

# DESTINY CHRISTIAN CHURCH WAKEFIELD

England & Wales · Charity number 1095861

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [04621037](#)

**Registered** 2003-02-06

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Destiny Christian Church  
Tuke Grove  
Wakefield  
WF1 4AF

**Phone** 01924382162

**Email** [info@destinychurch.co.uk](mailto:info@destinychurch.co.uk)

**Website** [www.destinychurch.co.uk](http://www.destinychurch.co.uk)

## Activities

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**Objects:** (A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO AND THE WORSHIP OF GOD IN THE COUNTY OF YORKSHIRE AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND OTHER SUCH PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE . CHARITY, PARTICULARLY BUT NOT EXCLUSIVELY TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE; (B) TO RELIEF OF PERSONS WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS OR WHO ARE AGED OR ARE SICK; (C) THE ADVANCEMENT OF EDUCATION ON THE BASIS OF CHRISTIAN PRINCIPLES AND WITHOUT PREJUDICE TO THE GENERALITY OF THE FOREGOING THE PROVISIONS OF SUCH EDUCATION IN ANY EDUCATIONAL ESTABLISHMENT AND IF THE TRUSTEES SO DECIDE THE PROVISION OF ONE OR MORE CHARITABLE EDUCATION ESTABLISHMENTS FOR THE GENERAL EDUCATION OF CHILDREN OR ADULTS ON THE BASIS OF SUCH CHRISTIAN PRINCIPLES.

**Activities:** To advance the Christian Faith in our city, the UK and around the world to provide support to the aged, sick and needy and to provide education on the basis of christian principles.

## Classification

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

## Geography

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- **Area of benefit:** WAKEFIELD
- Congo
- Czech Republic
- India
- Malawi
- Poland
- Sri Lanka
- Zambia
- City Of Wakefield
- Nottingham City

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£356,681	£387,597	-	-
2023-12-31	£346,893	£371,700	-	-
2022-12-31	£320,441	£346,039	-	-
2021-12-31	£333,508	£339,440	-	-
2020-12-31	£365,366	£323,549	-	-

## Trustees

Name	Role	Appointed
<b>Ian Frederick Critchley</b>	Chair	
David Heptinstall		2018-01-01
GRAHAM MARTIN		
Richard Fletcher-Brown		2018-01-01
Wesley Critchley		2018-01-01

**DESTINY CHRISTIAN CHURCH WAKEFIELD**

England & Wales - Charity number 1095861

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# Accounts

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**REGISTERED COMPANY NUMBER: 04621037 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1095861**

**Destiny Christian Church - Wakefield**

**Report of the Trustees and  
Financial Statements**

**Year Ended 31 December 2024**

SMH Jolliffe Cork Ltd  
Accountants & Business Advisors  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

**Destiny Christian Church - Wakefield**

**Contents of the Financial Statements  
for the Year Ended 31 December 2024**

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## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2024**

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The Trustees present their annual report and accounts for the year ended 31 December 2024.

The board of trustees are pleased with the overall performance of the Charity during the year, the position at 31 December 2024 and consider that the Charity is in a stable position to continue its activities during the coming year, and that the Charity's assets are adequate to fulfil its obligations.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

-To advance the Christian faith in our City, the UK and around the world as we are able. To help bring relief to those who are needy.

-Through the provision of Sunday Services and other mid-week services including children's club and youth events, Destiny aims to strengthen peoples Christian faith and extend the Christian faith to the local community.

-To give relief to people in hardship in the UK and overseas by giving financial support and arranging mission trips to help in community projects.

-To help serve the needs of our local community by providing a variety of community initiatives which are available to all.

##### **The Charity's Strategies**

- Sunday services are made friendly and relevant to enable visitors to engage in and become committed to the church. Outreach programmes continue to evangelise the local community to reach out to all ages. Many other activities give us opportunity to connect with the local community.

- Sunday School, Kids and Youth Clubs for young people are provided for both members of the church and giving invitation to the wider local community.

- Sunday and midweek teaching on Christianity continues to increase member's faith and we hold evangelistic meetings to advance the Christian faith into the city of Wakefield.

- Destiny Christian Church - Wakefield continues to help in church projects in the UK and around the world.

##### **Grantmaking**

The Trustees carefully consider the help that they might give to support other churches in their mission, be that in the UK or abroad. All such organisations would have similar aims and objectives to Destiny Christian Church - Wakefield. Generally, most donations are made to organisations with whom we have a long term relationship and we remain involved in the overseeing of those donations being used for the purpose for which they are given. Such donations arise because of the decision of the Trustees of Destiny Christian Church and not from requests and applications.

##### **Volunteers**

The Church relies on, and greatly appreciates, the very considerable input of volunteers who help to make most of the activities of this busy church happen.

## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2024**

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#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Charitable activities**

- The Church provides Sunday Services, also smaller groups mid-week for existing regular attendees and to help attract new people to the church. The services are accessible online as well as in person.
- The Church has people accessing the online services alongside the in-person services. The numbers of people attending services has been stable during the year and shown some steady growth in numbers.
- The Church has regular activities for children and youth during Sunday Services and also mid-week with a regular Kids club and Youth club and these have been well attended throughout 2024.
- Sticky Fingers is the weekly Parents and Toddlers Group at Destiny Church, and has been full each week and is a very popular community group for both church attendees and the local community. This group provides the local community with a safe play space for young children and a warm and comfortable supportive environment to chat and make friends for parents and carers.
- The Church community Café Connect is a great way of connecting with the local community and provides further opportunity for fellowship. It has been well attended each week in 2024 and continues to raise funds for the church mission outreach and provides a warm space for all people to meet up.
- The Church is engaged in 'missionary work' to help local churches and community projects which are similar in style and belief in the UK and overseas.
- Zion Christian Centre Stanley Wakefield (a branch Church) continues to go well and is serving the community through Sunday Services and other community programmes. The church attendance is stable and the church continues to plan for future growth and continues to provide community projects for the local area.
- Destiny Church Wakefield continues to serve and support churches around the world through the family of churches known as Destiny Connections International (DCI).

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The directors have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the Charity's size and the level of financial commitments held. The Directors aim to ensure the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Directors will endeavour not to set aside funds unnecessarily.

The Trustees of Destiny Christian Church have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan, should the Church experience any loss or dip in incoming donations. We endeavour to keep 3 months of the cost of the building loan repayments in savings.

## **FINANCIAL REVIEW**

### **Transactions and Financial position**

The financial statements are set out on pages 7 to 18. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

As stated in the introduction to this report, the Trustees consider the financial performance by the Charity during the year to have been satisfactory and believe they show a stable position.

The Statement of Financial Activities show net outgoing resources for the year of £30,916 (2023: net outgoing resources £24,807).

The total reserves at the year end stand at £318,659 (2023: £349,575).

### **Share Capital**

The company is limited by guarantee and therefore has no share capital.

## **FUTURE PLANS**

We plan to continue our support in Malawi, especially for the Lunchbox feeding programme and school for disadvantaged children as well as continuing to support churches in India, Poland and Zambia.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association. The Directors of the Company are also Trustees of the Charity.

### **Recruitment and appointment of new trustees**

A new trustee may be appointed, having given the statutory notice, by a resolution of the Trustees passed by the majority of the Trustees, the resolution should be recorded in the minutes, signed by the new trustee and by the Chairman of the meeting.

### **Organisational structure**

The Trustees meet regularly to discuss and decide on all matters of church business.

### **Induction and training of new trustees**

There has been the required training and induction of new trustees. There is ongoing training for current trustees including updates on our Safeguarding Policy.

### **Wider network**

The Charity has no responsibility for, nor is it answerable to, any other organisation.

### **Related parties**

The related party disclosure is shown in note 16 of the financial statements.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risk management**

The Trustees meet regularly to discuss the wellbeing and progress of the Charity. No major risks have been identified. Careful planning has been done this year to adapt the church activities and to ensure that church finances are adequate to cover the costs. However, the Trustees continue to manage all aspects of the Church's life, including the following:

#### **- Financial**

- The Trustees meet monthly to analyse, manage and review all financial matters.

- We have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan. We have considered that the stipend to the ministers is less significant in our reserves policy since they have stated that they would be prepared to forego their support should the need arise.

- An adequate insurance policy is in place to cover any potential problems arising from a claim, either to do with building or public liability.

#### **- Health and Safety**

We have in place a schedule and a Safety officer to manage the risks to do with fire safety, food safety, first aid, child protection and the general safety of the building.

#### **- Child Protection**

The Church has a Child Protection Policy based on the guidance and managed by 'Thirty one eight' (formerly CCPAS - Churches Child Protection Advisory Service).

#### **- Vulnerable Adults Policy**

The Church has a Vulnerable Adults Policy which has been adopted by all Leaders and groups associated with the Organisation.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Company number**

04621037 (England and Wales)

### **Registered Charity number**

1095861

### **Registered office**

Destiny Christian Church  
Tuke Grove  
Parklands  
Wakefield  
West Yorkshire  
WF1 4AF

### **Trustees**

I F Critchley  
G Martin  
R Fletcher-Brown  
D Heptinstall  
W I Critchley

**Destiny Christian Church - Wakefield**

**Report of the Trustees  
for the Year Ended 31 December 2024**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

SMH Jolliffe Cork Ltd  
Accountants & Business Advisors  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

**Bankers**

HSBC Bank plc  
PO Box 33 66 Westgate  
Wakefield  
West Yorkshire  
WF1 1XB

**Solicitors**

Robinsons Solicitors  
10-11 St James Court  
Derby  
DE11 1BT

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 21 November 2025 and signed on its behalf by:

I F Critchley - Trustee

## **Independent Examiner's Report to the Trustees of Destiny Christian Church - Wakefield**

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### **Independent examiner's report to the trustees of Destiny Christian Church - Wakefield ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

#### **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**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

J Crossley FCA  
SMH Jolliffe Cork Ltd  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

21 November 2025

**Destiny Christian Church - Wakefield**

**Statement of Financial Activities  
for the Year Ended 31 December 2024**

	Notes	Unrestricted funds £	Restricted funds £	<b>2024 Total funds £</b>	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		<b>349,595</b>	<b>6,522</b>	<b>356,117</b>	346,412
Investment income	2	<u>564</u>	<u>-</u>	<u>564</u>	<u>481</u>
<b>Total</b>		<u><b>350,159</b></u>	<u><b>6,522</b></u>	<u><b>356,681</b></u>	<u>346,893</u>
<b>EXPENDITURE ON</b>					
Raising funds		<b>73,702</b>	-	<b>73,702</b>	64,442
<b>Charitable activities</b>					
Missions, outreach and ministry support		<b>223,747</b>	<b>41,064</b>	<b>264,811</b>	258,814
Other		<u>49,084</u>	<u>-</u>	<u>49,084</u>	<u>48,444</u>
<b>Total</b>		<u><b>346,533</b></u>	<u><b>41,064</b></u>	<u><b>387,597</b></u>	<u>371,700</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	15	<u>3,626</u> <u>(18,654)</u>	<u>(34,542)</u> <u>18,654</u>	<u>(30,916)</u> <u>-</u>	<u>(24,807)</u> <u>-</u>
<b>Net movement in funds</b>		<b>(15,028)</b>	<b>(15,888)</b>	<b>(30,916)</b>	<b>(24,807)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>332,970</u>	<u>16,605</u>	<u>349,575</u>	<u>374,382</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><b>317,942</b></u>	<u><b>717</b></u>	<u><b>318,659</b></u>	<u><b>349,575</b></u>

The notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet  
31 December 2024**

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	Notes	2024 £	2023 £
<b>FIXED ASSETS</b>			
Tangible assets	7	<b>688,207</b>	706,256
<b>CURRENT ASSETS</b>			
Debtors	8	<b>14,348</b>	21,900
Cash at bank and in hand		<b><u>41,826</u></b>	<u>55,552</u>
		<b>56,174</b>	77,452
<b>CREDITORS</b>			
Amounts falling due within one year	9	<b>(16,812)</b>	(14,536)
		<b><u>39,362</u></b>	<u>62,916</u>
<b>NET CURRENT ASSETS</b>			
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>727,569</b>	769,172
<b>CREDITORS</b>			
Amounts falling due after more than one year	10	<b>(408,910)</b>	(419,597)
		<b><u>318,659</u></b>	<u>349,575</u>
<b>NET ASSETS</b>			
<b>FUNDS</b>	15		
Unrestricted funds		<b>317,942</b>	332,970
Restricted funds		<b><u>717</u></b>	<u>16,605</u>
<b>TOTAL FUNDS</b>		<b><u>318,659</u></b>	<u>349,575</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.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 surplus or deficit 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 notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet - continued**  
**31 December 2024**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 21 November 2025 and were signed on its behalf by:

W I Critchley - Trustee

D Heptinstall - Trustee

The notes form part of these financial statements

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## 1. ACCOUNTING POLICIES

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

### **Income**

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate.

