

Christian Fellowship in Richmond

Report and Accounts
Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

Christian Fellowship in Richmond
COMPANY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees	Olugbenga Adedolapo Ade-Onojobi Ian Peter White (Resigned 30 July 2024) Peter Douglas Reekie Joseph Kok Seong Yap (Appointed 30 July 2024)
Company Secretary	Peter Douglas Reekie
Governing Document	Memorandum and Articles of Association dated 11 November 1998.
Company Registration Number	03666024
Charity Registration Number	1072880
Registered Office	Halford House 27 Halford Road Richmond-upon-Thames Surrey TW10 6AW
Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Lloyds Bank 120 Lewisham High Street Lewisham London SE13 6JG

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Christian Fellowship in Richmond

TRUSTEES' ANNUAL REPORT (INCORPORATING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees, who are the charity's directors for the purposes of company law, have pleasure in submitting the Report and Accounts for the year.

1. Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The objects of the charity, as set out in the governing document are:

- (a) to promote the Christian faith in accordance with the Basis of Faith in the United Kingdom and overseas in particular (but without prejudice to the generality of the foregoing) through the Christian Fellowship in Richmond congregation and other congregations as may be established from time to time or with which Christian Fellowship in Richmond may be in close association.
- (b) to relieve the aged, the poor and needy, the sick and those in conditions of hardship or distress, in particular (but without prejudice to the generality of the foregoing) to those who in the opinion of the Trustees hold a belief in the New Testament and/or Old Testament of the Bible.
- (c) to advance education, in particular (but without prejudice to the generality of the foregoing) with regard to the Bible, to Christian concepts, and to a biblical perception of other faiths, ideologies and/or philosophies; and
- (d) to promote such other charitable objects as the Trustees from time to time determine.

The trustees note that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Christian Fellowship In Richmond; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of Richmond-Upon-Thames come into this experience of knowing Jesus as their Lord, Saviour and friend.

2. Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

- The use of the Charity's premises for Christian worship, meetings, clubs and activities.
- The Charity's continuing links with other churches in the Richmond area and many longstanding connections with Christians and Christian Groups overseas.
- The Charity uses part of its income to make payments to individuals and organisations which share the objects of the Charity. The effectiveness of the grants is monitored by direct contact with the recipients. Where the recipients are abroad, written communications are encouraged and individuals make overseas visits from time to time.

- The Charity provides rent-free accommodation to Nepal Leprosy Trust, a Registered Charity which seeks to show the love of Christ to people affected by leprosy in Nepal, through its medical and social programmes.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

3. Volunteers

The Charity aims to keep its costs, and in particular its governance costs to a minimum by performing the majority of all of its activities through the work of volunteers and the charity could not operate effectively without their efforts.

4. Structure, Governance and Management

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity. New trustees are appointed by existing trustees after extensive consultation and prayer by the Congregation.

5. Financial review

A summary of the financial results and the work of the Charity are set out below. The Charity's income was £306,206 (2023: £167,363) and expenditure was £53,321 (2023: £289,221) resulting in a surplus for the year of £252,885. This was largely due to the unexpected receipt of the proceeds of the sale of a painting that had been given to the Charity many years ago. A further sum of £71,599.21 was received as a gift in the will of a former member of the Fellowship. This money will fund the cost of further anticipated repairs and improvements required to the church premises being part of its principal financial asset which are referred to further below.

6. Principal Financial Asset

The principal asset of the Charity is the land and buildings in Halford Road, Richmond, which are stated in the accounts at cost. The market value of this property is significantly in excess of cost. The premises are currently insured for rebuilding purposes at a figure of £5,076,729.

During 2023 and into the first quarter of 2024 substantial repairs were undertaken to the building at a cost of £181,273.35. The majority of the work concerned the replacement of the whole of its roof slates and related structural repairs. Further significant work remains outstanding, particularly in relation to the refurbishment of many of its wooden window frames. Given the classification of the building as a Grade 2 listed building the cost of this has been quoted as £110,000, although further estimates are being obtained. The provision of disabled toilet, a disabled lift and other restoration costs to the church hall is likely to cost in the region of £120,000.

7. Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £12,000 (which equates to about 3 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £334,174 and the charity is complying with its reserves policy.

The Charity owns a valuable property that includes its church premises, which, as mentioned, is a listed building. Reserves are held for Charity activities and for periodic maintenance and refurbishment of the property. Given the nature of the property, refurbishments can involve considerable sums of money.

8. Going concern

Taking into account reserves and anticipated recurring income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

The Trustees are also aware that should any unexpected and unforeseen expenditure arise which is greater than the income of the Charity over the next 12 months, it may be necessary to sell some of the grounds of the church property to fund any such expenditure. The value of these grounds has been estimated at around £3m, which will be more than sufficient to ensure that the charity is able to continue as a going concern for the next 12 months, and significantly longer.

9. Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

10. Responsibilities of trustees under company law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:



OLUGBENGA ADE-ONOJOBI

Date: 12/09/2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
Christian Fellowship in Richmond
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024 on pages 7 to 15 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 10.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Sarah Crispin ACA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date:

Christian Fellowship in Richmond
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	53,860	5,416	59,275	165,757
Interest income		450	-	450	1,605
Other income	4	246,480	-	246,480	-
Total income and endowments		300,790	5,416	306,206	167,363
EXPENDITURE ON:					
Charitable activities	5	42,044	11,277	53,321	289,221
Total expenditure		42,044	11,277	53,321	289,221
Net income/(expenditure)		258,746	(5,861)	252,885	(121,859)
Net movement in funds		253,094	(209)	252,885	(121,859)
Reconciliation of funds:					
Total funds brought forward		317,161	853	318,013	439,872
Total funds carried forward	12	570,255	644	570,899	318,013

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 9-15 form part of these accounts.

Christian Fellowship in Richmond

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
FIXED ASSETS					
Intangible assets	8	-	-	-	-
Tangible assets	7	237,597	-	237,597	241,329
Investments	8	-	-	-	-
Social investments	9	-	-	-	-
		<u>237,597</u>	<u>-</u>	<u>237,597</u>	<u>241,329</u>
CURRENT ASSETS					
Debtors	8	10,585	-	10,585	76,095
Cash at bank and in hand	9	334,186	644	334,830	30,600
		<u>344,771</u>	<u>644</u>	<u>345,415</u>	<u>106,695</u>
CREDITORS: Amounts falling due within one year	10	(12,114)	-	(12,114)	(30,011)
		<u>332,657</u>	<u>644</u>	<u>333,301</u>	<u>76,684</u>
Net current assets / (liabilities)					
		<u>332,657</u>	<u>644</u>	<u>333,301</u>	<u>76,684</u>
Total assets less current liabilities		<u>570,254</u>	<u>644</u>	<u>570,898</u>	<u>318,013</u>
TOTAL NET ASSETS		<u>570,254</u>	<u>644</u>	<u>570,898</u>	<u>318,013</u>
FUND BALANCES	12				
Unrestricted Funds					
General funds		570,254	-	570,254	317,160
Restricted Funds		<u>-</u>	<u>644</u>	<u>644</u>	<u>853</u>
		<u>570,254</u>	<u>644</u>	<u>570,898</u>	<u>318,013</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

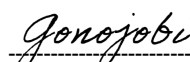
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:


Olugbenga Ade-Onojobi

Date: 12/09/2025

Company number: 03666024

Charity number: 1072880

The notes on page 9-15 form part of these accounts.

