditure on charitable activities	**8,9**	147,350	–	**147,350**	134,098
Total expenditure		147,350	–	**147,350**	134,098
Net gains/(losses) on investments	**11**	89	–	**89**	(8)
Net (expenditure)/income		(1,669)	–	**(1,669)**	1,078
Transfers between funds		(742)	742	–	–
Net movement in funds		(2,411)	742	**(1,669)**	1,078
Reconciliation of funds					
Total funds brought forward		460,474	1,475	**461,949**	460,871
Total funds carried forward		458,063	2,217	**460,280**	461,949

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Kingsway Christian Fellowship

Statement of Financial Position

31 December 2023

	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	16		388,980	394,231
Investments	17		365	276
			389,345	394,507
Current assets				
Debtors	18	1,029		1,130
Cash at bank and in hand		73,661		68,391
		74,690		69,521
Creditors: amounts falling due within one year	19	3,755		2,079
Net current assets			70,935	67,442
Total assets less current liabilities			460,280	461,949
Net assets			460,280	461,949
Funds of the charity				
Restricted funds			2,217	1,475
Unrestricted funds			458,063	460,474
Total charity funds	21		460,280	461,949

These financial statements were approved by the board of trustees and authorised for issue on 14/6/2024 and are signed on behalf of the board by:

R A Ferns

Mrs R A Ferns
Trustee

P S Bentley

Mr P S Bentley
Trustee

The notes on pages 13 to 21 form part of these financial statements.

Kingsway Christian Fellowship

Notes to the Financial Statements

Year ended 31 December 2023

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Kingsway Christian Centre, Church Road, Waterloo, Liverpool, L22 5NA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Property	-	2% reducing balance
Fixtures & Fittings	-	25% reducing balance
Equipment	-	25% reducing balance

Investments

Listed investments are measured at fair value with changes in fair value being recognised in profit or loss.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Donations			
Offerings	123,787	–	**123,787**
Donations	1,420	–	**1,420**
	125,207	–	**125,207**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Offerings	112,411	–	112,411
Donations	1,656	800	2,456
	114,067	800	114,867

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Centre Hire	750	**750**	700	700

6. Investment income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	976	**976**	128	128
Dividends	11	**11**	12	12
	987	**987**	140	140

7. Other income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Gift Aid	18,648	**18,648**	19,477	19,477

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Direct Charitable Activity	145,299	–	**145,299**
Support costs	2,051	–	**2,051**
	147,350	–	**147,350**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Direct Charitable Activity	132,018	103	132,121
Support costs	1,977	–	1,977
	133,995	103	134,098

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2023 £**	Total fund 2022 £
Direct Charitable Activity	145,299	–	**145,299**	132,121
Governance costs	–	2,051	**2,051**	1,977
	145,299	2,051	**147,350**	134,098

10. Analysis of support costs

	Analysis of support costs £	**Total 2023 £**	Total 2022 £
Finance costs	125	**125**	123
Governance costs	1,926	**1,926**	1,854
	2,051	**2,051**	1,977

11. Net gains/(losses) on investments

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Gains/(losses) on listed investments	89	**89**	(8)	(8)

12. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	**11,440**	10,777

13. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**1,926**	1,854

14. Staff costs

The average head count of employees during the year was 4 (2022: 4).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

15. Trustee remuneration and expenses

One trustee has been paid remuneration from employment with the charity.

Existing employee, Mr Peter Bentley, who became a Trustee on 8 June 2022, received a salary of £20,827 for his position as Treasurer. Employer pension contributions of £583 were also made.

16. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 January 2023	462,375	39,248	28,822	**530,445**
Additions	–	3,127	3,062	**6,189**
At 31 December 2023	462,375	42,375	31,884	**536,634**
Depreciation				
At 1 January 2023	76,872	32,868	26,474	**136,214**
Charge for the year	7,710	2,377	1,353	**11,440**
At 31 December 2023	84,582	35,245	27,827	**147,654**
Carrying amount				
At 31 December 2023	377,793	7,130	4,057	**388,980**
At 31 December 2022	385,503	6,380	2,348	394,231

17. Investments

	Listed investments £
Cost or valuation	
At 1 January 2023	**276**
Additions	**–**
Fair value movements	**89**
At 31 December 2023	**365**
Impairment	
At 1 January 2023 and 31 December 2023	
Carrying amount	
At 31 December 2023	**365**
At 31 December 2022	276

All investments shown above are held at valuation.

Listed investments
The aggregate market value of listed investments is £365 (2022: £276).

Financial assets held at fair value

The listed investments consist of 111 Santander shares. The fair value is based on the share price of £3.290 at 31 December 2023 (£2.485 at 31 December 2022).

18. Debtors

	2023 £	2022 £
Prepayments and accrued income	**699**	800
Other debtors	**330**	330
	1,029	1,130

19. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	**3,755**	2,079

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,236 (2022: £1,616).

21. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2023**
	£	£	£	£	£	**£**
Unrestricted Fund	460,474	145,592	(147,350)	(742)	89	**458,063**

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2022
	£	£	£	£	£	£
Unrestricted Fund	460,093	134,384	(133,995)	–	(8)	460,474

Restricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2023**
	£	£	£	£	£	**£**
Restricted Fund	1,475	–	–	742	–	**2,217**

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2022
	£	£	£	£	£	£
Restricted Fund	778	800	(103)	–	–	1,475

The balance in the restricted fund of £2,217 consists of the following:

	2023
	£
Musicians	**142**
YouthChild	**2,075**
	2,217

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Tangible fixed assets	388,980	–	**388,980**
Investments	365	–	**365**
Current assets	72,473	2,217	**74,690**
Creditors less than 1 year	(3,755)	–	**(3,755)**
Net assets	458,063	2,217	**460,280**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	394,231	–	394,231
Investments	276	–	276
Current assets	68,046	1,475	69,521
Creditors less than 1 year	(2,079)	–	(2,079)
Net assets	460,474	1,475	461,949

23. Financial instruments

The charity currently holds no financial instruments.

Kingsway Christian Fellowship

Management Information

Year ended 31 December 2023

The following pages do not form part of the financial statements.

Kingsway Christian Fellowship

Detailed Statement of Financial Activities

Year ended 31 December 2023

	2023 £	2022 £
Income and endowments		
Donations and legacies		
Offerings	**123,787**	112,411
Donations	**1,420**	2,456
	125,207	114,867
Charitable activities		
Centre Hire	**750**	700
Investment income		
Bank interest receivable	**976**	128
Dividends	**11**	12
	987	140
Other income		
Gift Aid	**18,648**	19,477
Total income	**145,592**	135,184
Expenditure		
Expenditure on charitable activities		
Wages and salaries	**85,015**	74,879
Employer's NIC	**1,807**	1,288
Pension costs	**2,236**	1,616
Rates and water	**7,010**	5,308
Repairs and maintenance	**12,226**	16,797
Insurance	**3,227**	4,396
Other motor/travel costs	**554**	1,019
Legal and professional fees	**1,926**	1,854
Telephone	**90**	747
Other office costs	**6,310**	5,035
Depreciation	**11,440**	10,777
Other interest payable and similar charges	**125**	123
Outreach/Events/Concerts	**6,317**	2,727
Donations, Missions & Subscriptions	**4,478**	3,800
Children & Youth	**4,589**	3,732
	147,350	134,098
Total expenditure	**147,350**	134,098

Kingsway Christian Fellowship

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2023

	2023 £	2022 £
Net gains/(losses) on investments		
Gains/(losses) on listed investments	**89**	(8)
Net (expenditure)/income	**(1,669)**	1,078

Kingsway Christian Fellowship

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2023

	2023 £	2022 £
Expenditure on charitable activities		
Direct Charitable Activity		
Activities undertaken directly		
Wages/salaries	**85,015**	74,879
Employer's NIC	**1,807**	1,288
Pension costs	**2,236**	1,616
Rates, water, light and heat	**7,010**	5,308
Repairs & Maintenance	**12,226**	16,797
Insurance	**3,227**	4,396
Motor/travel costs	**554**	1,019
Telephone	**90**	747
Sundry costs	**6,310**	5,035
Depreciation	**11,440**	10,777
Outreach/Events/Concerts	**6,317**	2,727
Donations, Missions & Subscriptions	**4,478**	3,800
Children & Youth	**4,589**	3,732
	145,299	132,121
Governance costs		
Governance costs - accountancy fees	**1,926**	1,854
Bank Charges	**125**	123
	2,051	1,977
Expenditure on charitable activities	**147,350**	134,098

KINGSWAY CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1065048

Accounts

CHARITY REGISTRATION NUMBER: 1065048

Kingsway Christian Fellowship

Unaudited Financial Statements

31 December 2022

MATTOCKS GRINDLEY
Chartered Accountants
18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

Kingsway Christian Fellowship

Financial Statements

Year ended 31 December 2022

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Kingsway Christian Fellowship

Trustees' Annual Report

Year ended 31 December 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2022.

Reference and administrative details

Registered charity name	Kingsway Christian Fellowship	
Charity registration number	1065048	
Principal office	Kingsway Christian Centre Church Road Waterloo Liverpool L22 5NA	
The trustees	Ms K Hutton	(Retired 8 June 2022)
	Mrs R A Ferns	
	Mr P S Bentley	(Appointed 8 June 2022)
	Mrs A J Thompson	(Appointed 1 August 2022)
Independent examiner	Mr G Mattocks FCA 18 Mulberry Avenue Turnstone Business Park Widnes Cheshire WA8 0WN	

Structure, governance and management

Kingsway Christian Fellowship was registered as a Charity with the Charities Commissioners on 26 June 1980 and its registration number is 1065048.

The Fellowship is domiciled at Kingsway Christian Centre, Church Road, Waterloo, Liverpool L22 5NA, which is the registered address. The Fellowship is a charitable trust - the governing document being the Trust Deed dated 26 June 1980, as amended by subsequent deeds. The current Trustees are Mrs. Rosemary Anne Ferns, Mr Peter Bentley and Mrs Alison Jane Thompson who were appointed by the Elders.

The Trustees play an active and supportive role in ensuring the Church's expressed aims and objectives are advanced and properly resourced. Effective monitoring safeguards are in place to ensure the church finances are protected from fraudulent misuse and inappropriate allocation. A Safeguarding Policy is also in place and regularly reviewed in accordance with appropriate legislation. Procedures are in place to assist with safer recruitment; appropriate persons are appointed to deal with issues arising relating to allegations or concerns about behaviour toward children, young people or vulnerable adults. Appropriate and up to date safeguarding training is provided for those involved in ministry.

The Trust's bankers are HSBC Bank plc, 197 Stanley Road, Bootle, Merseyside L20 3DX; and the accountants are Mattocks Grindley, Chartered Accountants, 18 Mulberry Avenue, Turnstone Business Park, Widnes, Cheshire WA8 0WN.

Objectives and activities

Advancement of Christian belief and knowledge, to make Jesus Christ known to every man, woman and child in the community, to build the Kingdom of God. All the Church's activities and effort are developed towards those ends and to provide a general benefit to the community by reaching out in love and generous giving.