### **Investment Income**

Bank interest received is included on an actual receipts basis.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

In particular the policy for including items within costs of generating funds and charitable activities costs is:

#### Charitable activities

This includes the cost of goods and services and ancillary costs that have been incurred in charitable activities. The ministers are involved with such activities and therefore the relevant stipend costs are treated as direct charitable expenditure.

### **Allocation and apportionment of costs**

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:

The Charity's operating costs including staff costs, rent and other related costs. Such costs are allocated between types of resources expended and between charitable expenditure and management and administration on the basis of estimates made by the directors.

The bases of the estimates used were a common sense assessment of the nature of the costs involved.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- at varying rates on cost

A regular annual review of the likelihood of asset impairment is undertaken. The basis of this review is to examine the assets in their current use and establish that they are fit for purpose.

**1. ACCOUNTING POLICIES - continued**

**Capital Grants**

**Tangible fixed assets**

Gifts of tangible fixed assets or grants of a capital nature given for the specific purposes and fully utilised in the furtherance of the objects of the Charity should be credited to the relevant fixed asset fund after the sums have been properly expended on the restricted purpose. The related asset is shown in the balance sheet at the full cost of acquisition or subsequent revaluation.

If the related assets are subject to restriction by the grant making organisation or individuals on their use and disposal, then this restriction is noted in the fixed asset section of these accounts. In such circumstances, the fixed asset fund created is treated as a restricted fixed asset fund. As the related assets are depreciated, then a transfer is made from restricted fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset subject to the restriction.

If the related assets are not subject to restrictions by the grant making organisation on their use and disposal, then the fixed asset fund created is treated as a designated fixed asset fund. As the related assets are depreciated, then a transfer is made from designated fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset. In this year a sum of £nil (2023: £Nil) was transferred from designated fixed asset funds to unrestricted revenue reserves.

Any residual liability to the donor arising from, for example, the asset's future sale, is disclosed as a contingent liability unless the event that would trigger repayment of the grant becomes probable in which case a liability for repayment is recognised.

**Taxation**

As a registered Charity, the Company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company and is therefore included in the relevant costs in the Statement of Financial Activities.

**Fund accounting**

The Charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the Charity for the particular purposes, and it is the policy of the Board of Trustees to carefully monitor the application of these funds in accordance with the restriction placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered in the particular circumstances.

**Hire purchase and leasing commitments**

Assets obtained under hire purchase contracts are capitalised in the balance sheet and depreciated over their useful lives. The interest element of these obligations is charged to the profit and loss account over the relevant period. The capital element of the future payments is treated as a liability.

**Finance and operating leases**

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

**Winding up or dissolution of the charity**

If upon winding up or dissolution of the Charity there remain any assets, after the satisfaction of all the debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the Charity.

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

**2. INVESTMENT INCOME**

	2024	2023
	£	£
Deposit account interest	66	196
Bank interest received - Zion Christian Centre	<u>498</u>	<u>285</u>
	<u>564</u>	<u>481</u>

**3. NET INCOME/(EXPENDITURE)**

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

	2024	2023
	£	£
Independent examiner's fees	2,850	2,550
Other accountancy fees	2,680	2,593
Depreciation - owned assets	24,750	24,225
Hire of plant and machinery	602	882
Other operating leases	<u>10,000</u>	<u>10,822</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

No trustees have received any remuneration, either in the current year or the prior year, except that the Ministers received a stipend on a self employed basis as set out below.

I Critchley and W Critchley received a stipend for carrying out pastoral work, paid on a self employed basis, in the sum of £39,900 (2023: £42,700) and £24,000 (2023: £23,600) respectively.

**Trustees' expenses**

	2024	2023
	£	£
The aggregate amount of expenses paid to Trustees was	<u>-</u>	<u>-</u>

**5. EMPLOYEES AND KEY MANAGEMENT PERSONNEL**

The average monthly number of employees during the year was as follows:

	2024	2023
Admin. support	<u>4</u>	<u>3</u>

The Charity considers its key management personnel comprise the trustees. Details of the trustees remuneration are included in note 4.

No employees had employee benefits in excess of £60,000 (2023: none).

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	322,898	23,514	346,412
Investment income	<u>481</u>	<u>-</u>	<u>481</u>
<b>Total</b>	<u>323,379</u>	<u>23,514</u>	<u>346,893</u>
<b>EXPENDITURE ON</b>			
Raising funds	64,442	-	64,442
<b>Charitable activities</b>			
Missions, outreach and ministry support	217,579	41,235	258,814
Other	<u>48,444</u>	<u>-</u>	<u>48,444</u>
<b>Total</b>	<u>330,465</u>	<u>41,235</u>	<u>371,700</u>
<b>NET INCOME/(EXPENDITURE)</b>	(7,086)	(17,721)	(24,807)
Transfers between funds	<u>(17,778)</u>	<u>17,778</u>	<u>-</u>
<b>Net movement in funds</b>	(24,864)	57	(24,807)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>357,835</u>	<u>16,547</u>	<u>374,382</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>332,971</u>	<u>16,604</u>	<u>349,575</u>

**Destiny Christian Church - Wakefield****Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024****7. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 January 2024	<b>998,037</b>	<b>150,123</b>	<b>1,148,160</b>
Additions	<u>-</u>	<u>6,701</u>	<u>6,701</u>
At 31 December 2024	<u><b>998,037</b></u>	<u><b>156,824</b></u>	<u><b>1,154,861</b></u>
<b>DEPRECIATION</b>			
At 1 January 2024	<b>296,262</b>	<b>145,642</b>	<b>441,904</b>
Charge for year	<u>19,960</u>	<u>4,790</u>	<u>24,750</u>
At 31 December 2024	<u><b>316,222</b></u>	<u><b>150,432</b></u>	<u><b>466,654</b></u>
<b>NET BOOK VALUE</b>			
At 31 December 2024	<u><b>681,815</b></u>	<u><b>6,392</b></u>	<u><b>688,207</b></u>
At 31 December 2023	<u>701,775</u>	<u>4,481</u>	<u>706,256</u>

All the assets are used for direct charitable purposes and there are no inalienable or heritage assets. These assets were partly acquired with the aid of donations and there are restrictions upon the manner in which the assets can be dealt with imposed by charity law.

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Other debtors	<b>48</b>	20
Taxation recoverable	<b>3,228</b>	14,876
Prepayments	<u><b>11,072</b></u>	<u>7,004</u>
	<u><b>14,348</b></u>	<u>21,900</u>

**Destiny Christian Church - Wakefield**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

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**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Bank loans and overdrafts (see note 11)	10,414	9,166
Other creditors	368	-
Accruals	<u>6,030</u>	<u>5,370</u>
	<u>16,812</u>	<u>14,536</u>

**10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2024	2023
	£	£
Bank loans (see note 11)	<u>408,910</u>	<u>419,597</u>

**11. LOANS**

An analysis of the maturity of loans is given below:

	2024	2023
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>10,414</u>	<u>9,166</u>
Amounts falling between one and two years:		
Bank loans due within one to five years	<u>49,773</u>	<u>44,340</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans due more than five years	359,137	375,257

**12. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	6,175	6,241
Between one and five years	<u>7,934</u>	<u>1,802</u>
	<u>14,109</u>	<u>8,043</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

13. SECURED DEBTS

The following secured debts are included within creditors:

	2024 £	2023 £
Bank loans	<u>419,324</u>	<u>428,763</u>

The bank loan is secured by a first mortgage on the freehold property and is repayable over 30 years. The rate of interest is variable on 14 days notice and has increased gradually from 7.25% to 7.75% during the year to 31 December 2024. The amounts repayable after five years have been calculated on the basis of reasonable interest estimates.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Fixed assets	688,207	-	688,207	706,256
Current assets	55,457	717	56,174	77,452
Current liabilities	(16,812)	-	(16,812)	(14,536)
Long term liabilities	<u>(408,910)</u>	-	<u>(408,910)</u>	<u>(419,597)</u>
	<u>317,942</u>	<u>717</u>	<u>318,659</u>	<u>349,575</u>

15. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
<b>Unrestricted funds</b>				
General fund	297,682	1,201	(19,089)	279,794
Zion Christian Centre	<u>35,288</u>	<u>2,425</u>	<u>435</u>	<u>38,148</u>
	332,970	3,626	(18,654)	317,942
<b>Restricted funds</b>				
Missions	16,260	(32,994)	17,301	567
Malawi	<u>345</u>	<u>(1,548)</u>	<u>1,353</u>	<u>150</u>
	<u>16,605</u>	<u>(34,542)</u>	<u>18,654</u>	<u>717</u>
<b>TOTAL FUNDS</b>	<u>349,575</u>	<u>(30,916)</u>	<u>-</u>	<u>318,659</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	307,247	(306,046)	1,201
Zion Christian Centre	<u>42,912</u>	<u>(40,487)</u>	<u>2,425</u>
	<b>350,159</b>	<b>(346,533)</b>	<b>3,626</b>
<b>Restricted funds</b>			
Missions	2,356	(35,350)	(32,994)
Malawi	<u>4,166</u>	<u>(5,714)</u>	<u>(1,548)</u>
	<u>6,522</u>	<u>(41,064)</u>	<u>(34,542)</u>
<b>TOTAL FUNDS</b>	<b><u>356,681</u></b>	<b><u>(387,597)</u></b>	<b><u>(30,916)</u></b>

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
<b>Unrestricted funds</b>				
General fund	332,729	(18,616)	(16,431)	297,682
Zion Christian Centre	<u>25,106</u>	<u>11,529</u>	<u>(1,347)</u>	<u>35,288</u>
	357,835	(7,087)	(17,778)	332,970
<b>Restricted funds</b>				
Missions	16,394	(14,098)	13,964	16,260
Malawi	<u>153</u>	<u>(3,622)</u>	<u>3,814</u>	<u>345</u>
	<u>16,547</u>	<u>(17,720)</u>	<u>17,778</u>	<u>16,605</u>
<b>TOTAL FUNDS</b>	<b><u>374,382</u></b>	<b><u>(24,807)</u></b>	<b><u>-</u></b>	<b><u>349,575</u></b>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	282,952	(301,568)	(18,616)
Zion Christian Centre	<u>40,427</u>	<u>(28,898)</u>	<u>11,529</u>
	323,379	(330,466)	(7,087)
<b>Restricted funds</b>			
Missions	17,384	(31,482)	(14,098)
Malawi	<u>6,130</u>	<u>(9,752)</u>	<u>(3,622)</u>
	<u>23,514</u>	<u>(41,234)</u>	<u>(17,720)</u>
<b>TOTAL FUNDS</b>	<u>346,893</u>	<u>(371,700)</u>	<u>(24,807)</u>

Mission funds continue to provide funds and flights for missions (eg. Malawi and India), outreaches and ministry support in the respective countries with whom Destiny Christian Church - Wakefield has a longstanding relationship.