Christian Fellowship in Richmond
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Other income comprises proceeds from the sale of painting and books. These were historic assets and not included as a tangible fixed asset on the balance sheet in previous years.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

Christian Fellowship in Richmond
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Equipment	Over 3 to 5 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

g) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

h) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations and legacies

	2024	2023
	£	£
Donations of cash and similar	42,204	50,654
Government grants (note 3a)	3,024	37,729
Other grants receivable	-	5,250
Legacies receivable	6,599	65,000
Income tax recoverable	7,448	7,124
	<u>59,275</u>	<u>165,757</u>

a Government grants comprise:

	2024	2023
	£	£
VAT Recovery	3,024	37,729
	<u>3,024</u>	<u>37,729</u>

4 Other income

	2024	2023
	£	£
Auction Sales	246,480	-
	<u>246,480</u>	<u>-</u>

Christian Fellowship in Richmond
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5 Charitable expenditure

	2024 £	2023 £
a Costs incurred directly on specific activities		
Staff costs	4,318	4,854
Telephone and utilities	12,941	7,846
Ministry costs	873	639
Those in need	1,726	3,000
Cleaning	10	1,680
Repairs & Maintenance	7,485	5,852
Equipment	1,449	526
Building Project	10,877	226,310
	<u>39,678</u>	<u>250,707</u>
Grants payable (note 5c)	<u>2,696</u>	<u>5,557</u>
	<u>42,374</u>	<u>256,264</u>
b Costs incurred on support & administration		
Governance costs		
Independent examiner's fee	<u>1,740</u>	<u>1,680</u>
	<u>1,740</u>	<u>1,680</u>
Office & administration costs	347	379
Subscriptions and professional fees	905	22,458
Depreciation of tangible fixed assets	3,733	3,835
Insurance	4,221	4,605
	<u>10,946</u>	<u>32,957</u>
Total expenditure	<u><u>53,321</u></u>	<u><u>289,221</u></u>

The fee payable to the independent examiner for preparing and examining the accounts was £1,740 (2023: £1,680).

c Grants payable

	Institutions £	Individuals £	2024 £
Grants for UK and overseas mission	500	1,160	1,660
Grants for the relief of poverty	1,036	-	1,036
	<u>1,536</u>	<u>1,160</u>	<u>2,696</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2023 £
Grants for UK and overseas mission	1,216	3,355	4,571
Grants for the relief of poverty	936	-	936
Grants for education	250	-	250
	<u>2,402</u>	<u>3,355</u>	<u>5,757</u>

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

6 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 2 (2023: 1). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page.

No trustees received employment benefits in either the current or preceding year.

Christian Fellowship in Richmond
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

7 Tangible fixed assets

	Freehold Property £	Fixtures, fittings and equipment £	Total 2024 £
Cost			
At 1 January 2024	307,732	7,005	314,737
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	<u>307,732</u>	<u>7,005</u>	<u>314,737</u>
Accumulated depreciation			
At 1 January 2024	66,753	6,655	73,408
Charge for the year	3,382	350	3,732
Eliminated on disposal	-	-	-
At 31 December 2024	<u>70,135</u>	<u>7,005</u>	<u>77,140</u>
Net book value			
At 31 December 2024	<u>237,597</u>	<u>-</u>	<u>237,597</u>
At 31 December 2023	<u>240,979</u>	<u>350</u>	<u>241,329</u>

8 Debtors

	2024 £	2023 £
Falling due within one year:		
Tax recoverable	6,538	7,110
Prepayments and accrued income	<u>4,047</u>	<u>68,985</u>
	<u>10,585</u>	<u>76,095</u>
Total debtors	<u>10,585</u>	<u>76,095</u>

9 Cash at Bank and in Hand

	2024 £	2023 £
Cash at bank with immediate access	<u>334,830</u>	<u>30,600</u>
	<u>334,830</u>	<u>30,600</u>

10 Creditors: liabilities falling due within one year

	2024 £	2023 £
Accruals	12,114	2,888
Loans	<u>-</u>	<u>27,123</u>
	<u>12,114</u>	<u>30,011</u>

Christian Fellowship in Richmond
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

11 Loans and finance leases

The liabilities for loans referred to in note 10 fall due for repayment as follows:

	Otherwise than by instalments	By instalments	Concessionary loans 2024 £	2023 £
Repayable:				
Within one year	-	-	-	27,123
	<u>-</u>	<u>-</u>	<u>-</u>	<u>27,123</u>

The concessionary loan was interest free and unsecured; it was repaid in full on receipt of an expected legacy gift.