Children's and Youth Ministries

As a degree of normality began to return following the Covid restrictions we were able to restart the Children's and Youth Ministries. It was decided to concentrate on providing weekly groups on a Sunday morning due to the availability of adult volunteers, and the fact that some of the children and young people had not physically attended church for over eighteen months. At that point the decision was taken to end the twice weekly and Saturday morning zoom meetings.

Kindlers (Pre-School children)

The Kindlers ministry operates each Sunday and provides a safe environment for pre-school children to learn about God through play, drama, craft, music and interactive storytelling. Parents are heavily involved in this group and enjoy fellowship with one another and develop friendships and wider support networks for their young families. We have had several new youngsters join in and some moving up to Kids church this year.

Kids Church (Reception to year 3)

Kids church is a ministry that operates each Sunday providing children of primary school age with a safe environment to play, create and learn about God. The sessions engage the children with craft, music, digital media, storytelling, and high-energy games. The children develop strong social bonds with each other and really look forward to taking part in this group each week. We have had some new volunteers join the Kids Church team this year.

Kids Church 2 (Year 4 to year 6)

Kids Church 2 operates each Sunday providing children with opportunities to learn about God. The sessions engage the children with craft, music, digital media, storytelling, and high-energy games, which encourage them to develop friendships.

Adventurers Kids Club (Reception to year 6) - Term Time Kids Club

We were unable to re-launch Adventurers in September as planned due to the lack of suitable volunteers, but a new Kids Small Group was started in November for this age group.

Kids Small Group

KSG is a group to help our kids grow in their walk with Jesus where they can spend time with others who are like them, and some who aren't. They are encouraged to love like Jesus loved through kind words and actions and enjoy each other's company through games and activities. Loving God together through worship and praying for one another. KSG is currently for children of church families but may be opened up to the community once it's properly established.

Youth Church (Secondary school age children)

Youth church is held each Sunday for secondary school age young people. It helps them to develop both socially and spiritually. The topics taught and discussed are aimed specifically at issues that young people in the modern world face. The young people have also purchased Christmas gifts to give to single pensioners at Christmas and develop their own ministry to the younger children in Kids Church.

Dave Courtney

Objectives and activities *(continued)*

Ministry to Marriage

The Ministry to Marriage supports married couples and families in the church and our community, together with those preparing for marriage.

The 'Marriage Sessions' course is for Couples who have been married for years or newlyweds. The course provides the opportunity to invest in and enrich their marriage relationship. The course provides a concise and comprehensive approach to four key factors in marriage:

Cherish- keeping love alive: Connect - all about communication: Collaborate - dealing with conflict: Commit - choosing to love when things get tough.

For those preparing for marriage we continue to use "The Marriage Preparation Course" produced by Alpha International which covers 7 key areas including:

- Building Strong Foundations
- The Art of Communication
- Resolving Conflict
- The Power of Forgiveness
- The Impact of Family - Past and Present
- Good Sex
- Love in Action

The course helps give the best possible start as couples begin married life together and can be delivered online using zoom and other platforms if necessary.

Age Well

The Age Well Group, under normal circumstances, meets every Friday and was developed to enhance the well-being of its members through Fellowship, fun & mutual support...Spirit, Soul & Body.

The group consists of mature members from Kingsway who have a well of experience and wisdom which we tap into, in order to look to the future with a positive and purposeful outlook.

We all face challenges, at every season of life, and hope to help and support each other on the journey - whether through bereavement, isolation, caring responsibilities, or chronic physical/mental health issues.

The Group has elements of a typical small group (with added extras!) We come together, with a cuppa, and as family, we move on to Bible study, worship, prayer, quizzes and games before ending each session with lunch. Due to the nature and format of the group; maintaining intimacy and trust; creating a Dementia Friendly environment.

"Even to your old age and grey hairs I am He who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you." Isaiah 46:4

Our aim is to continue to grow in the knowledge and love of God through sharing our lives and from a vital connection with Jesus and each other. Over the past year or so some of the members have experienced health difficulties and bereavement that have been challenges to themselves and their families. We have supported each other with prayer and on-going 'connection'. The group continues to develop in our relationship with Jesus and each other and there is a growing confidence in our love for each other and our vital position in the Body of Christ.

Objectives and activities *(continued)*

Waterloo Station Team

On 24th November 2010 Kingsway adopted Waterloo Station, providing flower displays and maintaining these throughout the year. A team of volunteers continues to maintain the displays and pray for the safety and wellbeing of travellers who pass through this gateway and for station staff. From time to time there is opportunity to engage in conversation with travelling commuters as they comment on the displays.

Wendy Wilcox

Little Angels Toddler Group

The toddler group is a community group for any parent/carer regardless of their ethnicity or religion and their children aged 0 to 4 years. The group is staffed by volunteers both from the church and from the community.

The group operates two mornings a week during term time only and averages about 70 preschool children each week. We also have a waiting list and places are offered on a first come first served basis as soon as they become available.

At each session we have children attending with their parents, grandparents, or carers which provides for a good mix of ages and experience.

The children are able to play with a large range of toys and equipment and take part in a craft activity which they can then take home with them. During the session the children are provided with a snack and a drink which they have either sitting at the tables or in the highchairs. Sitting together and sharing helps with their social development. Towards the end of each session there is a song time with a mix of both secular and Christian children's action songs.

Sue Thompson

The 65+ Group

We are a group of about 12-18 people that meet once a Month.
We come together to meet with God and share his goodness with each other. We meet with God through prayer, praise, and worship, and listen to what he wants to say to us. We support and help each other in many different ways.

Eddie Rainger

Pastoral Visiting Team

The pastoral team visits those who are elderly, sick, isolated, or housebound ensuring they are included in the life of the Fellowship. The pastoral team continues to offer friendship, help with practical needs as well as mutual encouragement and spiritual growth.

Make Lunch

Make Lunch was launched in the summer of 2021 and brings hope to struggling children from families in food poverty, providing a free hot and healthy meal along with friendship, fun and community during school holidays.

The Make Lunch team demonstrates God's love to all the children and families which come along.

Objectives and activities *(continued)*

A local supermarket donates the produce that's needed to make the meals and there are good links with schools and families services which provide referrals for families to come along.

The make lunch team meets and communicates regularly to plan, pray together and encourage one another, keeping in contact with families to show loving support, providing a much-needed lifeline and a demonstration of God's love.

Wider Involvement

Prayer

Prayer is at the heart of all that we do as a church. Regular prayer meetings take place on Sunday mornings and an evening meeting on the First Sunday in the month along with seasons of prayer and prayer times during small group meetings and various other activities during the week. Prayer powerfully impacts the life of the church and its mission.

This year we took part in a wider national prayer effort called 'Try Praying' which involved 40 days of prayer using a prayer and devotional guide called 'Catching The Wave', followed by a further week of prayer using a 'Try Praying' booklet which is then given to a friend or a passer by asking them to 'try praying'. The initiative has been an encouragement to everyone involved to pray and share their faith with others in a simple and natural way.

We have continued to pray into the church vision to Reach our community with the 'Good News' of Jesus Christ, to see Broken lives restored and to see the body of Christ built up and Refreshed. We also pray for God to breakthrough in many ways such as in healings, relationships, family, employment, ministry and in many other areas.

Since the pandemic, prayer gathering have taken place in person, online and also in a hybrid fashion both online and in person. This has made it possible to have additional prayer meetings and involve some who, due to personal circumstances, would not have otherwise been able to attend.

The introduction of online prayer makes it possible to continue to join national and international prayer initiatives such as the ICEJ "Rosh Chodesh" prayer initiative.

The WhatsApp prayer initiative now called the "Prayerforce" has continued to grow and the group has supported, in prayer, those in the church and many others known by church members as they recover from sickness, undergo medical treatment or have other prayer needs.

Together for the Harvest (TFH)

TFH is an association of churches working together to present the good news of Jesus Christ to every man, woman, and child in the Merseyside region. As an active member of TFH Kingsway shares its aim that by working together and mobilising Christians to action, a positive difference can be made in our communities bringing both spiritual and social transformation to our region. This aim is achieved through unity amongst leaders and churches in the region by prayer and mobilising Christians to express the love of God in both words and action. Kingsway continues to draw local leaders in the North Mersey Region together for Regional TFH prayer meetings as well as involvement in the wider initiatives across Merseyside.

Achievements and performance

Our vision for Kingsway continues to develop with a growing determination to model the love of Christ in and through the church. We long for every man, woman, and child to both hear and see in action the good news message of God's great love and mercy.

Kingsway is a thriving community of Christians who love God, love one another and who reach out to others with the love of God. Central to our vision, our small groups help people to grow in the Christian faith as disciples of Jesus Christ.

We gather in many contexts with purpose; to pray, to study the Bible and apply it to daily life, to develop friendship, to support one another in the ups and downs of life, eat together, provide opportunities for spiritual growth and for serving others both inside and outside the group. In whatever way people connect into the life of the church, they are made to feel welcome and engaged. It is our continued aim to encourage one another to be wholehearted disciples of Jesus.

Ministries that were unable to function fully during the Covid lockdown season are once again beginning to thrive, with fresh vision, the involvement of new people and an expectation of God's blessing upon the work. We see the first flowers of spring with the expectation of an abundant summer!

As a church we are blessed with people who have and continue to give generously of their time, demonstrate their love through acts of kindness, send cards, messages, gifts and keep in contact. We continue to value the need for a personal walk with God that bears fruit in family, workplaces, neighbourhoods, and the wider world.

We have seen at Kingsway a community that cares for one another demonstrating God's love in word and deed and we see this continuing to grow in the coming year as we demonstrate the love of God in the wider community. We expect to have a greater impact in our community and in reaching out to those in most need. We will demonstrate and proclaim the love of God, seek to strengthen families, pray for renewed hearts and that we might be salt and light bringing positive transformation. We see that this can happen as people continue to pray and humble themselves before God, offering our lives to him in total surrender and using our given gifts and talents for the purpose God intended.

Blessings

Rob Payet, Pastor

Financial review

The Financial result of the period under review shows a surplus of £1,078 which is in line with expectations.

Plans for future periods

Kingsway will seek to be an influence for good in our local community and beyond as we live authentic lives as disciples of the Lord Jesus Christ. We will endeavour to be fully devoted, wholehearted disciples of the Lord Jesus Christ to bring positive transformation in our homes, communities, workplaces, with family and friends and to the world.

Kingsway will continue to listen and respond to the call of God in the coming season. We recognise that it is God who builds His church as we surrender to His will both corporately and as individuals. Prayer remains central to our call and ministry along with a commitment to deepening relationships and connectedness as a body.

We will work to encourage our children and young people, support and care for our older generation and provide opportunities for all those who love the Lord Jesus to serve Him and reach out to our communities and beyond with the love of God in the power of the Holy Spirit, with expressions of generosity and unashamed faithfulness to the gospel message.

We will continue to develop wider ministry and service in order to bring transformation and hope to the community. We will continue to focus on the three key areas of the vision to; Reach the lost, Restore the broken and Refresh believers.

We will work closely with other local churches and through the 'Together for the Harvest' network of churches to take forward its vision to help every man, woman and child hear the good news about Jesus.

We will continue to build on the success of our Small Groups, aiming to have maximum engagement of the church in mid-week fellowship and reaching out to the wider community.

We will continue to develop our worship ministry team and expressions of worship in the church.