16. RELATED PARTY DISCLOSURES

During the year members of Rev. I Critchley's family were both employed and provided services to the Charity. The total payments were £29,719 (2023: £28,920) and included assistance and admin. support to the Minister and Charity provided by Rev. I Critchley's wife and assistance, admin. support, book-keeping and accountancy services provided by Rev. I Critchley's daughter.

17. ENDOWMENT FUNDS

The Charity had no endowment funds in the year ended 31 December 2024 or in the year ended 31 December 2023.

18. SHARE CAPITAL

The Charity is incorporated under the Companies Act 2006 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding £1 as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

There are 5 members of the company (2023: 5 members).

**Destiny Christian Church - Wakefield****Detailed Statement of Financial Activities  
for the Year Ended 31 December 2024**

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	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gift Aid	44,209	39,865
Gift Aid - Zion Christian Centre	2,783	4,861
Donated services and facilities	262,971	242,891
Malawi	4,166	6,130
Missions	2,356	17,385
Donated services and facilities - Zion Christian Centre	<u>39,632</u>	<u>35,280</u>
	<b>356,117</b>	<b>346,412</b>
<b>Investment income</b>		
Deposit account interest	66	196
Bank interest received - Zion Christian Centre	<u>498</u>	<u>285</u>
	<u>564</u>	<u>481</u>
<b>Total incoming resources</b>	<b>356,681</b>	<b>346,893</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Costs of goods or services as a charitable activity	81,902	87,891
Cost of goods or services as a charitable activity - Zion Christian Centre	8,926	1,666
Wages, stipends and pensions	161,983	157,257
Wages, stipends and pensions - Zion Christian Centre	<u>12,000</u>	<u>12,000</u>
	<b>264,811</b>	<b>258,814</b>
<b>Other</b>		
Other operating leases	10,000	10,822
Interest payable	<u>32,626</u>	<u>31,396</u>
	<b>42,626</b>	<b>42,218</b>
<b>Support costs</b>		
<b>Management</b>		
Hire of equipment	602	882
Rates, water and service charges	622	486
Insurance	6,237	5,837
Carried forward	7,461	7,205

This page does not form part of the statutory financial statements

**Destiny Christian Church - Wakefield****Detailed Statement of Financial Activities  
for the Year Ended 31 December 2024**

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	2024	2023
	£	£
<b>Management</b>		
Brought forward	7,461	7,205
Light and heat	10,675	7,370
Telephone and internet	2,994	2,372
Postage	119	368
Stationery and printing	586	641
Waste collection	1,518	1,277
Administration and running costs - Zion Christian Centre	10,666	10,205
Travel and subsistence	3,058	3,221
Premises repairs and renewals	1,740	1,798
Premises repairs and renewals - Zion Christian Centre	8,338	3,649
Depreciation of tangible and heritage assets	24,750	24,225
Bank charges	<u>1,797</u>	<u>2,111</u>
	73,702	64,442
<b>Governance costs</b>		
Independent examiner's fees	2,850	2,550
Other accountancy fees	2,680	2,593
Legal and professional fees	<u>928</u>	<u>1,083</u>
	<u>6,458</u>	<u>6,226</u>
Total resources expended	<u>387,597</u>	<u>371,700</u>
<b>Net expenditure</b>	<u><u>(30,916)</u></u>	<u><u>(24,807)</u></u>

This page does not form part of the statutory financial statements

**DESTINY CHRISTIAN CHURCH WAKEFIELD**

England & Wales - Charity number 1095861

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# Accounts

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**REGISTERED COMPANY NUMBER: 04621037 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1095861**

**Destiny Christian Church - Wakefield**

**Report of the Trustees and  
Financial Statements**

**Year Ended 31 December 2023**

SMH Jolliffe Cork Ltd  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

**Destiny Christian Church - Wakefield**

**Contents of the Financial Statements  
for the Year Ended 31 December 2023**

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## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2023**

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The Trustees present their annual report and accounts for the year ended 31 December 2023.

The board of trustees are pleased with the overall performance of the Charity during the year, the position at 31 December 2023 and consider that the Charity is in a stable position to continue its activities during the coming year, and that the Charity's assets are adequate to fulfil its obligations.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

-To advance the Christian faith in our City, the UK and around the world as we are able. To help bring relief to those who are needy.

-Through the provision of Sunday Services and other mid-week services including children's club and youth events, Destiny aims to strengthen peoples Christian faith and extend the Christian faith to the local community.

-To give relief to people in hardship in the UK and overseas by giving financial support and arranging mission trips to help in community projects.

-To help serve the needs of our local community by providing a variety of community initiatives which are available to all.

##### **The Charity's Strategies**

- Sunday services are made friendly and relevant to enable visitors to engage in and become committed to the church. Outreach programmes continue to evangelise the local community to reach out to all ages. Many other activities give us opportunity to connect with the local community.

- Sunday School, Kids and Youth Clubs for young people are provided for both members of the church and giving invitation to the wider local community.

- Sunday and midweek teaching on Christianity continues to increase member's faith and we hold evangelistic meetings to advance the Christian faith into the city of Wakefield.

- Destiny Christian Church - Wakefield continues to help in church projects in the UK and around the world.

##### **Grantmaking**

The Trustees carefully consider the help that they might give to support other churches in their mission, be that in the UK or abroad. All such organisations would have similar aims and objectives to Destiny Christian Church - Wakefield. Generally, most donations are made to organisations with whom we have a long term relationship and we remain involved in the overseeing of those donations being used for the purpose for which they are given. Such donations arise because of the decision of the Trustees of Destiny Christian Church and not from requests and applications.

##### **Volunteers**

The Church relies on, and greatly appreciates, the very considerable input of volunteers who help to make most of the activities of this busy church happen.

## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2023**

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#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

- The Church provides Sunday Services, also smaller groups mid-week for existing regular attendees and to help attract new people to the church. The services are accessible online as well as in person.
- The Church has people accessing the online services alongside the in-person services. The numbers of people attending services has been stable during the year.
- The Church has regular activities for children and youth during Sunday Services and also mid-week with a regular Kids club and Youth club and these have been well attended throughout 2023.
- Sticky Fingers is the weekly Parents and Toddlers Group at Destiny Church, and has been full each week and is a very popular community group for both church attendees and the local community. This group provides the local community with a safe play space for young children and a warm and comfortable supportive environment to chat and make friends for parents and carers.
- The Church has a number of 'Focus Groups' and CAST (Care and Support Team) to provide the support and outreach all who have needed it; these groups and the support that's needed has been organised by church leaders and the small groups continue to give support that's needed.
- The Church community Café Connect is a great way of connecting with the local community and provides further opportunity for fellowship. It has been well attended each week in 2023 and continues to raise funds for the church mission outreach and provides a warm space for all people to meet up.
- The Church is engaged in 'missionary work' to help local churches and community projects which are similar in style and belief in the UK and overseas.
- Zion Christian Centre Stanley Wakefield (a branch Church) continues to go well and is serving the community through Sunday Services and other community programmes. The church attendance is stable and the church continues to plan for future growth and continues to provide community projects for the local area.
- Destiny Church Wakefield continues to serve and support churches around the world through the family of churches known as Destiny Connections International (DCI).

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The directors have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the Charity's size and the level of financial commitments held. The Directors aim to ensure the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Directors will endeavour not to set aside funds unnecessarily.

The Trustees of Destiny Christian Church have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan, should the Church experience any loss or dip in incoming donations. We endeavour to keep 3 months of the cost of the building loan repayments in savings.

## **FINANCIAL REVIEW**

### Transactions and Financial position

The financial statements are set out on pages 7 to 18. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

As stated in the introduction to this report, the Trustees consider the financial performance by the Charity during the year to have been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of £24,807 (2022: net outgoing resources £25,598).

The total reserves at the year end stand at £349,575 (2022: £374,382).

### **Share Capital**

The company is limited by guarantee and therefore has no share capital.

## **FUTURE PLANS**

We plan to continue our support in Malawi, especially for the Lunchbox feeding programme and school for disadvantaged children as well as continuing to support churches in India, Poland and Zambia.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association. The Directors of the Company are also Trustees of the Charity.

### **Recruitment and appointment of new trustees**

A new trustee may be appointed, having given the statutory notice, by a resolution of the Trustees passed by the majority of the Trustees, the resolution should be recorded in the minutes, signed by the new trustee and by the Chairman of the meeting.

### **Organisational structure**

The Trustees meet regularly to discuss and decide on all matters of church business.

### **Induction and training of new trustees**

There has been the required training and induction of new trustees. There is ongoing training for current trustees including updates on our Safeguarding Policy.

### **Wider network**

The Charity has no responsibility for, nor is it answerable to, any other organisation.

### **Related parties**

The related party disclosure is shown in note 16 of the financial statements.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risk management**

The Trustees meet regularly to discuss the wellbeing and progress of the Charity. No major risks have been identified. Careful planning has been done this year to adapt the church activities and to ensure that church finances are adequate to cover the costs. However, the Trustees continue to manage all aspects of the Church's life, including the following:

#### **- Financial**

- The Trustees meet monthly to analyse, manage and review all financial matters.

- We have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan. We have considered that the stipend to the ministers is less significant in our reserves policy since they have stated that they would be prepared to forego their support should the need arise.

- An adequate insurance policy is in place to cover any potential problems arising from a claim, either to do with building or public liability.

#### **- Health and Safety**

We have in place a schedule and a Safety officer to manage the risks to do with fire safety, food safety, first aid, child protection and the general safety of the building.

#### **- Child Protection**

The Church has a Child Protection Policy based on the guidance and managed by 'Thirty one eight' (formerly CCPAS - Churches Child Protection Advisory Service).