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Closing balance 2024 £
<i>General Unrestricted Funds</i>	317,160	300,790	(42,044)	(5,652)	570,254
Total Unrestricted Funds	<u>317,160</u>	<u>300,790</u>	<u>(42,044)</u>	<u>(5,652)</u>	<u>570,254</u>
<i>Restricted Funds</i>					
Mission	209	13	(400)	179	-
Youth & Children's work	544	-	-	-	544
Building Fund	-	5,403	(10,877)	5,474	-
Other	100	-	-	-	100
	<u>853</u>	<u>5,416</u>	<u>(11,277)</u>	<u>5,652</u>	<u>644</u>
Aggregate of funds	<u>318,013</u>	<u>306,206</u>	<u>(53,321)</u>	<u>-</u>	<u>570,898</u>

The transfers referred to above were made for the following reasons:

- a) Mission - General Unrestricted Funds used to cover the deficit of this fund
- b) Building Fund - General Unrestricted Funds used to cover the deficit of this fund

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted General funds £	Restricted funds £	2024 £
Tangible fixed assets	237,597	-	237,597
Debtors	10,585	-	10,585
Cash at bank and in hand	334,186	644	334,830
Creditors falling due within one year	(12,114)	-	(12,114)
	<u>570,254</u>	<u>644</u>	<u>570,898</u>

In the previous year the movements in the charity's funds were as follows:

Christian Fellowship in Richmond
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Closing balance 2023 £
<i>General Unrestricted Funds</i>	439,203	159,807	(281,850)	-	317,160
Total Unrestricted Funds	439,203	159,807	(281,850)	-	317,160
<i>Restricted Funds</i>					
Mission	-	925	(716)	-	209
Recording	-	-	-	-	-
Youth & Children's work	569	-	(25)	-	544
Building Fund	-	6,630	(6,630)	-	-
Other	100	-	-	-	100
	669	7,555	(7,371)	-	853
Aggregate of funds	439,872	167,362	(289,221)	-	318,013

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted General funds £	Restricted funds £	2023 £
Tangible fixed assets	241,329	-	241,329
Debtors	76,095	-	76,095
Cash at bank and in hand	29,747	853	30,600
Creditors falling due within one year	(30,011)	-	(30,011)
	317,160	853	318,013

Restricted Funds

The Mission Fund includes donations restricted to the support of various mission partners.

The Recording fund was to support the recording of sermons for distribution.

The Youth & Children's work fund is support the church's youth & children's ministry.

Other restricted funds includes small donations with specific restrictions, in this case garden plants.

13 Transactions with related parties

During the year the charity received donations totalling £4,260 (2023: £4,860) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

During the year the charity made a grant payment of £500 (2023: £250) to Riverbank Trust. P Reekie, a trustee, is also a trustee of Riverbank Trust.

Except as disclosed in note 6 'Analysis of staff costs', there have been no other transactions with related parties during the year.

14 Members

Each member of the company commits to contribute if the charity is wound up an amount of £1.

Christian Fellowship in Richmond
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted funds				Unrestricted funds		
		General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £	General 2023 £	Restricted 2023 £	Total 2023 £
INCOME AND ENDOWMENTS FROM:								
Donations and legacies	3	53,860	-	5,416	59,275	158,202	7,555	165,757
Interest income		450	-	-	450	1,605	-	1,605
Other income	4	246,480	-	-	246,480	-	-	-
Total income and endowments		300,790	-	5,416	306,206	159,807	7,555	167,362
EXPENDITURE ON:								
Charitable activities:	5	42,044		11,277	53,321	281,850	7,371	289,221
Total Expenditure		42,044	-	11,277	53,321	281,850	7,371	289,221
Net income/(expenditure)		258,746	-	(5,861)	252,885	(122,043)	184	(121,859)
Transfers between funds	12	(5,652)	-	5,652	-	-	-	-
Net movement in funds		253,094	-	(209)	252,885	(122,042)	184	(121,859)
Reconciliation of funds:								
Total funds brought forward		317,161	-	853	318,013	439,203	669	439,872
Total funds carried forward	12	570,255	-	644	570,898	317,161	853	318,013