We will continue to engage with those who have little or no experience of church, encouraging connectedness in relationships, opportunities for people to share their faith story and build strong community and fostering a discipleship culture.

We will explore opportunities to support local and overseas missions with a view to more active involvement in missions and arranging an overseas mission for our young people.

We will introduce regular seasons of worship and fun activities giving plenty of opportunities to invite the wider community to join in.

We will equip our church congregation to become more fluent and confident to share their faith story with others and to be encouraged to reach out to those who have not yet found faith in Jesus.

We will explore new ministry opportunities and develop existing ministries where appropriate, to help with the spiritual, practical, and emotional needs of those in our community.

Public benefit

Kingsway continues to provide voluntary services that make a considerable contribution to the community and a significant public benefit.

All the services highlighted in this report are open to the public, as are Sunday worship services. The church building has also been made available for elections and for use by other local agencies.

The trustees' annual report was approved on 28/5/2023 and signed on behalf of the board of trustees by:

R A Ferns

Mrs R A Ferns
Trustee

P S Bentley

Mr P S Bentley
Trustee

Kingsway Christian Fellowship

Independent Examiner's Report to the Trustees of Kingsway Christian Fellowship

Year ended 31 December 2022

I report to the trustees on my examination of the financial statements of Kingsway Christian Fellowship ('the charity') for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 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 financial statements do not accord with those records; or

3. the financial statements 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.

Mr G Mattocks FCA
Independent Examiner

18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

28/5/23

Kingsway Christian Fellowship

Statement of Financial Activities

Year ended 31 December 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	**4**	114,067	800	**114,867**	103,169
Charitable activities	**5**	700	–	**700**	700
Other trading activities	**6**	–	–	**–**	6
Investment income	**7**	140	–	**140**	10
Other income	**8**	19,477	–	**19,477**	18,785
Total income		134,384	800	**135,184**	122,670
Expenditure					
Expenditure on charitable activities	**9,10**	133,995	103	**134,098**	135,855
Total expenditure		133,995	103	**134,098**	135,855
Net (losses)/gains on investments	**12**	(8)	–	**(8)**	54
Net income/(expenditure) and net movement in funds		381	697	**1,078**	(13,131)
Reconciliation of funds					
Total funds brought forward		460,093	778	**460,871**	474,002
Total funds carried forward		460,474	1,475	**461,949**	460,871

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Kingsway Christian Fellowship

Statement of Financial Position

31 December 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	17		394,231	405,008
Investments	18		276	284
			394,507	405,292
Current assets				
Debtors	19	1,130		1,290
Cash at bank and in hand		68,391		56,264
		69,521		57,554
Creditors: amounts falling due within one year	20	2,079		1,975
Net current assets			67,442	55,579
Total assets less current liabilities			461,949	460,871
Net assets			461,949	460,871
Funds of the charity				
Restricted funds			1,475	778
Unrestricted funds			460,474	460,093
Total charity funds	22		461,949	460,871

These financial statements were approved by the board of trustees and authorised for issue on 28/5/23..., and are signed on behalf of the board by:

R. A. Ferns

Mrs R A Ferns
Trustee

P S Bentley

Mr P S Bentley
Trustee

The notes on pages 13 to 21 form part of these financial statements.

Kingsway Christian Fellowship

Notes to the Financial Statements

Year ended 31 December 2022

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Kingsway Christian Centre, Church Road, Waterloo, Liverpool, L22 5NA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Property	-	2% reducing balance
Fixtures & Fittings	-	25% reducing balance
Equipment	-	25% reducing balance

Investments

Listed investments are measured at fair value with changes in fair value being recognised in profit or loss.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Donations			
Offerings	112,411	–	**112,411**
Donations	1,656	800	**2,456**
Legacies			
Legacies	–	–	–
	114,067	800	**114,867**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Offerings	101,468	–	101,468
Donations	1,627	–	1,627
Legacies			
Legacies	74	–	74
	103,169	–	103,169

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Centre Hire	700	**700**	700	700

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Fundraising events	–	–	6	6

7. Investment income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	128	**128**	6	6
Dividends	12	**12**	4	4
	140	**140**	10	10

8. Other income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Gift Aid	19,477	**19,477**	18,785	18,785

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Direct Charitable Activity	132,018	103	**132,121**
Support costs	1,977	–	**1,977**
	133,995	103	**134,098**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Direct Charitable Activity	133,897	57	133,954
Support costs	1,901	–	1,901
	135,798	57	135,855

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2022 £**	Total fund 2021 £
Direct Charitable Activity	132,121	–	**132,121**	133,954
Governance costs	–	1,977	**1,977**	1,901
	132,121	1,977	**134,098**	135,855

11. Analysis of support costs

	Analysis of support costs £	**Total 2022 £**	Total 2021 £
Finance costs	123	**123**	101
Governance costs	1,854	**1,854**	1,800
	1,977	**1,977**	1,901

12. Net (losses)/gains on investments

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Gains/(losses) on listed investments	(8)	**(8)**	54	54

13. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	**10,777**	11,908

14. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**1,854**	1,800

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	**74,879**	89,346
Social security costs	**1,288**	2,238
Employer contributions to pension plans	**1,616**	1,814
	77,783	93,398

The average head count of employees during the year was 4 (2021: 5).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

16. Trustee remuneration and expenses

One trustee has been paid remuneration from employment with the charity.

Existing employee, Mr Peter Bentley, who became a Trustee on 8 June 2022, received a salary of £14,320 for his position as Treasurer. Employer pension contributions of £120 were also made.

17. Tangible fixed assets

	Land and buildings	Fixtures and fittings	Equipment	**Total**
	£	£	£	£
Cost				
At 1 January 2022 and 31 December 2022	462,375	39,248	28,822	**530,445**
Depreciation				
At 1 January 2022	69,005	30,741	25,691	**125,437**
Charge for the year	7,867	2,127	783	**10,777**
At 31 December 2022	76,872	32,868	26,474	**136,214**
Carrying amount				
At 31 December 2022	385,503	6,380	2,348	**394,231**
At 31 December 2021	393,370	8,507	3,131	405,008

18. Investments

	Listed investments £
Cost or valuation	
At 1 January 2022	**284**
Additions	**–**
Fair value movements	**(8)**
At 31 December 2022	**276**
Impairment	
At 1 January 2022 and 31 December 2022	
Carrying amount	
At 31 December 2022	**276**
At 31 December 2021	284

All investments shown above are held at valuation.

Listed investments
The aggregate market value of listed investments is £276 (2021: £284).

Financial assets held at fair value

The listed investments consist of 111 Santander shares. The fair value is based on the share price of £2.485 at 31 December 2022 (£2.563 at 31 December 2021).

19. Debtors

	2022 £	2021 £
Prepayments and accrued income	**800**	960
Other debtors	**330**	330
	1,130	1,290

20. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	**2,079**	1,975

21. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,616 (2021: £1,814).

22. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2022 £	Income £	Expenditure £	Gains and losses £	At 31 Dec 2022 £
Unrestricted Fund	460,093	134,384	(133,995)	(8)	**460,474**

	At 1 Jan 2021 £	Income £	Expenditure £	Gains and losses £	At 31 Dec 2021 £
Unrestricted Fund	473,167	122,670	(135,798)	54	460,093

Restricted funds

	At 1 Jan 2022 £	Income £	Expenditure £	Gains and losses £	At 31 Dec 2022 £
Restricted Fund	778	800	(103)	–	**1,475**

	At 1 Jan 2021 £	Income £	Expenditure £	Gains and losses £	At 31 Dec 2021 £
Restricted Fund	835	–	(57)	–	778

The balance in the restricted fund of £1,475 consists of the following:

	2022 £
Barnstondale Youth Camp	**195**
Building Fund	**114**
CAP	**112**
Kids Team	**898**
Musicians	**143**
Youth	**13**
	1,475

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Tangible fixed assets	394,231	–	**394,231**
Investments	276	–	**276**
Current assets	68,046	1,475	**69,521**
Creditors less than 1 year	(2,079)	–	**(2,079)**
Net assets	460,474	1,475	**461,949**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	405,008	–	405,008
Investments	284	–	284
Current assets	56,776	778	57,554
Creditors less than 1 year	(1,975)	–	(1,975)
Net assets	460,093	778	460,871

24. Financial instruments

The charity currently holds no financial instruments.

Kingsway Christian Fellowship

Management Information

Year ended 31 December 2022

The following pages do not form part of the financial statements.

Kingsway Christian Fellowship

Detailed Statement of Financial Activities

Year ended 31 December 2022

	2022 £	2021 £
Income and endowments		
Donations and legacies		
Offerings	**112,411**	101,468
Donations	**2,456**	1,627
Legacies	**–**	74
	114,867	103,169
Charitable activities		
Centre Hire	**700**	700
Other trading activities		
Fundraising events	**–**	6
Investment income		
Bank interest receivable	**128**	6
Dividends	**12**	4
	140	10
Other income		
Gift Aid	**19,477**	18,785
Total income	**135,184**	122,670
Expenditure		
Expenditure on charitable activities		
Wages and salaries	**74,879**	89,346
Employer's NIC	**1,288**	2,238
Pension costs	**1,616**	1,814
Rates and water	**5,308**	3,130
Repairs and maintenance	**16,797**	5,959
Insurance	**4,396**	3,199
Other motor/travel costs	**1,019**	–
Legal and professional fees	**1,854**	1,800
Telephone	**747**	815
Other office costs	**5,035**	5,754
Depreciation	**10,777**	11,908
Other interest payable and similar charges	**123**	101
Outreach/Events/Concerts	**2,727**	2,488
Donations, Missions & Subscriptions	**3,800**	3,578
Children & Youth	**3,732**	3,725
	134,098	135,855
Total expenditure	**134,098**	135,855

Kingsway Christian Fellowship

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2022

	2022 £	2021 £
Net (losses)/gains on investments		
Gains/(losses) on listed investments	**(8)**	54
Net income/(expenditure)	**1,078**	(13,131)

Kingsway Christian Fellowship

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2022

	2022 £	2021 £
Expenditure on charitable activities		
Direct Charitable Activity		
Activities undertaken directly		
Wages/salaries	**74,879**	89,346
Employer's NIC	**1,288**	2,238
Pension costs	**1,616**	1,814
Rates, water, light and heat	**5,308**	3,130
Repairs & Maintenance	**16,797**	5,959
Insurance	**4,396**	3,199
Motor/travel costs	**1,019**	–
Telephone	**747**	815
Sundry costs	**5,035**	5,754
Depreciation	**10,777**	11,908
Outreach/Events/Concerts	**2,727**	2,488
Donations, Missions & Subscriptions	**3,800**	3,578
Children & Youth	**3,732**	3,725
	132,121	133,954
Governance costs		
Governance costs - accountancy fees	**1,854**	1,800
Bank Charges	**123**	101
	1,977	1,901
Expenditure on charitable activities	**134,098**	135,855

KINGSWAY CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1065048

Accounts

CHARITY REGISTRATION NUMBER: 1065048

Kingsway Christian Fellowship

Unaudited Financial Statements

31 December 2021

MATTOCKS GRINDLEY
Chartered Accountants
18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

Kingsway Christian Fellowship

Financial Statements

Year ended 31 December 2021

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Kingsway Christian Fellowship

Trustees' Annual Report

Year ended 31 December 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2021.