#### **- Vulnerable Adults Policy**

The Church has a Vulnerable Adults Policy which has been adopted by all Leaders and groups associated with the Organisation.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Company number**

04621037 (England and Wales)

### **Registered Charity number**

1095861

### **Registered office**

Destiny Christian Church  
Tuke Grove  
Parklands  
Wakefield  
West Yorkshire  
WF1 4AF

### **Trustees**

I F Critchley  
G Martin  
R Fletcher-Brown  
D Heptinstall  
W I Critchley

**Destiny Christian Church - Wakefield**

**Report of the Trustees  
for the Year Ended 31 December 2023**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

SMH Jolliffe Cork Ltd  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

**Bankers**

HSBC Bank plc  
PO Box 33 66 Westgate  
Wakefield  
West Yorkshire  
WF1 1XB

**Solicitors**

Robinsons Solicitors  
10-11 St James Court  
Derby  
DE11 1BT

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 9 September 2024 and signed on its behalf by:

I F Critchley - Trustee

## **Independent Examiner's Report to the Trustees of Destiny Christian Church - Wakefield**

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### **Independent examiner's report to the trustees of Destiny Christian Church - Wakefield ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

#### **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**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

J Crossley FCA  
SMH Jolliffe Cork Ltd  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

9 September 2024

**Destiny Christian Church - Wakefield**

**Statement of Financial Activities  
for the Year Ended 31 December 2023**

	Notes	Unrestricted funds £	Restricted funds £	<b>2023 Total funds £</b>	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		<b>322,898</b>	<b>23,514</b>	<b>346,412</b>	320,310
Investment income	2	<u>481</u>	<u>-</u>	<u>481</u>	<u>131</u>
<b>Total</b>		<u><b>323,379</b></u>	<u><b>23,514</b></u>	<u><b>346,893</b></u>	<u>320,441</u>
<b>EXPENDITURE ON</b>					
Raising funds		<b>64,442</b>	-	<b>64,442</b>	66,282
<b>Charitable activities</b>					
Missions, outreach and ministry support		<b>217,580</b>	<b>41,234</b>	<b>258,814</b>	238,182
Other		<u>48,444</u>	<u>-</u>	<u>48,444</u>	<u>41,575</u>
<b>Total</b>		<u><b>330,466</b></u>	<u><b>41,234</b></u>	<u><b>371,700</b></u>	<u>346,039</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	15	(7,087) <u>(17,778)</u>	(17,720) <u>17,778</u>	(24,807) <u>-</u>	(25,598) <u>-</u>
<b>Net movement in funds</b>		<b>(24,865)</b>	<b>58</b>	<b>(24,807)</b>	<b>(25,598)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b>357,835</b>	<b>16,547</b>	<b>374,382</b>	399,980
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u><b>332,970</b></u></u>	<u><u><b>16,605</b></u></u>	<u><u><b>349,575</b></u></u>	<u><u>374,382</u></u>

The notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet  
31 December 2023**

	Notes	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible assets	7	<b>706,256</b>	726,698
<b>CURRENT ASSETS</b>			
Debtors	8	<b>21,900</b>	22,809
Cash at bank and in hand		<u><b>55,552</b></u>	<u>67,677</u>
		<b>77,452</b>	90,486
<b>CREDITORS</b>			
Amounts falling due within one year	9	<b>(14,536)</b>	(16,770)
<b>NET CURRENT ASSETS</b>		<u><b>62,916</b></u>	<u>73,716</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>769,172</b>	800,414
<b>CREDITORS</b>			
Amounts falling due after more than one year	10	<b>(419,597)</b>	(426,032)
<b>NET ASSETS</b>		<u><b>349,575</b></u>	<u>374,382</u>
<b>FUNDS</b>	15		
Unrestricted funds		<b>332,970</b>	357,835
Restricted funds		<u><b>16,605</b></u>	<u>16,547</u>
<b>TOTAL FUNDS</b>		<u><b>349,575</b></u>	<u>374,382</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 surplus or deficit 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 notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet - continued**  
**31 December 2023**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 9 September 2024 and were signed on its behalf by:

I F Critchley - Trustee

G Martin - Trustee

The notes form part of these financial statements

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## 1. ACCOUNTING POLICIES

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

### **Income**

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate.

### **Investment Income**

Bank interest received is included on an actual receipts basis.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

In particular the policy for including items within costs of generating funds and charitable activities costs is:

#### Charitable activities

This includes the cost of goods and services and ancillary costs that have been incurred in charitable activities. The ministers are involved with such activities and therefore the relevant stipend costs are treated as direct charitable expenditure.

### **Allocation and apportionment of costs**

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:

The Charity's operating costs including staff costs, rent and other related costs. Such costs are allocated between types of resources expended and between charitable expenditure and management and administration on the basis of estimates made by the directors.

The bases of the estimates used were a common sense assessment of the nature of the costs involved.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- at varying rates on cost

A regular annual review of the likelihood of asset impairment is undertaken. The basis of this review is to examine the assets in their current use and establish that they are fit for purpose.

**1. ACCOUNTING POLICIES - continued**

**Capital Grants - Tangible fixed assets**

Gifts of tangible fixed assets or grants of a capital nature given for the specific purposes and fully utilised in the furtherance of the objects of the Charity should be credited to the relevant fixed asset fund after the sums have been properly expended on the restricted purpose. The related asset is shown in the balance sheet at the full cost of acquisition or subsequent revaluation.

If the related assets are subject to restriction by the grant making organisation or individuals on their use and disposal, then this restriction is noted in the fixed asset section of these accounts. In such circumstances, the fixed asset fund created is treated as a restricted fixed asset fund. As the related assets are depreciated, then a transfer is made from restricted fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset subject to the restriction.

If the related assets are not subject to restrictions by the grant making organisation on their use and disposal, then the fixed asset fund created is treated as a designated fixed asset fund. As the related assets are depreciated, then a transfer is made from designated fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset. In this year a sum of £nil (2022: £Nil) was transferred from designated fixed asset funds to unrestricted revenue reserves.

Any residual liability to the donor arising from, for example, the asset's future sale, is disclosed as a contingent liability unless the event that would trigger repayment of the grant becomes probable in which case a liability for repayment is recognised.

**Taxation**

As a registered Charity, the Company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

**Fund accounting**

The Charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the Charity for the particular purposes, and it is the policy of the Board of Trustees to carefully monitor the application of these fund in accordance with the restriction placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered in the particular circumstances.

**Hire purchase and leasing commitments**

Assets obtained under hire purchase contracts are capitalised in the balance sheet and depreciated over their useful lives. The interest element of these obligations is charged to the profit and loss account over the relevant period. The capital element of the future payments is treated as a liability.

**Finance and operating leases**

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

**Winding up or dissolution of the charity**

If upon winding up or dissolution of the Charity there remain any assets, after the satisfaction of all the debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the Charity.

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

**2. INVESTMENT INCOME**

	2023	2022
	£	£
Deposit account interest	196	36
Bank interest received - Zion Christian Centre	285	21
HMRC repayment interest	<u>-</u>	<u>74</u>
	<u><b>481</b></u>	<u><b>131</b></u>

**3. NET INCOME/(EXPENDITURE)**

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

	2023	2022
	£	£
Independent examiner's fees	2,550	2,070
Other accountancy fees	2,593	2,515
Depreciation - owned assets	24,225	28,802
Hire of plant and machinery	882	1,089
Other operating leases	<u>10,822</u>	<u>11,343</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

No trustees have received any remuneration, either in the current year or the prior year, except that the Ministers received a stipend on a self employed basis as set out below.

I Critchley and W Critchley received a stipend for carrying out pastoral work, paid on a self employed basis, in the sum of £42,700 (2022: £44,300) and £23,600 (2022: £23,600) respectively.

**Trustees' expenses**

	2023	2022
	£	£
The aggregate amount of expenses paid to Trustees was	<u>-</u>	<u>-</u>

**5. EMPLOYEES AND KEY MANAGEMENT PERSONNEL**

The average monthly number of employees during the year was as follows:

	2023	2022
Admin. support	<u>3</u>	<u>4</u>

The Charity considers its key management personnel comprise the trustees. Details of the trustees remuneration are included in note 4.

No employees had employee benefits in excess of £60,000 (2022: none).

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	306,237	14,073	320,310
Investment income	<u>131</u>	<u>-</u>	<u>131</u>
<b>Total</b>	<u>306,368</u>	<u>14,073</u>	<u>320,441</u>
<b>EXPENDITURE ON</b>			
Raising funds	66,282	-	66,282
<b>Charitable activities</b>			
Missions, outreach and ministry support	207,541	30,641	238,182
Other	<u>41,575</u>	<u>-</u>	<u>41,575</u>
<b>Total</b>	<u>315,398</u>	<u>30,641</u>	<u>346,039</u>
<b>NET INCOME/(EXPENDITURE)</b>	(9,030)	(16,568)	(25,598)
Transfers between funds	<u>(6,692)</u>	<u>6,692</u>	<u>-</u>
<b>Net movement in funds</b>	(15,722)	(9,876)	(25,598)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>373,557</u>	<u>26,423</u>	<u>399,980</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>357,835</u>	<u>16,547</u>	<u>374,382</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

**7. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 January 2023	<b>998,037</b>	<b>146,340</b>	<b>1,144,377</b>
Additions	<u>-</u>	<u>3,783</u>	<u>3,783</u>
At 31 December 2023	<u><b>998,037</b></u>	<u><b>150,123</b></u>	<u><b>1,148,160</b></u>
<b>DEPRECIATION</b>			
At 1 January 2023	<b>276,302</b>	<b>141,377</b>	<b>417,679</b>
Charge for year	<u>19,960</u>	<u>4,265</u>	<u>24,225</u>
At 31 December 2023	<u><b>296,262</b></u>	<u><b>145,642</b></u>	<u><b>441,904</b></u>
<b>NET BOOK VALUE</b>			
At 31 December 2023	<u><b>701,775</b></u>	<u><b>4,481</b></u>	<u><b>706,256</b></u>
At 31 December 2022	<u>721,735</u>	<u>4,963</u>	<u>726,698</u>

All the assets are used for direct charitable purposes and there are no inalienable or heritage assets. These assets were partly acquired with the aid of donations and there are restrictions upon the manner in which the assets can be dealt with imposed by charity law.

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023 £	2022 £
Other debtors	<b>20</b>	-
Taxation recoverable	<b>14,876</b>	13,596
Prepayments	<u><b>7,004</b></u>	<u>9,213</u>
	<u><b>21,900</b></u>	<u>22,809</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023	2022
	£	£
Bank loans and overdrafts (see note 11)	9,166	12,108
Accruals	<u>5,370</u>	<u>4,662</u>
	<u><b>14,536</b></u>	<u><b>16,770</b></u>

**10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2023	2022
	£	£
Bank loans (see note 11)	<u><b>419,597</b></u>	<u><b>426,032</b></u>

**11. LOANS**

An analysis of the maturity of loans is given below:

	2023	2022
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	-	548
Bank loans	<u>9,166</u>	<u>11,560</u>
	<u><b>9,166</b></u>	<u><b>12,108</b></u>
Amounts falling between one and two years:		
Bank loans due within one to five years	<u><b>44,340</b></u>	<u><b>52,957</b></u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans due more than five years	<b>375,257</b>	373,075

**12. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	<b>6,241</b>	4,680
Between one and five years	<u><b>1,802</b></u>	<u>6,128</u>
	<u><b>8,043</b></u>	<u><b>10,808</b></u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

**13. SECURED DEBTS**

The following secured debts are included within creditors:

	2023 £	2022 £
Bank loans	<u>428,763</u>	<u>437,592</u>

The bank loan is secured by a first mortgage on the freehold property, and is repayable over 30 years. The rate of interest is variable on 14 days notice and has increased gradually from 6% to 7.75% during the year to 31 December 2023. The amounts repayable after five years have been calculated on the basis of reasonable interest estimates.