Reference and administrative details

Registered charity name	Kingsway Christian Fellowship	
Charity registration number	1065048	
Principal office	Kingsway Christian Centre Church Road Waterloo Liverpool L22 5NA	
The trustees	Ms K Hutton	(Retired 8 June 2022)
	Mrs R A Ferns	
	Mr P Bentley	(Appointed 8 June 2022)
Independent examiner	Mr G Mattocks FCA 18 Mulberry Avenue Turnstone Business Park Widnes Cheshire WA8 0WN	

Structure, governance and management

Kingsway Christian Fellowship was registered as a Charity with the Charities Commissioners on 26 June 1980 and its registration number is 1065048.

The Fellowship is domiciled at Kingsway Christian Centre, Church Road, Waterloo, Liverpool L22 5NA, which is the registered address. The Fellowship is a charitable trust - the governing document being the Trust Deed dated 26 June 1980, as amended by subsequent deeds. The current Trustees are Mrs. Rosemary Anne Ferns and Mr Peter Bentley who were appointed by the Elders.

The Trustees play an active and supportive role in ensuring the Church's expressed aims and objectives are advanced and properly resourced. Effective monitoring safeguards are in place to ensure the church finances are protected from fraudulent misuse and inappropriate allocation. A Safeguarding Policy is also in place and regularly reviewed in accordance with appropriate legislation. Procedures are in place to assist with safer recruitment; appropriate persons are appointed to deal with issues arising relating to allegations or concerns about behaviour toward children, young people or vulnerable adults. Appropriate and up to date safeguarding training is provided for those involved in ministry.

The Trust's bankers are HSBC Bank plc, 197 Stanley Road, Bootle, Merseyside L20 3DX; and the accountants are Mattocks Grindley, Chartered Accountants, 18 Mulberry Avenue, Turnstone Business Park, Widnes, Cheshire WA8 0WN.

Objectives and activities

Advancement of Christian belief and knowledge, to make Jesus Christ known to every man, woman and child in the community, to build the Kingdom of God. All the Church's activities and effort are developed towards those ends and to provide a general benefit to the community by reaching out in love and generous giving.

Children's and Youth Ministries

Due to Covid-19 all of the groups were suspended in March 2020 as the number of people physically meeting in the centre was restricted, when further Government lock downs took place, our volunteers began to post weekly Children's Bible story videos on Kingsway's Facebook site every Sunday morning for the children to watch. We have also posted a weekly activity or challenge for the children to participate in. Twice weekly zoom calls were also arranged for the children to have a place and a time to interact with each other and group leaders, this was reduced to a Saturday morning Zoom call due to parents struggling with schoolwork at home and experiencing time pressures.

The older young people were advised to follow Government Covid-19 advice and remain in household and support bubble groups. A WhatsApp group was set up so that we can keep in regular contact with the members of the group. Periodic Zoom calls were also arranged and general discussions took place on the issues that young people face. This continued until September 2021 when the Government Covid restrictions were eased and Sunday morning classes were resumed. At this time the Saturday morning Zoom calls ended.

Kindlers (Pre-School children)

The Kindlers ministry operates each Sunday and provides a safe environment for pre-school children to learn about God through play, drama, craft, music and interactive storytelling. Parents are heavily involved in this group and enjoy fellowship with one another and develop friendships and wider support networks for their young families. We have had several new youngsters join in and some moving up to Kids church this year.

Kids Church (Reception to year 3)

Kids church is a ministry that operates each Sunday providing children of primary school age with a safe environment to play, create and learn about God. The sessions engage the children with craft, music, digital media, storytelling and high-energy games. The children develop strong social bonds with each other and really look forward to taking part in this group each week. We have had some new volunteers join the Kids church team this year.

Kids Church 2 (Year 4 to year 6)

Kids Church 2 operates each Sunday providing children with opportunities to learn about God. The sessions engage the children with craft, music, digital media, storytelling and high-energy games, which encourage them to develop friendships.

Adventurers Kids Club (Reception to year 6) - Term Time Kids Club

We took the difficult decision not to restart Adventurers following the Covid restrictions but are planning to recruit additional leaders and re-launch it in September 2022 when the intention is to run in the same manner as before. Adventure's will, as before, continue to draw in children from church and the community, helping them to engage with faith through Bible stories, group discussions and high-energy games, crafts, songs and dance. We are now into our fifth year of running a 'parents lounge' serving tea, coffee and refreshments and hold occasional craft evenings for the parents of the youngsters. Each week parents stay to catch up with each other and with staff whilst the club takes place.

Objectives and activities *(continued)*

Youth Church (Secondary school age children)

Youth church is held each Sunday for secondary school age young people. It helps them to develop both socially and spiritually. The topics taught and discussed are aimed specifically at issues that young people in the modern world face. The young people have also purchased Christmas gifts to give to single pensioners at Christmas and develop their own ministry to the younger children in Kids Church. Dave Courtney

Ministry to Marriage

The Ministry to Marriage supports married couples and families in the church and our community, together with those preparing for marriage.

The 'Marriage Sessions' course is for Couples who have been married for years or newlyweds. The course provides the opportunity to invest in and enrich their marriage relationship. The course provides a concise and comprehensive approach to four key factors in marriage:

Cherish- keeping love alive: Connect - all about communication: Collaborate - dealing with conflict: Commit - choosing to love when things get tough.

For those preparing for marriage we continue to use "The Marriage Preparation Course" produced by Alpha International which covers 7 key areas including:

- Building Strong Foundations
- The Art of Communication
- Resolving Conflict
- The Power of Forgiveness
- The Impact of Family - Past and Present
- Good Sex
- Love in Action

The course helps give the best possible start as couples begin married life together and can be delivered online using zoom and other platforms. We were therefore able to deliver the marriage preparation course whilst complying with covid restrictions that were in force.

Age Well

The Age Well Group, under normal circumstances, meets every Friday and was developed to enhance the well-being of its members through Fellowship, fun & mutual support...Spirit, Soul & Body.

The group consists of mature members from Kingsway who have a well of experience and wisdom which we tap into in order to look to the future with a positive and purposeful outlook.

We all face challenges, at every season of life, and hope to help and support each other on the journey - whether through bereavement, isolation, caring responsibilities, or chronic physical/mental health issues.

The Group has elements of a typical small group (with added extras!) We come together, with a cuppa, and as family, we move on to Bible study, worship, prayer, quizzes and games before ending each session with lunch. Due to the nature and format of the group; maintaining intimacy and trust; creating a Dementia Friendly environment.

"Even to your old age and grey hairs I am He who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you." Isaiah 46:4

Our aim is to continue to grow in the knowledge and love of God through sharing our lives and from a vital connection with Jesus and each other. Over the past year or so some of the members have

Objectives and activities *(continued)*

experienced health difficulties and bereavement that have been challenges to themselves and their families. We have supported each other with prayer and on-going 'connection'. The group continues to develop in our relationship with Jesus and each other and there is a growing confidence in our love for each other and our vital position in the Body of Christ. Covid-19 restrictions meant the group was unable to meet for much of the year. Group members have however kept in contact and were connected through care groups throughout the year.

Christians Against Poverty (CAP) Debt Services

Kingsway Christian Fellowship partnered with CAP and Northfield Church in Bootle to deliver free debt counselling services in the L21, L22, L23 postcode areas of Liverpool and further afield if required. The CAP Debt Centre was based at Northfield Church and we had a debt coach that is based at this church. Regrettably the debt centre closed in October 2021.

Normally clients would be seen in their own homes but due to the ongoing pandemic this was not possible which meant that debt coaches continued working from home providing a telephone-based debt counselling service. The decline in clients approaching CAP to ask for debt help continued throughout 2021 until the centre was closed.

In 2021 the debt coach had been in the current post for 8 years and had 1 client clearing their debts through a long-term repayment programme and 1 client who was being assisted through the insolvency process. There was also a client who was finding it difficult to get all the relevant paperwork together so that he could be advised of his best route out of debt. The debt coach stayed in post until January 2022 to assist with this.

When the debt centre closed the existing cases were passed over to CAP Head Office in Bradford to support the clients on their journey to becoming debt free.

Sue Thompson

Little Angels Toddler Group

The toddler group is a community group for any parent/carer regardless of their ethnicity or religion and their children aged 0 to 4 years. The group is staffed by volunteers both from the church and from the community.

At each session we have children attending with their parents, grandparents, or carers which provides for a good mix of ages and experience.

The children are able to play with a large range of toys and equipment and take part in a craft activity which they can then take home with them. During the session the children are provided with a snack and a drink which they have either sitting at the tables or in the highchairs. Sitting together and sharing helps with their social development. Towards the end of each session there is a song time with a mix of both secular and Christian children's action songs.

Once the pandemic restrictions eased, we were able to reopen in September 2021. We are open two mornings a week during term time only and average about 50 adults and 70 children each week. Since reopening we very quickly became oversubscribed and by the end of September 2021 it was necessary to put a waiting list in place.

Sue Thompson

Pastoral Visiting Team

The pastoral team visits those who are elderly, sick, isolated, or housebound ensuring they are included in the life of the Fellowship. The pastoral team continues to offer friendship, help with practical needs as well as mutual encouragement and spiritual growth.

Objectives and activities *(continued)*

The team has had to adapt to current circumstances and contact has been mainly by phone contact for much of the year.

The 65+ Group

The 65+ Group meetings were suspended in March 2020 due to the Covid pandemic but we were thrilled to be able to restart our meetings in September 2021. Approximately 18 to 25 of us meet on a monthly basis and every meeting is such a blessing. The main point of our gathering is to meet with God. We share what He is doing in our lives, pray for each other, praise and worship and listen to what the Lord would say to us. There is lots of laughter and needs are met in many different ways. Nita Gowan

Waterloo Station Team

On 24th November 2010 Kingsway adopted Waterloo Station, providing flower displays and maintaining these throughout the year. A team of volunteers continues to maintain the displays and pray for the safety and wellbeing of travellers who pass through this gateway and for station staff. From time to time there is opportunity to engage in conversation with travelling commuters as they comment on the displays. Volunteers have continued their tasks this year as when Covid Restrictions have allowed and have always done so in compliance with the regulations at the time. Wendy Wilcox

Make Lunch

Make Lunch was launched in the summer of 2021 and brings hope to struggling children from families in food poverty, providing a free hot and healthy meal along with friendship, fun and community during school holidays.

The Make Lunch team demonstrates God's love to all the children and families which come along.

A local supermarket donates the produce that's needed to make the meals and there are good links with schools and families services which provide referrals for families to come along.

The make lunch team meets and communicates regularly to plan, pray together and encourage one another, keeping in contact with families to show loving support, providing a much-needed lifeline and a demonstration of God's love.

Objectives and activities *(continued)*

Wider Involvement

Prayer

Prayer is at the heart of all that we do as a church. Regular prayer meetings take place on Sunday mornings and an evening meeting on the First Sunday in the month along with seasons of prayer and prayer times during small group meetings and various other activities during the week. Prayer powerfully impacts the life of the church and its mission.

Prayer focus has been on significant events over the year, including the Covid Pandemic, our Government and leaders, those working in front line services, those who are vulnerable or unwell as well as events worldwide and our local communities. We have continued to pray into the church vision to Reach our community with the 'Good News' of Jesus Christ, to see Broken lives restored and to see the body of Christ built up and Refreshed. We also pray for God to breakthrough in many ways such as in healings, relationships, family, employment, ministry and in many other areas.

For much of the year, prayer gatherings have taken place remotely. This has made it possible to have additional prayer meetings and involve some who, due to personal circumstances, would not have otherwise been able to attend. It has also made it possible to join national and international prayer initiatives such as the ICEJ "Rosh Chodesh" prayer initiative.

The WhatsApp prayer initiative now called the "Prayerforce" has continued to grow and the group has supported, in prayer, those in the church and many others known by church members as they recover from sickness, undergo medical treatment or have other prayer needs.

Together for the Harvest (TFH)

TFH is an association of churches working together to present the good news of Jesus Christ to every man, woman, and child in the Merseyside region. As an active member of TFH Kingsway shares its aim that by working together and mobilising Christians to action, a positive difference can be made in our communities bringing both spiritual and social transformation to our region. This aim is achieved through unity amongst leaders and churches in the region by prayer and mobilising Christians to express the love of God in both words and action. Kingsway continues to draw local leaders in the North Mersey Region together for Regional TFH prayer meetings as well as involvement in the wider initiatives across Merseyside.

Achievements and performance

Our vision for Kingsway continues to develop with a growing determination to model the love of Christ in and through the church. We long for every man, woman, and child to both hear and see in action the good news message of God's great love and mercy.

Our Small Groups are about a thriving community of Christians who love God, love one another and who reach out to others with the love of God. The groups help people to grow in the Christian faith as disciples of Jesus Christ. They are not run as a programme, therefore groups differ, however what is common to the groups is that they gather to share a bond of love for God and people.

The groups meet with purpose; to pray, to study the Bible and apply it to daily life, to develop friendship, to support one another in the ups and downs of life, eat together, provide opportunities for spiritual growth and for serving others both inside and outside the group. In Small Group people feel welcome and engaged in church, encouraging one another to be wholehearted disciples of Jesus.

The groups enabled the church to stay connected through the year despite the Covid-19 restrictions, and they began to gather in person again once lockdown restrictions were eased.

The church as a whole stepped up to the challenges of the last year with many acts of love and kindness being expressed. People provided spiritual and practical help to those who have needed it. Help with shopping, cooking, collecting medical prescriptions, lifts to hospital appointments as well as cards, phone calls and the like to help people through some difficult times.

The move from providing mainly digital content at the height of the pandemic moved to a hybrid of online and in person gatherings to enable as many people as possible to be involved, keeping people connected and supported.

The year saw the loss of some much-loved members of our church family, who will be greatly missed. Efforts have been made to express our love and truly honour their memory despite the restrictions. Books of memories have been compiled to help the bereaved celebrate the memory of their loved ones and where possible funerals have been live streamed to those unable to attend in person. We have been able to celebrate some weddings that were postponed from the previous year and have baptisms once again. Despite many disappointments, the church has pulled together to support and encourage one another and faith is high for what God is doing and will do in the future.

As a church we are blessed with people who have and continue to give generously of their time, demonstrate their love through acts of kindness, send cards, messages, gifts and keep in contact. We continue to value the need for a personal walk with God that bears fruit in family, workplaces, neighbourhoods, and the wider world. We have seen at Kingsway a community that cares for one another demonstrating God's love in word and deed and we see this continuing to grow in the coming year as we demonstrate the love of God in the wider community. We expect to have a greater impact in our community and in reaching out to those in most need. We will demonstrate and proclaim the love of God, seek to strengthen families, pray for renewed hearts and that we might be salt and light bringing positive transformation. We see that this can happen as people continue to pray and humble themselves before God, offering our lives to him in total surrender and using our given gifts and talents for the purpose God intended.

Blessings

Rob Payet, Pastor

Financial review

The Financial result of the period under review shows a deficit of £13,131 which is in line with expectations.

Plans for future periods

Kingsway will seek to be an influence for good in our local community and beyond as we live authentic lives as disciples of the Lord Jesus Christ. We will endeavour to be fully devoted, wholehearted disciples of the Lord Jesus Christ to bring positive transformation in our homes, communities, workplaces, with family and friends and to the world.

Kingsway will continue to listen and respond to the call of God in the coming season. We recognise that it is God who builds His church as we surrender to His will both corporately and as individuals. Prayer remains central to our call and ministry along with a commitment to deepening relationships and connectedness as a body.

We will work to encourage our children and young people, support and care for our older generation and provide opportunities for all those who love the Lord Jesus to serve Him as reach out to our communities and beyond with the love of God in the power of the Holy Spirit, with expressions of generosity and unashamed faithfulness to the gospel message.

We will continue to develop wider ministry and service in order to bring transformation and hope to the community. We will continue to focus on the three key areas of the vision to; Reach the lost, Restore the broken and Refresh believers.

We will work closely with other local churches and through the 'Together for the Harvest' network of churches to take forward its vision to help every man, woman and child hear the good news about Jesus.

We will continue to build on the success of our Small Groups, aiming to have maximum engagement of the church in mid-week fellowship and reaching out to the wider community.

We will continue to develop our worship ministry team and expressions of worship in the church.

We will continue to engage with those who have little or no experience of church, encouraging connectedness in relationships, opportunities for people to share their faith story and build strong community and fostering a discipleship culture.

We will explore opportunities to support local and overseas missions with a view to more active involvement in missions and arranging an overseas mission for our young people.

We will introduce regular seasons of worship and fun activities giving plenty of opportunities to invite the wider community to join in.

We will equip our church congregation to become more fluent and confident to share their faith story with others and to be encouraged to reach out to those who have not yet found faith in Jesus. We will explore new ministry opportunities and develop existing ministries where appropriate, to help with the spiritual, practical, and emotional needs of those in our community.

Plans for future periods *(continued)*

Public benefit

Kingsway continues to provide voluntary services that make a considerable contribution to the community and a significant public benefit.

All the services highlighted in this report are open to the public, as are Sunday worship services. The church building has also been made available for elections and for use by other local agencies.

The trustees' annual report was approved on 17/8/2022 and signed on behalf of the board of trustees by:

R A Ferns

Mrs R A Ferns
Trustee

B Bentley

Mr P S Bentley
Trustee

Kingsway Christian Fellowship

Independent Examiner's Report to the Trustees of Kingsway Christian Fellowship

Year ended 31 December 2021

I report to the trustees on my examination of the financial statements of Kingsway Christian Fellowship ('the charity') for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 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 financial statements do not accord with those records; or

3. the financial statements 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.

Mr G Mattocks FCA
Independent Examiner

18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

17/8/22

Kingsway Christian Fellowship

Statement of Financial Activities

Year ended 31 December 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	4	103,169	–	**103,169**	109,985
Charitable activities	5	700	–	**700**	480
Other trading activities	6	6	–	**6**	4,045
Investment income	7	10	–	**10**	41
Other income	8	18,785	–	**18,785**	26,426
Total income		122,670	–	**122,670**	140,977
Expenditure					
Expenditure on charitable activities	9,10	135,798	57	**135,855**	143,021
Total expenditure		135,798	57	**135,855**	143,021
Net gains/(losses) on investments	12	54	–	**54**	(108)
Net expenditure and net movement in funds		(13,074)	(57)	**(13,131)**	(2,152)
Reconciliation of funds					
Total funds brought forward		473,167	835	**474,002**	476,154
Total funds carried forward		460,093	778	**460,871**	474,002

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 13 to 21 form part of these financial statements.

Kingsway Christian Fellowship

Statement of Financial Position

31 December 2021

	Note	2021 £	£	2020 £
Fixed assets				
Tangible fixed assets	17		405,008	416,916
Investments	18		284	230
			405,292	417,146
Current assets				
Debtors	19	1,290		1,332
Cash at bank and in hand		56,264		57,838
		57,554		59,170
Creditors: amounts falling due within one year	20	1,975		2,314
Net current assets			55,579	56,856
Total assets less current liabilities			460,871	474,002
Net assets			460,871	474,002
Funds of the charity				
Restricted funds			778	835
Unrestricted funds			460,093	473,167
Total charity funds	22		460,871	474,002

These financial statements were approved by the board of trustees and authorised for issue on 17/3/2022, and are signed on behalf of the board by:

R A Ferns

Mrs R A Ferns
Trustee

P S Bentley

Mr P S Bentley
Trustee

Kingsway Christian Fellowship

Notes to the Financial Statements

Year ended 31 December 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Kingsway Christian Centre, Church Road, Waterloo, Liverpool, L22 5NA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

3. **Accounting policies** *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Property	-	2% reducing balance
Fixtures & Fittings	-	25% reducing balance
Equipment	-	25% reducing balance

Investments

Listed investments are measured at fair value with changes in fair value being recognised in profit or loss.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Donations				
Offerings	101,468	**101,468**	108,003	108,003
Donations	1,627	**1,627**	1,982	1,982
Legacies				
Legacies	74	**74**	–	–
	103,169	**103,169**	109,985	109,985

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Centre Hire	700	**700**	450	450
CDs/Books/Drinks	–	**–**	30	30
	700	**700**	480	480

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Fundraising events	6	**6**	4,045	4,045

7. Investment income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	6	**6**	41	41
Dividends	4	**4**	–	–
	10	**10**	41	41

8. Other income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Gift Aid	18,785	**18,785**	26,426	26,426

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Direct Charitable Activity	133,897	57	**133,954**
Support costs	1,901	–	**1,901**
	135,798	57	**135,855**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Direct Charitable Activity	139,022	2,029	141,051
Support costs	1,970	–	1,970
	140,992	2,029	143,021

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2021 £**	Total fund 2020 £
Direct Charitable Activity	133,954	–	**133,954**	141,051
Governance costs	–	1,901	**1,901**	1,970
	133,954	1,901	**135,855**	143,021

11. Analysis of support costs

	Analysis of support costs £	**Total 2021 £**	Total 2020 £
Finance costs	101	**101**	170
Governance costs	1,800	**1,800**	1,800
	1,901	**1,901**	1,970

12. Net gains/(losses) on investments

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Gains/(losses) on listed investments	54	**54**	(108)	(108)

13. Net expenditure

Net expenditure is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	**11,908**	13,366

14. Independent examination fees

	2021	2020
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**1,800**	1,800

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	**89,346**	85,855
Social security costs	**2,238**	1,814
Employer contributions to pension plans	**1,814**	1,713
	93,398	89,382

The average head count of employees during the year was 5 (2020: 5).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

16. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

17. Tangible fixed assets

	Land and buildings	Fixtures and fittings	Equipment	**Total**
	£	£	£	**£**
Cost				
At 1 January 2021 and 31 December 2021	462,375	39,248	28,822	**530,445**
Depreciation				
At 1 January 2021	60,977	27,905	24,647	**113,529**
Charge for the year	8,028	2,836	1,044	**11,908**
At 31 December 2021	69,005	30,741	25,691	**125,437**
Carrying amount				
At 31 December 2021	393,370	8,507	3,131	**405,008**
At 31 December 2020	401,398	11,343	4,175	416,916

18. Investments

	Listed investments £
Cost or valuation	
At 1 January 2021	**230**
Additions	**–**
Fair value movements	**54**
At 31 December 2021	**284**
Impairment	
At 1 January 2021 and 31 December 2021	
Carrying amount	
At 31 December 2021	**284**
At 31 December 2020	230

All investments shown above are held at valuation.