**14. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Fixed assets	706,256	-	706,256	726,698
Current assets	60,847	16,605	77,452	90,486
Current liabilities	(14,536)	-	(14,536)	(16,770)
Long term liabilities	<u>(419,597)</u>	-	<u>(419,597)</u>	<u>(426,032)</u>
	<u>332,970</u>	<u>16,605</u>	<u>349,575</u>	<u>374,382</u>

**15. MOVEMENT IN FUNDS**

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
<b>Unrestricted funds</b>				
General fund	332,729	(18,616)	(16,431)	297,682
Zion Christian Centre	<u>25,106</u>	<u>11,529</u>	<u>(1,347)</u>	<u>35,288</u>
	357,835	(7,087)	(17,778)	332,970
<b>Restricted funds</b>				
Missions	16,394	(14,098)	13,964	16,260
Malawi	<u>153</u>	<u>(3,622)</u>	<u>3,814</u>	<u>345</u>
	<u>16,547</u>	<u>(17,720)</u>	<u>17,778</u>	<u>16,605</u>
<b>TOTAL FUNDS</b>	<u>374,382</u>	<u>(24,807)</u>	<u>-</u>	<u>349,575</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	282,952	(301,568)	(18,616)
Zion Christian Centre	<u>40,427</u>	<u>(28,898)</u>	<u>11,529</u>
	<b>323,379</b>	<b>(330,466)</b>	<b>(7,087)</b>
<b>Restricted funds</b>			
Missions	17,384	(31,482)	(14,098)
Malawi	<u>6,130</u>	<u>(9,752)</u>	<u>(3,622)</u>
	<u>23,514</u>	<u>(41,234)</u>	<u>(17,720)</u>
<b>TOTAL FUNDS</b>	<b><u>346,893</u></b>	<b><u>(371,700)</u></b>	<b><u>(24,807)</u></b>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
<b>Unrestricted funds</b>				
General fund	356,338	(16,038)	(7,571)	332,729
Zion Christian Centre	<u>17,219</u>	<u>7,008</u>	<u>879</u>	<u>25,106</u>
	373,557	(9,030)	(6,692)	357,835
<b>Restricted funds</b>				
Missions	5,790	(22,995)	33,599	16,394
Malawi	<u>20,633</u>	<u>6,427</u>	<u>(26,907)</u>	<u>153</u>
	<u>26,423</u>	<u>(16,568)</u>	<u>6,692</u>	<u>16,547</u>
<b>TOTAL FUNDS</b>	<b><u>399,980</u></b>	<b><u>(25,598)</u></b>	<b><u>-</u></b>	<b><u>374,382</u></b>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

**15. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	276,659	(292,697)	(16,038)
Zion Christian Centre	<u>29,709</u>	<u>(22,701)</u>	<u>7,008</u>
	306,368	(315,398)	(9,030)
<b>Restricted funds</b>			
Missions	7,646	(30,641)	(22,995)
Malawi	<u>6,427</u>	<u>-</u>	<u>6,427</u>
	<u>14,073</u>	<u>(30,641)</u>	<u>(16,568)</u>
<b>TOTAL FUNDS</b>	<u>320,441</u>	<u>(346,039)</u>	<u>(25,598)</u>

Mission funds continue to provide funds and flights for missions (eg. Malawi and India), outreaches and ministry support in the respective countries with whom Destiny Christian Church - Wakefield has a longstanding relationship.

**16. RELATED PARTY DISCLOSURES**

During the year members of Rev. I Critchley's family were both employed and provided services to the Charity. The total payments were £28,920 (2022: £29,720) and included assistance and admin. support to the Minister and Charity provided by Rev. I Critchley's wife and assistance, admin. support, book-keeping and accountancy services provided by Rev. I Critchley's daughter.

**17. ENDOWMENT FUNDS**

The Charity had no endowment funds in the year ended 31 December 2023 or in the year ended 31 December 2022.

**18. SHARE CAPITAL**

The Charity is incorporated under the Companies Act 2006 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding £1 as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

There are 5 members of the company (2022: 4 members).

**Destiny Christian Church - Wakefield****Detailed Statement of Financial Activities  
for the Year Ended 31 December 2023**

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	2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gift Aid	39,865	43,613
Gift Aid - Zion Christian Centre	4,861	4,761
Donated services and facilities	242,891	232,936
Malawi	6,130	6,427
Missions	17,385	7,647
Donated services and facilities - Zion Christian Centre	<u>35,280</u>	<u>24,926</u>
	<b>346,412</b>	<b>320,310</b>
<b>Investment income</b>		
Deposit account interest	196	36
Bank interest received - Zion Christian Centre	285	21
HMRC repayment interest	<u>-</u>	<u>74</u>
	<u>481</u>	<u>131</u>
<b>Total incoming resources</b>	<b>346,893</b>	<b>320,441</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Costs of goods or services as a charitable activity	87,891	71,598
Cost of goods or services as a charitable activity - Zion Christian Centre	1,666	1,760
Wages, stipends and pensions	157,257	158,824
Wages, stipends and pensions - Zion Christian Centre	<u>12,000</u>	<u>6,000</u>
	<b>258,814</b>	<b>238,182</b>
<b>Other</b>		
Other operating leases	10,822	11,343
Interest payable	<u>31,396</u>	<u>24,763</u>
	<b>42,218</b>	<b>36,106</b>
<b>Support costs</b>		
<b>Management</b>		
Hire of equipment	882	1,089
Rates, water and service charges	486	467
Carried forward	<b>1,368</b>	<b>1,556</b>

This page does not form part of the statutory financial statements

**Destiny Christian Church - Wakefield****Detailed Statement of Financial Activities  
for the Year Ended 31 December 2023**

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	2023	2022
	£	£
<b>Management</b>		
Brought forward	1,368	1,556
Insurance	5,837	5,517
Light and heat	7,370	4,854
Telephone and internet	2,372	2,246
Postage	368	605
Stationery and printing	641	175
Waste collection	1,277	867
Administration and running costs - Zion Christian Centre	10,205	10,883
Travel and subsistence	3,221	3,256
Premises repairs and renewals	1,798	3,112
Premises repairs and renewals - Zion Christian Centre	3,649	2,539
Depreciation of tangible and heritage assets	24,225	28,802
Bank charges	2,111	1,870
	<u>64,442</u>	<u>66,282</u>
<b>Governance costs</b>		
Independent examiner's fees	2,550	2,070
Other accountancy fees	2,593	2,515
Legal and professional fees	1,083	884
	<u>6,226</u>	<u>5,469</u>
Total resources expended	<u>371,700</u>	<u>346,039</u>
<b>Net expenditure</b>	<u>(24,807)</u>	<u>(25,598)</u>

This page does not form part of the statutory financial statements

**DESTINY CHRISTIAN CHURCH WAKEFIELD**

England & Wales - Charity number 1095861

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# Accounts

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**REGISTERED COMPANY NUMBER: 04621037 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1095861**

**Destiny Christian Church - Wakefield**

**Report of the Trustees and  
Financial Statements**

**Year Ended 31 December 2022**

SMH Jolliffe Cork Ltd  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

# **Destiny Christian Church - Wakefield**

## **Contents of the Financial Statements for the Year Ended 31 December 2022**

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# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2022**

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The Trustees present their annual report and accounts for the year ended 31 December 2022.

The board of trustees are pleased with the overall performance of the Charity during the year, the position at 31 December 2022 and consider that the Charity is in a stable position to continue its activities during the coming year, and that the Charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

-To advance the Christian faith in our City, the UK and around the world as we are able. To help bring relief to those who are needy.

-Through the provision of Sunday Services and other mid-week services including children's club and youth events, Destiny aims to strengthen people's Christian faith and extend the Christian faith to the local community.

-To give relief to people in hardship in the UK and overseas by giving financial support and arranging mission trips to help in community projects.

-To help serve the needs of our local community by providing a variety of community initiatives which are available to all.

#### **The Charity's Strategies**

- Sunday services are made friendly and relevant to enable visitors to engage in and become committed to the church. Outreach programmes continue to evangelise the local community to reach out to all ages. Many other activities give us opportunity to connect with the local community.

- Sunday School, Kids and Youth Clubs for young people are provided for both members of the church and giving invitation to the wider local community.

- Sunday and midweek teaching on Christianity continues to increase member's faith and we hold evangelistic meetings to advance the Christian faith into the city of Wakefield.

- Destiny Christian Church - Wakefield continues to help in church projects in the UK and around the world.

#### **Grantmaking**

The Trustees carefully consider the help that they might give to support other churches in their mission, be that in the UK or abroad. All such organisations would have similar aims and objectives to Destiny Christian Church - Wakefield. Generally, most donations are made to organisations with whom we have a long term relationship and we remain involved in the overseeing of those donations being used for the purpose for which they are given. Such donations arise because of the decision of the Trustees of Destiny Christian Church and not from requests and applications.

#### **Volunteers**

The Church relies on, and greatly appreciates, the very considerable input of volunteers who help to make most of the activities of this busy church happen.

# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2022**

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### **ACHIEVEMENT AND PERFORMANCE**

#### **Charitable activities**

- The Church provides Sunday Services, also smaller groups mid-week in many locations around the city, for existing regular attendees and to help attract new people to the church. The services are accessible online as well as in person.
- The Church has people accessing the online services alongside the in-person services. The numbers of people attending services has been stable during the year.
- The Church has regular activities for children and youth during Sunday Services and also mid-week with a regular Kids club and Youth club. Late 2021 and early 2022 saw the opening up of the full children's programme and clubs, for all ages of children and these have been well attended throughout 2022.
- Sticky Fingers is the weekly Parents and Toddlers Group at Destiny Church, this opened back up on early 2022 and has been full each week since and is a very popular community group for both church attendees and the local community. This group provides the local community with a safe play space for young children and a warm and comfortable supportive environment to chat and make friends for parents and carers.
- The Church has a number of 'Focus Groups' and CAST (Care and Support Team) to provide the support and outreach all who have needed it; these groups and the support that's needed has been organised by church leaders and the small groups continue to give support that's needed.
- The Church community Café Connect is a great way of connecting with the local community and provides further opportunity for fellowship. After reopening the café in early 2022 it has been well attended each week and continues to raise funds for the church mission outreach and provides a warm space for all people to meet up.
- The Church is engaged in 'missionary work' to help local churches and community projects which are similar in style and belief in the UK and overseas.
- Zion Christian Centre Stanley Wakefield (a branch Church) continues to go well and is serving the community through Sunday Services and other community programmes. The church attendance is stable, and the church continues to plan for future growth and continues to provide community projects for the local area.
- Destiny Church Wakefield continues to serve and support churches around the world through the family of churches known as Destiny Connections International (DCI).

### **FINANCIAL REVIEW**

#### **Reserves policy**

The directors have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the Charity's size and the level of financial commitments held. The Directors aim to ensure the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Directors will endeavour not to set aside funds unnecessarily.

The Trustees of Destiny Christian Church have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan, should the Church experience any loss or dip in incoming donations. We endeavour to keep 3 months of the cost of the building loan repayments in savings.

#### **Covid-19 impact**

The beginning of 2022 saw more activities returning to the usual church programme after restrictions were lifted and people gained more confidence to mix. Virtual online services continue alongside our face to face in-person services to enable people who can't attend to continue to access church and keep in touch. During the latter half of 2022 the church programme returned to the usual in person groups for children and adults. The finances have remained stable during this time and donations to the church have continued throughout the covid period. We still continue to monitor the finances carefully after covid restrictions as the cost-of-living difficulties will impact the church during 2022 but future plans are carefully considered with this in mind.

# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2022**

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### **FINANCIAL REVIEW**

#### Transactions and Financial position

The financial statements are set out on pages 7 to 19. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

As stated in the introduction to this report, the Trustees consider the financial performance by the Charity during the year to have been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of £25,598 (2021: net outgoing resources £5,932).