Listed investments
The aggregate market value of listed investments is £284 (2020: £230).

Financial assets held at fair value

The listed investments consist of 111 Santander shares. The fair value is based on the share price of £2.563 at 31 December 2021 (£2.15 at 31 December 2020).

19. Debtors

	2021 £	2020 £
Prepayments and accrued income	**960**	1,002
Other debtors	**330**	330
	1,290	1,332

20. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	**1,975**	2,314

21. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,814 (2020: £1,713).

22. Analysis of charitable funds

Unrestricted funds

	At 01/01/21	Income	Expenditure	Gains and losses	**At 31/12/21**
	£	£	£	£	**£**
Unrestricted Fund	473,167	122,670	(135,798)	54	**460,093**

	At 01/01/20	Income	Expenditure	Gains and losses	**At 31/12/20**
	£	£	£	£	**£**
Unrestricted Fund	473,290	140,977	(140,992)	(108)	473,167

Restricted funds

	At 01/01/21	Income	Expenditure	Gains and losses	**At 31/12/21**
	£	£	£	£	**£**
Restricted Fund	835	–	(57)	–	**778**

	At 01/01/20	Income	Expenditure	Gains and losses	**At 31/12/20**
	£	£	£	£	**£**
Restricted Fund	2,864	–	(2,029)	–	835

The balance in the restricted fund of £778 consists of the following:

	2021
	£
Barnstondale Youth Camp	**195**
Building Fund	**114**
CAP	**112**
Kids Team	**201**
Musicians	**143**
Youth	**13**
	778

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Tangible fixed assets	405,008	–	**405,008**
Investments	284	–	**284**
Current assets	56,776	778	**57,554**
Creditors less than 1 year	(1,975)	–	**(1,975)**
Net assets	460,093	778	**460,871**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	416,916	–	416,916
Investments	230	–	230
Current assets	58,335	835	59,170
Creditors less than 1 year	(2,314)	–	(2,314)
Net assets	473,167	835	474,002

24. Financial instruments

The charity currently holds no financial instruments.

Kingsway Christian Fellowship

Management Information

Year ended 31 December 2021

The following pages do not form part of the financial statements.

Kingsway Christian Fellowship

Detailed Statement of Financial Activities

Year ended 31 December 2021

	2021 £	2020 £
Income and endowments		
Donations and legacies		
Offerings	**101,468**	108,003
Donations	**1,627**	1,982
Legacies	**74**	–
	103,169	109,985
Charitable activities		
Centre Hire	**700**	450
CDs/Books/Drinks	**–**	30
	700	480
Other trading activities		
Fundraising events	**6**	4,045
Investment income		
Bank interest receivable	**6**	41
Dividends	**4**	–
	10	41
Other income		
Gift Aid	**18,785**	26,426
Total income	**122,670**	140,977

Kingsway Christian Fellowship

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2021

	2021 £	2020 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	**89,346**	85,855
Employer's NIC	**2,238**	1,814
Pension costs	**1,814**	1,713
Rates and water	**3,130**	3,480
Repairs and maintenance	**5,959**	12,203
Insurance	**3,199**	3,201
Legal and professional fees	**1,800**	1,800
Telephone	**815**	532
Other office costs	**5,754**	4,092
Depreciation	**11,908**	13,366
Other interest payable and similar charges	**101**	170
Outreach/Events/Concerts	**2,488**	5,281
Donations, Missions & Subscriptions	**3,578**	5,979
Children & Youth	**3,725**	3,535
	135,855	143,021
Total expenditure	**135,855**	143,021
Net gains/(losses) on investments		
Gains/(losses) on listed investments	**54**	(108)
Net expenditure	**(13,131)**	(2,152)

Kingsway Christian Fellowship

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2021

	2021 £	2020 £
Expenditure on charitable activities		
Direct Charitable Activity		
Activities undertaken directly		
Wages/salaries	**89,346**	85,855
Employer's NIC	**2,238**	1,814
Pension costs	**1,814**	1,713
Rates, water, light and heat	**3,130**	3,480
Repairs & Maintenance	**5,959**	12,203
Insurance	**3,199**	3,201
Telephone	**815**	532
Sundry costs	**5,754**	4,092
Depreciation	**11,908**	13,366
Outreach/Events/Concerts	**2,488**	5,281
Donations, Missions & Subscriptions	**3,578**	5,979
Children & Youth	**3,725**	3,535
	133,954	141,051
Governance costs		
Governance costs - accountancy fees	**1,800**	1,800
Bank Charges	**101**	170
	1,901	1,970
Expenditure on charitable activities	**135,855**	143,021

KINGSWAY CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1065048

Accounts

CHARITY REGISTRATION NUMBER: 1065048

Kingsway Christian Fellowship

Unaudited Financial Statements

31 December 2020

BRAMWELL MORRIS
Chartered Accountants
18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

Kingsway Christian Fellowship

Trustees' Annual Report

Year ended 31 December 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

Reference and administrative details

Registered charity name	Kingsway Christian Fellowship	
Charity registration number	1065048	
Principal office	Kingsway Christian Centre Church Road Waterloo Liverpool L22 5NA	
The trustees		
	Ms K Hutton	
	Mrs R A Ferns	
	Mr T C McLelland	(Retired 16 March 2020)
	Mrs A Vaughan	(Retired 9 November 2020)
Independent examiner	Mr G Mattocks FCA 18 Mulberry Avenue Turnstone Business Park Widnes Cheshire WA8 0WN	

Structure, governance and management

Kingsway Christian Fellowship was registered as a Charity with the Charities Commissioners on 26 June 1980 and its registration number is 1065048.

The Fellowship is domiciled at Kingsway Christian Centre, Church Road, Waterloo, Liverpool L22 5NA, which is the registered address. The Fellowship is a charitable trust - the governing document being the Trust Deed dated 26 June 1980, as amended by subsequent deeds. The current Trustees are Mrs. Andrea Vaughan, Mrs. Rosemary Anne Ferns and Ms Kathryn Hutton who were appointed by the Elders.

The Trustees play an active and supportive role in ensuring the Church's expressed aims and objectives are advanced and properly resourced. Effective monitoring safeguards are in place to ensure the church finances are protected from fraudulent misuse and inappropriate allocation. A Safeguarding Policy is also in place and regularly reviewed in accordance with appropriate legislation. Procedures are in place to assist with safer recruitment; appropriate persons are appointed to deal with issues arising relating to allegations or concerns about behaviour toward children, young people or vulnerable adults. Appropriate and up to date safeguarding training is provided for those involved in ministry.

The Trust's bankers are HSBC Bank plc, 197 Stanley Road, Bootle, Merseyside L20 3DX; and the accountants are Bramwell Morris, Chartered Accountants, 18 Mulberry Avenue, Turnstone Business Park, Widnes, Cheshire WA8 0WN.

Objectives and activities

Advancement of Christian belief and knowledge, to make Jesus Christ known to every man, woman and child in the community, to build the Kingdom of God. All the Church's activities and effort are developed towards those ends and to provide a general benefit to the community by reaching out in love and generous giving.

Children's and Youth Ministries

Due to Covid-19 all of the groups were suspended in March 2020 as the number of people physically meeting in the centre was restricted. When further Government lock downs took place, our volunteers began to post weekly Children's Bible story videos on Kingsway's Facebook site every Sunday morning for the children to watch. We have also posted a weekly activity or challenge for the children to participate in. Twice weekly zoom calls were also arranged for the children to have a place and a time to interact with each other and group leaders, this was reduced to a Saturday morning Zoom call due to parents struggling with schoolwork at home and experiencing time pressures.

The older young people were advised to follow Government Covid-19 advice and remain in household and support bubble groups. A WhatsApp group was set up so that we can keep in regular contact with the members of the group. Periodic Zoom calls were also arranged and general discussions took place on the issues that young people face.

Kindlers (Pre-School children)

The Kindlers ministry operates each Sunday and provides a safe environment for pre-school children to learn about God through play, drama, craft, music and interactive storytelling. Parents are heavily involved in this group and enjoy fellowship with one another and develop friendships and wider support networks for their young families. We have had several new youngsters join in and some moving up to Kids church this year.

Kids Church (Reception to year 3)

Kids church is a ministry that operates each Sunday providing children of primary school age with a safe environment to play, create and learn about God. The sessions engage the children with craft, music, digital media, storytelling and high-energy games. The children develop strong social bonds with each other and really look forward to taking part in this group each week. We have had some new volunteers join the Kids church team this year.

Kids Church 2 (Year 4 to year 6)

Kids Church 2 operates each Sunday providing children with opportunities to learn about God. The sessions engage the children with craft, music, digital media, storytelling and high-energy games, which encourage them to develop friendships.

Adventurers Kids Club (Reception to year 6) - Term Time Kids Club

Our Friday kids club continues to draw in children from church and the community, helping them to engage with faith through Bible stories, group discussions and high-energy games, crafts, songs and dance. We are now into our fourth year of running a 'parents lounge' serving tea, coffee and refreshments and hold occasional craft evenings for the parents of the youngsters. Each week parents stay to catch up with each other and with staff whilst the club takes place.

Objectives and activities *(continued)*

Youth Church (Secondary school age children)

Youth church is held each Sunday for secondary school age young people. It helps them to develop both socially and spiritually. The topics taught and discussed are aimed specifically at issues that young people in the modern world face. The young people have also purchased Christmas gifts to give to single pensioners at Christmas and develop their own ministry to the younger children in Kids Church.

Ministry to Marriage

The Ministry to Marriage supports married couples and families in the church and our community, together with those preparing for marriage.

The 'Marriage Sessions' course is for Couples who have been married for years or newlyweds. The course provides the opportunity to invest in and enrich their marriage relationship. The course provides a concise and comprehensive approach to four key factors in marriage:

Cherish - keeping love alive: Connect - all about communication: Collaborate - dealing with conflict: Commit - choosing to love when things get tough. For those preparing for marriage we continue to use "The Marriage Preparation Course" produced by Alpha International which covers 7 key areas including:

- Building Strong Foundations
- The Art of Communication
- Resolving Conflict
- The Power of Forgiveness
- The Impact of Family - Past and Present
- Good Sex
- Love in Action

The course helps give the best possible start as couples begin married life together.

These ministries are now available using online platforms such as zoom, where video content and conversations can be had whilst observing social distancing restrictions.

Prayer for Israel

"Prayer for Israel" is an international, non-denominational Christian Fellowship of believers linked together to bring the good news of Jesus the Jewish Messiah to the Jewish people, to encourage and support believers in a biblical understanding of God's end-time purposes for Jesus' Jewish brethren, and to pray to that end. The restoration and preservation of the State of Israel is included in that understanding. PFI at Kingsway is a part of that link, and we receive monthly prayer bulletins from the Head office.

The Prayer Bulletins include updates, items for praise and requests for prayer from Christian groups and congregations, including Messianic Fellowships which are expanding and growing in numbers across Israel, as well as insights into spiritual, political and social profiles of the Nation. This concise and insightful information is of great value in focusing our hearts and minds as we look to be led by the Holy Spirit.

The last Prayer Meeting at the Centre was on 2nd March 2020, after which of course we entered the prolonged pandemic restrictions. Regular attendees who were not already doing so were encouraged to arrange their personal receipt of the Prayer Bulletins, which continued to be available on a monthly basis. Several projected visits by appropriate speakers had to be put on hold, and hopefully will take place in 2021. Meanwhile our commitment to pray for Israel and the Jewish People in accordance with our Biblical mandate remains strong. If you want to know more, or would like some relevant literature, let us know.

Objectives and activities *(continued)*

Alan & Marian Chester.

Age Well

The Age Well Group under normal circumstances, meets every Monday and was developed to enhance the well-being of its members through Fellowship, fun & mutual support...Spirit, Soul & Body.

The group consists of mature members from Kingsway who have a well of experience and wisdom which we tap into in order to look to the future with a positive and purposeful outlook.

We all face challenges, at every season of life, and hope to help and support each other on the journey - whether through bereavement, isolation, caring responsibilities, or chronic physical/mental health issues.

The Group has elements of a typical small group (with added extras!) We come together, with a cuppa, and as family, we move on to Bible study, worship, prayer, quizzes and games before ending each session with lunch. Due to the nature and format of the group; maintaining intimacy and trust; creating a Dementia Friendly environment, we are restricted to the number of people who can attend and are at full capacity.

"Even to your old age and grey hairs I am He who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you." Isaiah 46:4

Our aim is to continue to grow in the knowledge and love of God through sharing our lives and from a vital connection with Jesus and each other. Over the past year or so some of the members have experienced health difficulties and bereavement that have been challenges to themselves and their families. We have supported each other with prayer and on-going 'connection'. The group continues to develop in our relationship with Jesus and each other and there is a growing confidence in our love for each other and our vital position in the Body of Christ.

Covid-19 restrictions have meant the group has not been able to meet for much of the year. Group members have however kept in contact with each other during lockdown and are looking forward to reconnecting with the group in 2021.

Christians Against Poverty (CAP) Debt Services

The church partners with CAP and Northfield Church in Bootle to deliver free face to face debt counselling services in the L21, L22, L23 postcode areas of Liverpool and further afield if required. The CAP Debt Centre is based at Northfield Church and we have a debt coach that is based at this church. The debt coach and a support worker visit people in their own homes.

The home debt counselling service was temporarily suspended in March when the country went into the first lockdown as face-to-face appointments were stopped. CAP Head Office worked hard to adapt their computer systems and in May a new way of working was brought in so that debt coaches could continue to provide a debt counselling service by working from home using a telephone-based debt counselling service. Even though the service was adapted there was a general decline in clients approaching CAP for help throughout 2020.

In 2020 the debt coach had been in the current post for 7 years and had 1 client clearing their debts through a repayment programme and 2 clients who were being assisted through the insolvency process. During the year 2 clients became debt free and a long-term client who had worked well with CAP on a repayment programme took control of his remaining debt and therefore no longer required CAP's help. There has also been 1 client who for various reasons did not engage with the debt help that CAP can give them and their case was closed due to loss of contact.

Little Angels Toddler Group

Objectives and activities *(continued)*

The toddler group is a community group for any parent/carer regardless of their ethnicity or religion and their children aged 0 to 4 years. It takes place 3 mornings a week during term time only. Each week about 90 children and 80 parents/carers attend. The group is staffed by volunteers both from the church and from the community.

At each session we have children attending with their parents, grandparents, or carers which provides for a good mix of ages and experience.

At each session, the children are able to play with a large range of toys and equipment and take part in a craft activity which they can then take home with them. During the session, the children are provided with a snack and a drink which they have either sitting at the tables or in the highchairs. Sitting together and sharing helps with their social development. Towards the end of each session there is a song time with a mix of both secular and Christian children's songs.

The group was only able to operate for the first few months of the year and has been closed since the first lockdown in March 2020. Due to the ongoing pandemic the group will remain closed and will only reopen when it is safe for everyone concerned.

Pastoral Visiting Team

The pastoral team visits those who are elderly, sick, isolated, or housebound ensuring they are included in the life of the Fellowship. The pastoral team continues to offer friendship, help with practical needs as well as mutual encouragement and spiritual growth.

The team has had to adapt to current circumstances and contact has been mainly by phone contact for much of the year.

The 65+ Group

The last meeting for our 65+ Group was in March 2020. Each month, at the time we should have been meeting, I have contacted the group by e-mail or post. Some months we have had teachings, others testimonies. Another month asking each person to pray for a word of encouragement for someone else in the group and to contact them with the word received. Yet another to take a person from scripture, put yourself in their place and to see what your reaction might have been.

We look forward to being able to meet up again and to seek the Lord together.

Nita Gowan

South Sefton and Crosby Area Foodbank

Our direct involvement with South Sefton Foodbank ceased when we entered the first National Lockdown in March. That said, please continue to support the Foodbank with food donations which can be placed in collection boxes at many supermarkets or can be dropped off at their base in Waterloo Town Hall.

Many thanks to those who have donated throughout the year.

Waterloo Station Team

On 24th November 2010 Kingsway adopted Waterloo Station, providing flower displays and maintaining these throughout the year. A team of volunteers continues to maintain the displays and pray for the safety and wellbeing of travellers who pass through this gateway and for station staff. From time to time there is opportunity to engage in conversation with travelling commuters as they comment on the displays.

Objectives and activities *(continued)*

The first national lockdown prevented volunteers from visiting the station, but after that they were able to tend to the flowers whilst adhering to social distancing measures and extra cleaning measures.

Wendy Wilcox

Wider Involvement

Prayer

Prayer is at the heart of all that we do as a church. Regular prayer meetings take place on Sunday mornings and an evening meeting on the First Sunday in the month along with seasons of prayer and prayer times during small group meetings and various other activities during the week. Prayer powerfully impacts the life of the church and its mission.

Prayer focus has been on significant events over the year, including the Covid Pandemic, our Government and leaders, those working in front line services, those who are vulnerable or unwell as well as events worldwide and our local communities. We have continued to pray into the church vision to Reach our community with the 'Good News' of Jesus Christ, to see Broken lives restored and to see the body of Christ built up and Refreshed. We also pray for God to breakthrough in many ways such as in healings, relationships, family, employment, ministry and in many other areas.

For much of the year, prayer gatherings have taken place remotely. This has made it possible to have additional prayer meetings and involve some who, due to personal circumstances, would not have otherwise been able to attend. It has also made it possible to join national and international prayer initiatives such as the ICEJ "Rosh Chodesh" prayer initiative.

Together for the Harvest (TFH)

TFH is an association of churches working together to present the good news of Jesus Christ to every man, woman, and child in the Merseyside region. As an active member of TFH Kingsway shares its aim that by working together and mobilising Christians to action, a positive difference can be made in our communities bringing both spiritual and social transformation to our region. This aim is achieved through unity amongst leaders and churches in the region by prayer and mobilising Christians to express the love of God in both words and action. Kingsway continues to draw local leaders in the North Mersey Region together for Regional TFH prayer meetings as well as involvement in the wider initiatives across Merseyside.

Achievements and performance

Our vision for Kingsway continues to develop with a growing determination to model the love of Christ in and through the church. We long for every man, woman, and child to both hear and see in action the good news message of God's great love and mercy.

Our small group structure has enabled the church to stay connected through the year despite the Covid-19 lockdowns. The aim of small groups is to provide an environment in which people care for one another in such a way as to bring healing, restoration, and wholeness through a deepening relationship with God and others. The groups quickly adapted during the pandemic and became 'Care Groups'. These groups, whilst complying with Covid restrictions, have provided a vital support network giving practical help, friendship, and community. Additional care groups were established to include the whole church, ensuring everyone had a group of people they could call upon in their time of need.

Ministries such as CAP, Food Bank, Age Well, Pastoral visiting, Bereavement ministry, Youth & Children's ministries, marriage ministry, Alpha, Freedom in Christ and the other activities were available at the beginning of the year and where possible they moved to online and remote methods of delivery or with the necessary precautions in place.

There has been a greater focus on providing online content and fellowship opportunities to keep people connected and supported. This has also meant that people known to the church, who have moved out of the area and people who have had no previous involvement, have been able to connect with us and benefit from the regular teachings, devotions and online content that have been produced.

There has also been great sorrow at the loss of much-loved members of our church family, who will be greatly missed. Efforts have been made to express our love and truly honour their memory despite the restrictions. Books of memories have been compiled to help the bereaved celebrate the memory of their loved ones and where possible funerals have been live streamed to those unable to attend in person. Others in the church have had to cancel wedding plans or have been unable to celebrate special birthdays/anniversaries and other significant occasions with their church family. Despite many disappointments, the church has continued to pull together to support and encourage one another and remains in faith for what God is doing and will do in the future.

We have continued to host visiting speakers from across the globe, however it has not been necessary for them to leave their living rooms! Visiting speakers have been able to join us online.

As a church we are blessed with people who have and continue to give generously of their time, demonstrate their love through acts of kindness, send cards, messages, gifts and keep in contact. We continue to value the need for a personal walk with God that bears fruit in family, workplaces, neighbourhoods, and the wider world.

This year we have seen the need for greater connectedness and learned many new ways to connect with others. It has been a challenging year in which God's word has proved to be our unshakable foundation and a source of great encouragement in an uncertain world.

In the coming year we see further strides being made towards becoming a community that cares for one another demonstrating God's love in word and deed. We expect to have a greater involvement in reaching out to those in most need in our communities and beyond. We will demonstrate and proclaim the love of God, seek to strengthen families, pray for renewed hearts and that we might be salt and light bringing positive transformation. We see that this can happen as people continue to pray and humble themselves before God, offering our lives to him in total surrender and using our given gifts and talents for the purpose God intended.

Blessings

Rob Payet, Pastor

Financial review

The Financial result of the period under review shows a deficit of £2,152 which is in line with expectations.

Plans for future periods

Kingsway will continue to listen and respond to the call of God in the coming season. We recognise that it is God who builds His church as we surrender to His will both corporately and as individuals. Prayer remains central to our call and ministry along with a commitment to deepening relationships and connectedness as a body.

We will spend time to mourn the loss of loved ones, celebrating their lives and giving comfort to the bereaved.

We will celebrate events and occasions that were put on hold during the pandemic.

We will reach out to our communities and beyond with the love of God in the power of the Holy Spirit, with expressions of generosity and unashamed faithfulness to the gospel message.

We will continue to develop services in order to bring transformation and hope to the community.

We will focus on the three key areas of the vision to; Reach the lost, Restore the broken and Refresh believers.

We will work closely with other local churches and through the 'Together for the Harvest' network of churches to take forward its vision to help every man, woman and child hear the good news about Jesus.

We will continue to build on the success of our Small Groups, aiming to have maximum engagement of the church in mid-week fellowship and reaching out to the wider community.

We will continue to develop our worship ministry team and expressions of worship in the church.

We will continue to engage with those who have little or no experience of church, encouraging connectedness in relationships, opportunities for people to share their faith story and build strong community and fostering a discipleship culture.

We will explore opportunities to support local and overseas missions with a view to more active involvement in missions and arranging an overseas mission for our young people.