The total reserves at the year end stand at £374,382 (2021: £399,980).

#### **Share Capital**

The company is limited by guarantee and therefore has no share capital.

### **FUTURE PLANS**

We plan to continue our support in Malawi, especially for the Lunchbox feeding programme and school for disadvantaged children as well as continuing to support churches in India, Poland and Zambia. We also continue to support some pastors and churches in Ukraine to aid in supporting refugees during the War, as and when this support is needed.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association. The Directors of the Company are also Trustees of the Charity.

#### **Recruitment and appointment of new trustees**

A new trustee may be appointed, having given the statutory notice, by a resolution of the Trustees passed by the majority of the Trustees, the resolution should be recorded in the minutes, signed by the new trustee and by the Chairman of the meeting.

#### **Organisational structure**

The Trustees meet regularly to discuss and decide on all matters of church business.

#### **Induction and training of new trustees**

There has been the required training and induction of new trustees. There is ongoing training for current trustees including updates on our Safeguarding Policy.

#### **Wider network**

The Charity has no responsibility for, nor is it answerable to, any other organisation.

#### **Related parties**

The related party disclosure is shown in note 16 of the financial statements.

# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2022**

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### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Risk management**

The Trustees meet regularly to discuss the wellbeing and progress of the Charity. No major risks have been identified. Careful planning has been done this year to adapt the church activities and to ensure that church finances are adequate to cover the costs. However, the Trustees continue to manage all aspects of the Church's life, including the following:

#### **- Financial**

- The Trustees meet monthly to analyse, manage and review all financial matters.

- We have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan. We have considered that the stipend to the ministers is less significant in our reserves policy since they have stated that they would be prepared to forego their support should the need arise.

- An adequate insurance policy is in place to cover any potential problems arising from a claim, either to do with building or public liability.

#### **- Health and Safety**

We have in place a schedule and a Safety officer to manage the risks to do with fire safety, food safety, first aid, child protection and the general safety of the building.

#### **- Child Protection**

The Church has a Child Protection Policy based on the guidance and managed by 'Thirty one eight' (formerly CCPAS - Churches Child Protection Advisory Service).

#### **- Vulnerable Adults Policy**

The Church has a Vulnerable Adults Policy which has been adopted by all Leaders and groups associated with the Organisation.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Company number**

04621037 (England and Wales)

#### **Registered Charity number**

1095861

#### **Registered office**

Destiny Christian Church  
Tuke Grove  
Parklands  
Wakefield  
West Yorkshire  
WF1 4AF

#### **Trustees**

I F Critchley  
G Martin  
R Fletcher-Brown  
D Heptinstall  
W I Critchley

## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2022**

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#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Independent Examiner**

SMH Jolliffe Cork Ltd  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

##### **Bankers**

HSBC Bank plc  
PO Box 33 66 Westgate  
Wakefield  
West Yorkshire  
WF1 1XB

##### **Solicitors**

Robinsons Solicitors  
10-11 St James Court  
Derby  
DE11 1BT

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 6 July 2023 and signed on its behalf by:

I F Critchley - Trustee

## **Independent Examiner's Report to the Trustees of Destiny Christian Church - Wakefield**

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### **Independent examiner's report to the trustees of Destiny Christian Church - Wakefield ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

#### **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**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

J Crossley FCA  
SMH Jolliffe Cork Ltd  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

7 July 2023

## Destiny Christian Church - Wakefield

### Statement of Financial Activities for the Year Ended 31 December 2022

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	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		<b>306,237</b>	<b>14,073</b>	<b>320,310</b>	303,013
<b>Charitable activities</b>					
Missions, outreach and ministry support		-	-	-	29,053
Investment income	2	<u>131</u>	<u>-</u>	<u>131</u>	<u>1,442</u>
<b>Total</b>		<b><u>306,368</u></b>	<b><u>14,073</u></b>	<b><u>320,441</u></b>	<b><u>333,508</u></b>
<b>EXPENDITURE ON</b>					
Raising funds		<b>66,282</b>	-	<b>66,282</b>	89,875
<b>Charitable activities</b>					
Missions, outreach and ministry support		<b>207,541</b>	<b>30,641</b>	<b>238,182</b>	210,983
Other		<u>41,575</u>	<u>-</u>	<u>41,575</u>	<u>38,582</u>
<b>Total</b>		<b><u>315,398</u></b>	<b><u>30,641</u></b>	<b><u>346,039</u></b>	<b><u>339,440</u></b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(9,030)</b>	<b>(16,568)</b>	<b>(25,598)</b>	<b>(5,932)</b>
Transfers between funds	15	<u>(6,692)</u>	<u>6,692</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		<b>(15,722)</b>	<b>(9,876)</b>	<b>(25,598)</b>	<b>(5,932)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>373,557</u>	<u>26,423</u>	<u>399,980</u>	<u>405,912</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>357,835</u></b>	<b><u>16,547</u></b>	<b><u>374,382</u></b>	<b><u>399,980</u></b>

The notes form part of these financial statements

## Destiny Christian Church - Wakefield (Registered number: 04621037)

### Balance Sheet 31 December 2022

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	7	726,698	751,120
<b>CURRENT ASSETS</b>			
Debtors	8	22,811	33,383
Cash at bank and in hand		<u>67,677</u>	<u>68,790</u>
		<b>90,488</b>	102,173
<b>CREDITORS</b>			
Amounts falling due within one year	9	(16,770)	(15,818)
		<u>73,718</u>	<u>86,355</u>
<b>NET CURRENT ASSETS</b>			
		<b>800,416</b>	837,475
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
<b>CREDITORS</b>			
Amounts falling due after more than one year	10	(426,034)	(437,495)
		<u>374,382</u>	<u>399,980</u>
<b>NET ASSETS</b>			
<b>FUNDS</b>	15		
Unrestricted funds		357,835	373,557
Restricted funds		<u>16,547</u>	<u>26,423</u>
<b>TOTAL FUNDS</b>		<u>374,382</u>	<u>399,980</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 surplus or deficit 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 notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet - continued**  
**31 December 2022**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 6 July 2023 and were signed on its behalf by:

I F Critchley - Trustee

G Martin - Trustee

The notes form part of these financial statements

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# Destiny Christian Church - Wakefield

## Notes to the Financial Statements for the Year Ended 31 December 2022

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### 1. ACCOUNTING POLICIES

#### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### **Income**

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate.

#### **Investment Income**

Bank interest received is included on an actual receipts basis.

#### **Government grants**

Grants received in relation to the Coronavirus pandemic are accounted for as they fall due and included within the Statement of financial activities.

#### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

In particular the policy for including items within costs of generating funds and charitable activities costs is:

#### **Charitable activities**

This includes the cost of goods and services and ancillary costs that have been incurred in charitable activities. The ministers are involved with such activities and therefore the relevant stipend costs are treated as direct charitable expenditure.

#### **Allocation and apportionment of costs**

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:

The Charity's operating costs including staff costs, rent and other related costs. Such costs are allocated between types of resources expended and between charitable expenditure and management and administration on the basis of estimates made by the directors.

The bases of the estimates used were a common sense assessment of the nature of the costs involved.

#### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- at varying rates on cost

A regular annual review of the likelihood of asset impairment is undertaken. The basis of this review is to examine the assets in their current use and establish that they are fit for purpose.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

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#### 1. ACCOUNTING POLICIES - continued

##### **Capital Grants**

Gifts of tangible fixed assets or grants of a capital nature given for the specific purposes and fully utilised in the furtherance of the objects of the Charity should be credited to the relevant fixed asset fund after the sums have been properly expended on the restricted purpose. The related asset is shown in the balance sheet at the full cost of acquisition or subsequent revaluation.

If the related assets are subject to restriction by the grant making organisation or individuals on their use and disposal, then this restriction is noted in the fixed asset section of these accounts. In such circumstances, the fixed asset fund created is treated as a restricted fixed asset fund. As the related assets are depreciated, then a transfer is made from restricted fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset subject to the restriction.

If the related assets are not subject to restrictions by the grant making organisation on their use and disposal, then the fixed asset fund created is treated as a designated fixed asset fund. As the related assets are depreciated, then a transfer is made from designated fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset. In this year a sum of £nil (2021: £Nil) was transferred from designated fixed asset funds to unrestricted revenue reserves.

Any residual liability to the donor arising from, for example, the asset's future sale, is disclosed as a contingent liability unless the event that would trigger repayment of the grant becomes probable in which case a liability for repayment is recognised.

##### **Taxation**

As a registered Charity, the Company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

##### **Fund accounting**

The Charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the Charity for the particular purposes, and it is the policy of the Board of Trustees to carefully monitor the application of these fund in accordance with the restriction placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered in the particular circumstances.

##### **Hire purchase and leasing commitments**

Assets obtained under hire purchase contracts are capitalised in the balance sheet and depreciated over their useful lives. The interest element of these obligations is charged to the profit and loss account over the relevant period. The capital element of the future payments is treated as a liability.

##### **Finance and operating leases**

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

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#### 1. ACCOUNTING POLICIES - continued

##### Winding up or dissolution of the charity

If upon winding up or dissolution of the Charity there remain any assets, after the satisfaction of all the debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the Charity.

#### 2. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	36	4
Bank interest received - Zion Christian Centre	21	-
Bank compensation interest	-	1,437
HMRC repayment interest	<u>74</u>	<u>1</u>
	<u>131</u>	<u>1,442</u>

#### 3. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Independent examiner's fees	2,070	2,070
Other accountancy fees	2,515	2,467
Depreciation - owned assets	28,802	27,492
Hire of plant and machinery	1,089	799
Other operating leases	<u>11,343</u>	<u>8,191</u>

#### 4. TRUSTEES' REMUNERATION AND BENEFITS

No trustees have received any remuneration, either in the current year or the prior year, except that the Ministers received a stipend on a self employed basis as set out below.

I Critchley and W Critchley received a stipend for carrying out pastoral work, paid on a self employed basis, in the sum of £44,300 (2021: £36,290) and £23,600 (2021: £24,550) respectively.

##### Trustees' expenses

	2022	2021
	£	£
The aggregate amount of expenses paid to Trustees was	<u>-</u>	<u>-</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

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#### 5. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

The average monthly number of employees during the year was as follows:

	<b>2022</b>	2021
Admin. support	<u>4</u>	<u>4</u>

The Charity considers its key management personnel comprise the trustees. Details of the trustees remuneration are included in note 4.

No employees had employee benefits in excess of £60,000 (2021: none).

#### 6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	293,308	9,705	303,013
<b>Charitable activities</b>			
Missions, outreach and ministry support	29,053	-	29,053
Investment income	<u>1,442</u>	<u>-</u>	<u>1,442</u>
<b>Total</b>	<u>323,803</u>	<u>9,705</u>	<u>333,508</u>
<b>EXPENDITURE ON</b>			
Raising funds	89,875	-	89,875
<b>Charitable activities</b>			
Missions, outreach and ministry support	200,130	10,853	210,983
Other	<u>38,582</u>	<u>-</u>	<u>38,582</u>
<b>Total</b>	<u>328,587</u>	<u>10,853</u>	<u>339,440</u>
<b>NET INCOME/(EXPENDITURE)</b>	(4,784)	(1,148)	(5,932)
<b>Transfers between funds</b>	<u>(15,759)</u>	<u>15,759</u>	<u>-</u>
<b>Net movement in funds</b>	(20,543)	14,611	(5,932)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>394,100</u>	<u>11,812</u>	<u>405,912</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>373,557</u>	<u>26,423</u>	<u>399,980</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

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#### 7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 January 2022	998,037	141,960	1,139,997
Additions	-	4,380	4,380
At 31 December 2022	<u>998,037</u>	<u>146,340</u>	<u>1,144,377</u>
<b>DEPRECIATION</b>			
At 1 January 2022	256,343	132,534	388,877
Charge for year	19,959	8,843	28,802
At 31 December 2022	<u>276,302</u>	<u>141,377</u>	<u>417,679</u>
<b>NET BOOK VALUE</b>			
At 31 December 2022	<u>721,735</u>	<u>4,963</u>	<u>726,698</u>
At 31 December 2021	<u>741,694</u>	<u>9,426</u>	<u>751,120</u>

All the assets are used for direct charitable purpose and there are no inalienable or heritage assets. These assets were partly acquired with the aid of donations and there are restrictions upon the manner in which the assets can be dealt with imposed by charity law.

#### 8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Taxation recoverable	13,596	24,367
Prepayments	<u>9,215</u>	<u>9,016</u>
	<u>22,811</u>	<u>33,383</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

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#### 9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Bank loans and overdrafts (see note 11)	<b>12,108</b>	10,962
Accruals	<b>4,662</b>	<u>4,856</u>
	<b><u>16,770</u></b>	<b><u>15,818</u></b>

#### 10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2022	2021
	£	£
Bank loans (see note 11)	<b>426,034</b>	<u>437,495</u>

#### 11. LOANS

An analysis of the maturity of loans is given below:

	2022	2021
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<b>548</b>	-
Bank loans	<b>11,560</b>	<u>10,962</u>
	<b><u>12,108</u></b>	<b><u>10,962</u></b>
Amounts falling between one and two years:		
Bank loans due within one to five years	<b>52,957</b>	<u>50,220</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans due more than five years	<b>373,077</b>	387,275

#### 12. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	<b>4,680</b>	4,256
Between one and five years	<b>6,128</b>	-
	<b><u>10,808</u></b>	<b><u>4,256</u></b>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

#### 13. SECURED DEBTS

The following secured debts are included within creditors:

	2022	2021
	£	£
Bank loans	<u>437,594</u>	<u>448,457</u>

The bank loan is secured by a first mortgage on the freehold property and is repayable over 30 years. The rate of interest is variable on 14 days' notice and increased from 5.5% to 6% on 16 December 2022. The amounts repayable after five years have been calculated on the basis of reasonable interest estimates.

#### 14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets	726,698	-	726,698	751,120
Current assets	73,941	16,547	90,488	102,173
Current liabilities	(16,770)	-	(16,770)	(15,818)
Long term liabilities	<u>(426,034)</u>	<u>-</u>	<u>(426,034)</u>	<u>(437,495)</u>
	<u>357,835</u>	<u>16,547</u>	<u>374,382</u>	<u>399,980</u>

#### 15. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	Transfers between funds	At 31.12.22
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	356,338	(16,038)	(7,571)	332,729
Zion Christian Centre	<u>17,219</u>	<u>7,008</u>	<u>879</u>	<u>25,106</u>
	373,557	(9,030)	(6,692)	357,835
<b>Restricted funds</b>				
Missions	5,790	(22,995)	33,599	16,394
Restricted Malawi Orphanage	<u>20,633</u>	<u>6,427</u>	<u>(26,907)</u>	<u>153</u>
	<u>26,423</u>	<u>(16,568)</u>	<u>6,692</u>	<u>16,547</u>
<b>TOTAL FUNDS</b>	<u>399,980</u>	<u>(25,598)</u>	<u>-</u>	<u>374,382</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

#### 15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	276,659	(292,697)	(16,038)
Zion Christian Centre	<u>29,709</u>	<u>(22,701)</u>	<u>7,008</u>
	306,368	(315,398)	(9,030)
<b>Restricted funds</b>			
Missions	7,646	(30,641)	(22,995)
Restricted Malawi Orphanage	<u>6,427</u>	<u>-</u>	<u>6,427</u>
	<u>14,073</u>	<u>(30,641)</u>	<u>(16,568)</u>
<b>TOTAL FUNDS</b>	<u><u>320,441</u></u>	<u><u>(346,039)</u></u>	<u><u>(25,598)</u></u>

#### Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
<b>Unrestricted funds</b>				
General fund	362,031	10,063	(15,756)	356,338
Zion Christian Centre	<u>32,069</u>	<u>(14,847)</u>	<u>(3)</u>	<u>17,219</u>
	394,100	(4,784)	(15,759)	373,557
<b>Restricted funds</b>				
Missions	10,831	(872)	10,674	20,633
Restricted Malawi Orphanage	<u>981</u>	<u>(276)</u>	<u>5,085</u>	<u>5,790</u>
	<u>11,812</u>	<u>(1,148)</u>	<u>15,759</u>	<u>26,423</u>
<b>TOTAL FUNDS</b>	<u><u>405,912</u></u>	<u><u>(5,932)</u></u>	<u><u>-</u></u>	<u><u>399,980</u></u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

#### 15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	292,615	(282,552)	10,063
Zion Christian Centre	<u>31,188</u>	<u>(46,035)</u>	<u>(14,847)</u>
	323,803	(328,587)	(4,784)
<b>Restricted funds</b>			
Missions	2,088	(2,960)	(872)
Restricted Malawi Orphanage	<u>7,617</u>	<u>(7,893)</u>	<u>(276)</u>
	<u>9,705</u>	<u>(10,853)</u>	<u>(1,148)</u>
<b>TOTAL FUNDS</b>	<u>333,508</u>	<u>(339,440)</u>	<u>(5,932)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
<b>Unrestricted funds</b>				
General fund	362,031	(5,975)	(23,327)	332,729
Zion Christian Centre	<u>32,069</u>	<u>(7,839)</u>	<u>876</u>	<u>25,106</u>
	394,100	(13,814)	(22,451)	357,835
<b>Restricted funds</b>				
Missions	10,831	(23,867)	44,273	31,237
Restricted Malawi Orphanage	<u>981</u>	<u>6,151</u>	<u>(21,822)</u>	<u>(14,690)</u>
	<u>11,812</u>	<u>(17,716)</u>	<u>22,451</u>	<u>16,547</u>
<b>TOTAL FUNDS</b>	<u>405,912</u>	<u>(31,530)</u>	<u>-</u>	<u>374,382</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2022

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#### 15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	569,274	(575,249)	(5,975)
Zion Christian Centre	<u>60,897</u>	<u>(68,736)</u>	<u>(7,839)</u>
	630,171	(643,985)	(13,814)
<b>Restricted funds</b>			
Missions	9,734	(33,601)	(23,867)
Restricted Malawi Orphanage	<u>14,044</u>	<u>(7,893)</u>	<u>6,151</u>
	<u>23,778</u>	<u>(41,494)</u>	<u>(17,716)</u>
<b>TOTAL FUNDS</b>	<u><u>653,949</u></u>	<u><u>(685,479)</u></u>	<u><u>(31,530)</u></u>

Mission funds continue to provide funds and flights for missions (eg. Malawi and India), outreaches and ministry support in the respective countries with whom Destiny Christian Church - Wakefield has a longstanding relationship.

#### 16. RELATED PARTY DISCLOSURES

During the year members of Rev. I Critchley's family were both employed and provided services to the Charity. The total payments were £29,720 (2021: £33,510) and included assistance and admin. support to the Minister and Charity provided by Rev. I Critchley's wife and assistance, admin. support, book-keeping and accountancy services provided by Rev. I Critchley's daughter.

#### 17. ENDOWMENT FUNDS

The Charity had no endowment funds in the year ended 31 December 2022 or in the year ended 31 December 2021.

#### 18. SHARE CAPITAL

The Charity is incorporated under the Companies Act 2006 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding £1 as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

There are 4 members of the company (2021: 4 members).

## Destiny Christian Church - Wakefield

### Detailed Statement of Financial Activities for the Year Ended 31 December 2022

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	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gift Aid	43,613	49,084
Gift Aid - Zion Christian Centre	4,761	4,985
Donated services and facilities	232,936	213,038
Malawi Orphanage	6,427	7,616
Missions	7,647	2,089
Donated services and facilities - Zion Christian Centre	<u>24,926</u>	<u>26,201</u>
	<b>320,310</b>	<b>303,013</b>
<b>Investment income</b>		
Deposit account interest	36	4
Bank interest received - Zion Christian Centre	21	-
Bank compensation interest	-	1,437
HMRC repayment interest	<u>74</u>	<u>1</u>
	<b>131</b>	<b>1,442</b>
<b>Charitable activities</b>		
Coronavirus government support - CJRS claims	<u>-</u>	<u>29,053</u>
<b>Total incoming resources</b>	<b>320,441</b>	<b>333,508</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Costs of goods or services as a charitable activity	71,598	45,555
Cost of goods or services as a charitable activity - Zion Christian Centre	1,760	2,300
Wages, stipends and pensions	158,824	150,228
Wages, stipends and pensions - Zion Christian Centre	<u>6,000</u>	<u>12,900</u>
	<b>238,182</b>	<b>210,983</b>
<b>Other</b>		
Other operating leases	11,343	8,191
Interest payable	<u>24,763</u>	<u>25,251</u>
	<b>36,106</b>	<b>33,442</b>
<b>Support costs</b>		
<b>Management</b>		
Hire of equipment	1,089	799
Carried forward	<b>1,089</b>	<b>799</b>

This page does not form part of the statutory financial statements

## Destiny Christian Church - Wakefield

### Detailed Statement of Financial Activities for the Year Ended 31 December 2022

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	2022	2021
	£	£
<b>Management</b>		
Brought forward	1,089	799
Rates, water and service charges	467	174
Insurance	5,517	5,426
Light and heat	4,854	4,689
Telephone and internet	2,246	2,574
Postage	605	1,059
Stationery and printing	175	265
Waste collection	867	970
Administration and running costs - Zion Christian Centre	10,883	9,669
Travel and subsistence	3,256	7,628
Premises repairs and renewals	3,112	11,231
Premises repairs and renewals - Zion Christian Centre	2,539	20,262
Depreciation of tangible and heritage assets	28,802	27,492
Bank charges	1,870	(2,363)
	<u>66,282</u>	<u>89,875</u>
<b>Governance costs</b>		
Independent examiner's fees	2,070	2,070
Other accountancy fees	2,515	2,467
Legal and professional fees	884	603
	<u>5,469</u>	<u>5,140</u>
Total resources expended	<u>346,039</u>	<u>339,440</u>
<b>Net expenditure</b>	<u>(25,598)</u>	<u>(5,932)</u>

This page does not form part of the statutory financial statements

**DESTINY CHRISTIAN CHURCH WAKEFIELD**

England & Wales - Charity number 1095861

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# Accounts

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**REGISTERED COMPANY NUMBER: 04621037 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1095861**

**Destiny Christian Church - Wakefield**

**Report of the Trustees and  
Financial Statements**

**Year Ended 31 December 2021**

SMH Jolliffe Cork Ltd  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

# **Destiny Christian Church - Wakefield**

## **Contents of the Financial Statements for the Year Ended 31 December 2021**

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# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2021**

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The Trustees present their annual report and accounts for the year ended 31 December 2021.