We will introduce regular seasons of worship and fun activities giving plenty of opportunities to invite the wider community to join in.

We will equip our church congregation to become more fluent and confident to share their faith story with others and to be encouraged to reach out to those who have not yet found faith in Jesus.

We will explore new ministry opportunities such as 'Make Lunch' and develop existing ministries where appropriate, to help with the spiritual, practical, and emotional needs of those in our community.

Plans for future periods *(continued)*

Public benefit

Kingsway continues to provide voluntary services that make a considerable contribution to the community and a significant public benefit.

All the services highlighted in this report are open to the public, as are Sunday worship services. The church building has also been made available for elections and for use by other local agencies.

The trustees' annual report was approved on 16/6/2021 and signed on behalf of the board of trustees by:

K. Hutton

Ms K Hutton
Trustee

R A Ferns

Mrs R A Ferns
Trustee

Kingsway Christian Fellowship

Independent Examiner's Report to the Trustees of Kingsway Christian Fellowship

Year ended 31 December 2020

I report to the trustees on my examination of the financial statements of Kingsway Christian Fellowship ('the charity') for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 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 financial statements do not accord with those records; or

3. the financial statements 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.

Mr G Mattocks FCA
Independent Examiner
18 Mulberry Avenue
Turnstone Business Park
Widnes
Cheshire
WA8 0WN

16/6/2021

Kingsway Christian Fellowship

Statement of Financial Activities

Year ended 31 December 2020

	Note	2020 Unrestricted funds £	2020 Restricted funds £	2020 Total funds £	2019 Total funds £
Income and endowments					
Donations and legacies	**4**	109,985	–	**109,985**	121,304
Charitable activities	**5**	480	–	**480**	1,225
Other trading activities	**6**	4,045	–	**4,045**	560
Investment income	**7**	41	–	**41**	98
Other income	**8**	26,426	–	**26,426**	23,945
Total income		140,977	–	**140,977**	147,132
Expenditure					
Expenditure on charitable activities	**9,10**	140,992	2,029	**143,021**	147,826
Total expenditure		140,992	2,029	**143,021**	147,826
Net losses on investments	**12**	(108)	–	**(108)**	(41)
Net expenditure and net movement in funds		(123)	(2,029)	**(2,152)**	(735)
Reconciliation of funds					
Total funds brought forward		473,290	2,864	**476,154**	476,889
Total funds carried forward		473,167	835	**474,002**	476,154

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 14 to 21 form part of these financial statements.

Kingsway Christian Fellowship

Statement of Financial Position

31 December 2020

	Note	2020 £	£	2019 £
Fixed assets				
Tangible fixed assets	17		416,916	423,860
Investments	18		230	338
			417,146	424,198
Current assets				
Debtors	19	1,332		1,443
Cash at bank and in hand		57,838		52,888
		59,170		54,331
Creditors: amounts falling due within one year	20	2,314		2,375
Net current assets			56,856	51,956
Total assets less current liabilities			474,002	476,154
Net assets			474,002	476,154
Funds of the charity				
Restricted funds			835	2,864
Unrestricted funds			473,167	473,290
Total charity funds	22		474,002	476,154

These financial statements were approved by the board of trustees and authorised for issue on 16/6/2021, and are signed on behalf of the board by:

K. Hutton

Ms K Hutton
Trustee

R A Ferns

Mrs R A Ferns
Trustee

The notes on pages 14 to 21 form part of these financial statements.

Kingsway Christian Fellowship

Notes to the Financial Statements

Year ended 31 December 2020

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Kingsway Christian Centre, Church Road, Waterloo, Liverpool, L22 5NA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Property	-	2% reducing balance
Fixtures & Fittings	-	25% reducing balance
Equipment	-	25% reducing balance

Investments

Listed investments are measured at fair value with changes in fair value being recognised in profit or loss.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Donations				
Offerings	108,003	**108,003**	114,403	114,403
Children & Youth	–	**–**	46	46
Christians Against Poverty	–	**–**	5	5
Ministry	–	**–**	250	250
Postage etc	–	**–**	249	249
Donations	1,982	**1,982**	6,351	6,351
	109,985	**109,985**	121,304	121,304

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Centre Hire	450	**450**	1,175	1,175
CDs/Books/Drinks	30	**30**	50	50
	480	**480**	1,225	1,225

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Fundraising events	4,045	**4,045**	560	560

7. Investment income

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Bank interest receivable	41	**41**	81	81
Dividends	–	**–**	17	17
	41	**41**	98	98

8. Other income

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Gift Aid	26,426	**26,426**	23,945	23,945

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2020 £**
Direct Charitable Activity	139,022	2,029	**141,051**
Support costs	1,970	–	**1,970**
	140,992	2,029	**143,021**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Direct Charitable Activity	145,694	–	145,694
Support costs	2,132	–	2,132
	147,826	–	147,826

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2020 £**	Total fund 2019 £
Direct Charitable Activity	141,051	–	**141,051**	145,694
Governance costs	–	1,970	**1,970**	2,132
	141,051	1,970	**143,021**	147,826

11. Analysis of support costs

	Analysis of support costs activity 1 £	**Total 2020 £**	Total 2019 £
Finance costs	170	**170**	432
Governance costs	1,800	**1,800**	1,800
	1,970	**1,970**	2,232

12. Net losses on investments

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Gains/(losses) on listed investments	(108)	**(108)**	(41)	(41)

13. Net expenditure

Net expenditure is stated after charging/(crediting):

	2020 £	2019 £
Depreciation of tangible fixed assets	**13,366**	13,116

14. Independent examination fees

	2020	2019
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**1,800**	1,800

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020	2019
	£	£
Wages and salaries	**85,855**	81,207
Social security costs	**1,814**	2,289
Employer contributions to pension plans	**1,713**	1,459
	89,382	84,955

The average head count of employees during the year was 5 (2019: 5).

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

16. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

17. Tangible fixed assets

	Land and buildings	Fixtures and fittings	Equipment	**Total**
	£	£	£	**£**
Cost				
At 1 January 2020	462,375	32,826	28,822	**524,023**
Additions	–	6,422	–	**6,422**
At 31 December 2020	462,375	39,248	28,822	**530,445**
Depreciation				
At 1 January 2020	52,785	24,123	23,255	**100,163**
Charge for the year	8,192	3,782	1,392	**13,366**
At 31 December 2020	60,977	27,905	24,647	**113,529**
Carrying amount				
At 31 December 2020	401,398	11,343	4,175	**416,916**
At 31 December 2019	409,590	8,703	5,567	423,860

18. Investments

	Listed investments £
Cost or valuation	
At 1 January 2020	**338**
Additions	**–**
Fair value movements	**(108)**
At 31 December 2020	**230**
Impairment	
At 1 January 2020 and 31 December 2020	
Carrying amount	
At 31 December 2020	**230**
At 31 December 2019	338

All investments shown above are held at valuation.

Listed investments
The aggregate market value of listed investments is £230 (2019: £338).

Financial assets held at fair value

The listed investments consist of 107 Santander shares. The fair value is based on the share price of £2.15 at 31 December 2020 (£3.16 at 31 December 2019).

19. Debtors

	2020 £	2019 £
Prepayments and accrued income	**1,002**	1,113
Other debtors	**330**	330
	1,332	1,443

20. Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals and deferred income	**2,314**	2,375

21. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,713 (2019: £1,459).

22. Analysis of charitable funds

Unrestricted funds

	At 1 January 2020	Income	Expenditure	Gains and losses	**At 31 December 2020**
	£	£	£	£	**£**
Unrestricted Fund	473,290	140,977	(140,992)	(108)	**473,167**

Restricted funds

	At 1 January 2020	Income	Expenditure	Gains and losses	**At 31 December 2020**
	£	£	£	£	**£**
Restricted Fund	2,864	–	(2,029)	–	**835**

The balance in the restricted fund of £835 consists of the following:

	2020
	£
Barnstondale Youth Camp	**195**
Building Fund	**114**
CAP	**112**
Kids Team	**201**
Musicians	**200**
Youth	**13**
	835

23. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2020**	Total Funds 2019
	£	£	**£**	£
Tangible fixed assets	416,916	–	**416,916**	423,860
Investments	230	–	**230**	338
Current assets	58,335	835	**59,170**	54,331
Creditors less than 1 year	(2,314)	–	**(2,314)**	(2,375)
Net assets	473,167	835	**474,002**	476,154

24. Financial instruments

The charity currently holds no financial instruments.

Kingsway Christian Fellowship

Management Information

Year ended 31 December 2020

The following pages do not form part of the financial statements.

Kingsway Christian Fellowship

Detailed Statement of Financial Activities

Year ended 31 December 2020

	2020	2019
	£	£
Income and endowments		
Donations and legacies		
Offerings	**108,003**	114,403
Children & Youth	**–**	46
Christians Against Poverty	**–**	5
Ministry	**–**	250
Postage etc	**–**	249
Donations	**1,982**	6,351
	109,985	121,304
Charitable activities		
Centre Hire	**450**	1,175
CDs/Books/Drinks	**30**	50
	480	1,225
Other trading activities		
Fundraising events	**4,045**	560
Investment income		
Bank interest receivable	**41**	81
Dividends	**–**	17
	41	98
Other income		
Gift Aid	**26,426**	23,945
Total income	**140,977**	147,132

Kingsway Christian Fellowship

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2020

	2020	2019
	£	£
Expenditure		
Expenditure on charitable activities		
Wages and salaries	**85,855**	81,207
Employer's NIC	**1,814**	2,289
Pension costs	**1,713**	1,459
Rates and water	**3,480**	5,720
Repairs and maintenance	**12,203**	14,691
Insurance	**3,201**	3,119
Other motor/travel costs	**–**	454
Legal and professional fees	**1,800**	1,700
Telephone	**532**	526
Other office costs	**4,092**	5,320
Depreciation	**13,366**	13,116
Other interest payable and similar charges	**170**	432
Outreach/Events/Concerts	**5,281**	2,174
Ministries	**–**	375
Donations, Missions & Subscriptions	**5,979**	6,050
Children & Youth	**3,535**	9,194
	143,021	147,826
Total expenditure	**143,021**	147,826
Net losses on investments		
Gains/(losses) on listed investments	**(108)**	(41)
Net expenditure	**(2,152)**	(735)

Kingsway Christian Fellowship

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2020

	2020 £	2019 £
Expenditure on charitable activities		
Direct Charitable Activity		
Activities undertaken directly		
Wages/salaries	**85,855**	81,207
Employer's NIC	**1,814**	2,289
Pension costs	**1,713**	1,459
Rates, water, light and heat	**3,480**	5,720
Repairs & Maintenance	**12,203**	14,691
Insurance	**3,201**	3,119
Motor/travel costs	**–**	454
Telephone	**532**	526
Sundry costs	**4,092**	5,320
Depreciation	**13,366**	13,116
Outreach/Events/Concerts	**5,281**	2,174
Ministries	**–**	375
Donations, Missions & Subscriptions	**5,979**	6,050
Children & Youth	**3,535**	9,194
	141,051	145,694
Governance costs		
Governance costs - accountancy fees	**1,800**	1,700
Bank Charges	**170**	432
	1,970	2,132
Expenditure on charitable activities	**143,021**	147,826