The board of trustees are encouraged with the performance of the Charity during the year, all be it there are some financial challenges, and consider that the Charity is in a good position to continue its activities during the coming year, and that the Charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

-To advance the Christian faith in our City, the UK and around the world as we are able. To help bring relief to those who are needy.

-Through the provision of Sunday Services and other mid-week services including children's club and youth events, Destiny aims to strengthen peoples Christian faith and extend the Christian faith to the local community.

-To give relief to people in hardship in the UK and overseas by giving financial support and arranging mission trips to help in community projects.

-To help serve the needs of our local community by providing a variety of community initiatives which are available to all.

#### **The Charity's Strategies**

- Sunday services are made friendly and relevant to enable visitors to engage in and become committed to the church. Outreach programmes continue to evangelise the local community to reach out to all ages. Many other activities give us opportunity to connect with the local community.

- Sunday School, Kids and Youth Clubs for young people are provided for both members of the church and giving invitation to the wider local community.

- Sunday and midweek teaching on Christianity continues to increase member's faith and we hold evangelistic meetings to advance the Christian faith into the city of Wakefield.

- Destiny Christian Church - Wakefield continues to help in church projects in the UK and around the world.

#### **Grantmaking**

The Trustees carefully consider the help that they might give to support other churches in their mission, be that in the UK or abroad. All such organisations would have similar aims and objectives to Destiny Christian Church - Wakefield. Generally, most donations are made to organisations with whom we have a long term relationship and we remain involved in the overseeing of those donations being used for the purpose for which they are given. Such donations arise because of the decision of the Trustees of Destiny Christian Church and not from requests and applications.

#### **Volunteers**

The Church relies on, and greatly appreciates, the very considerable input of volunteers who help to make happen most of the activities of this busy church.

## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2021**

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#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

- The Church provides Sunday Services, also smaller groups mid-week in many locations around the city, for existing regular attendees and to help attract new people to the church. Throughout the year, Destiny Church has been filming and broadcasting the Sunday Morning services on-line each week and has included mid-week services also.

- The Church continues to be stable in numbers engaging in virtual church and online meeting groups and there have been many new people accessing these services throughout the year too. As the church started in-person services again people have attended these services in increasing numbers towards the end of the year and increasingly so since the restrictions have eased more. We continue to have people accessing the online services live alongside the in-person services.

- The Church has regular activities for children and youth during Sunday Services and also mid-week with a regular Kids club and Youth club. 2021 saw the continuing of these mid-week clubs being online although the Sunday service children ministry began to be in person again from October 2021. The beginning of in-person mid-week children's club has started again in early 2022 and is going well.

- Sticky Fingers is the weekly Parents and Toddlers Group at Destiny Church, this group has not been allowed to continue this year but we have been able to open this back up in early 2022 and this has been well attended since re opening the group.

- The Church has a number of 'Focus Groups' and CAST (Care and Support Team) to provide the support and outreach all who have needed it; this team have been providing this support throughout this year, coordinated by the church leaders in line with the restrictions that were still in place throughout 2021.

- The Church community Café is a great way of connecting with the local community and provides further opportunity for fellowship, this remained closed for 2021 but has been well attended since re opening in early 2022.

- The Church is engaged in 'missionary work' to help local churches and community projects which are similar in style and belief in the UK and overseas.

- Zion Christian Centre Stanley Wakefield (a branch Church) continues to go well and is serving the community through Sunday Services and other community programmes, in person when allowed and online during lockdowns. Since re opening without restrictions in place the church has had good attendance.

- Destiny Church Wakefield serves and supports churches around the world through the family of churches known as Destiny Connections International (DCI). In 2021 this support has been virtual due to travel restrictions but the use of online conferences has kept the support going through this year.

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The directors have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the Charity's size and the level of financial commitments held. The Directors aim to ensure the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Directors will endeavour not to set aside funds unnecessarily.

The Trustees of Destiny Christian Church have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan, should the Church experience any loss or dip in incoming donations. We endeavour to keep 3 months of the cost of the building loan repayments in savings.

# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2021**

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### **FINANCIAL REVIEW**

#### **Covid-19 impact**

Covid-19 has obviously disrupted our normal programme of ministry and activities through most of 2021. As restrictions started to be lifted towards the end of the year some of our church activities reopened face to face and this has gone well. The beginning of 2022 has seen a continuation of this with more activities returning to the usual church programme. Virtual online services continue alongside our face to face in-person services to enable people who can't attend to continue to access church and keep in touch. Our CAST Team (Care And Support Team) and our Pastoral Care Team have supported people throughout the year who have suffered because of the Lockdowns. Despite the inability to physically be together for most of this year, the Church community has stayed strong. The Trustees continued to ensure our core charitable objectives are still at the heart of all we are doing in Wakefield and beyond. Considering all that has happened this year, and after the previous difficult year also, finances have remained stable enough with people mainly giving on-line and we have benefitted from the Government Job Retention Scheme. We continue to monitor the finance carefully as the situation is now stabilising more it has become easier to plan for the future months and years ahead.

#### **Transactions and Financial position**

The financial statements are set out on pages 7 to 20. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

As stated in the introduction to this report, the Trustees consider the financial performance by the Charity during the year to have been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of £5,932 (2020: net incoming resources £41,817).

The total reserves at the year end stand at £399,980 (2020: £405,912).

#### **Share Capital**

The company is limited by guarantee and therefore has no share capital.

### **FUTURE PLANS**

We plan to continue our support in Malawi, especially for the Lunchbox feeding programme for disadvantaged children as well as continuing to support churches in India, Poland and Zambia. We have in early 2022 been supporting a pastor and his church in Ukraine to aid him in supporting the refugees during the War, we will continue to support them during 2022 as they need this.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association. The Directors of the Company are also Trustees of the Charity.

#### **Recruitment and appointment of new trustees**

A new trustee may be appointed, having given the statutory notice, by a resolution of the Trustees passed by the majority of the Trustees, the resolution should be recorded in the minutes, signed by the new trustee and by the Chairman of the meeting.

#### **Organisational structure**

The Trustees meet regularly to discuss and decide on all matters of church business.

#### **Induction and training of new trustees**

There has been the required training and induction of new trustees. There is ongoing training for current trustees including updates on our Safeguarding Policy.

## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2021**

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#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Wider network**

The Charity has no responsibility for, nor is it answerable to, any other organisation.

##### **Related parties**

The related party disclosure is shown in note 16 of the financial statements.

##### **Risk management**

The Trustees meet regularly to discuss the wellbeing and progress of the Charity. No major risks have been identified. Careful planning has been done this year to adapt the church activities and to ensure that church finances are adequate to cover the costs. However, the Trustees continue to manage all aspects of the Church's life, including the following:

##### **- Financial**

- The Trustees meet monthly to analyse, manage and review all financial matters.

- We have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan. We have considered that the stipend to the ministers is less significant in our reserves policy since they have stated that they would be prepared to forego their support should the need arise.

- An adequate insurance policy is in place to cover any potential problems arising from a claim, either to do with building or public liability.

##### **- Health and Safety**

We have in place a schedule and a Safety officer to manage the risks to do with fire safety, food safety, first aid, child protection and the general safety of the building.

##### **- Child Protection**

The Church has a Child Protection Policy based on the guidance and managed by 'Thirty one eight' (formerly CCPAS - Churches Child Protection Advisory Service).

##### **- Vulnerable Adults Policy**

The Church has a Vulnerable Adults Policy which has been adopted by all Leaders and groups associated with the Organisation.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

04621037 (England and Wales)

##### **Registered Charity number**

1095861

##### **Registered office**

Destiny Christian Church  
Tuke Grove  
Parklands  
Wakefield  
West Yorkshire  
WF1 4AF

## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2021**

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#### **Trustees**

I F Critchley  
G Martin  
R Fletcher-Brown  
D Heptinstall  
W I Critchley

#### **Independent Examiner**

SMH Jolliffe Cork Ltd  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

#### **Bankers**

HSBC Bank plc  
PO Box 33 66 Westgate  
Wakefield  
West Yorkshire  
WF1 1XB

#### **Solicitors**

Robinsons Solicitors  
10-11 St James Court  
Derby  
DE11 1BT

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 9 May 2022 and signed on its behalf by:

I F Critchley - Trustee

## **Independent Examiner's Report to the Trustees of Destiny Christian Church - Wakefield**

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### **Independent examiner's report to the trustees of Destiny Christian Church - Wakefield ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

#### **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**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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.

Jane Crossley FCA  
SMH Jolliffe Cork Ltd  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

9 May 2022

## Destiny Christian Church - Wakefield

### Statement of Financial Activities for the Year Ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		<b>293,308</b>	<b>9,705</b>	<b>303,013</b>	333,788
<b>Charitable activities</b>					
Missions, outreach and ministry support		<b>29,053</b>	-	<b>29,053</b>	31,551
Investment income	2	<u>1,442</u>	<u>-</u>	<u>1,442</u>	<u>27</u>
<b>Total</b>		<b>323,803</b>	<b>9,705</b>	<b>333,508</b>	365,366
<b>EXPENDITURE ON</b>					
Raising funds		<b>89,875</b>	-	<b>89,875</b>	87,347
<b>Charitable activities</b>					
Missions, outreach and ministry support		<b>200,130</b>	<b>10,853</b>	<b>210,983</b>	200,396
Other		<u>38,582</u>	<u>-</u>	<u>38,582</u>	<u>35,806</u>
<b>Total</b>		<b>328,587</b>	<b>10,853</b>	<b>339,440</b>	323,549
<b>NET INCOME/(EXPENDITURE)</b>		<b>(4,784)</b>	<b>(1,148)</b>	<b>(5,932)</b>	41,817
Transfers between funds	15	<u>(15,759)</u>	<u>15,759</u>	<u>-</u>	<u>-</u>
Net movement in funds		<b>(20,543)</b>	<b>14,611</b>	<b>(5,932)</b>	41,817
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b>394,100</b>	<b>11,812</b>	<b>405,912</b>	364,095
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><b>373,557</b></u>	<u><b>26,423</b></u>	<u><b>399,980</b></u>	<u>405,912</u>

The notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet  
31 December 2021**

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	Notes	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible assets	7	<b>751,120</b>	766,953
<b>CURRENT ASSETS</b>			
Debtors	8	<b>33,383</b>	37,499
Cash at bank and in hand		<b>68,790</b>	71,796
		<b>102,173</b>	109,295
<b>CREDITORS</b>			
Amounts falling due within one year	9	<b>(15,818)</b>	(16,619)
		<b>86,355</b>	92,676
<b>NET CURRENT ASSETS</b>			
		<b>837,475</b>	859,629
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<b>837,475</b>	859,629
<b>CREDITORS</b>			
Amounts falling due after more than one year	10	<b>(437,495)</b>	(453,717)
		<b>399,980</b>	405,912
<b>NET ASSETS</b>			
		<b>399,980</b>	405,912
<b>FUNDS</b>	15		
Unrestricted funds		<b>373,557</b>	394,100
Restricted funds		<b>26,423</b>	11,812
<b>TOTAL FUNDS</b>		<b>399,980</b>	405,912

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 surplus or deficit 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 notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet - continued**  
**31 December 2021**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 9 May 2022 and were signed on its behalf by:

I F Critchley - Trustee

G Martin - Trustee

The notes form part of these financial statements

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# Destiny Christian Church - Wakefield

## Notes to the Financial Statements for the Year Ended 31 December 2021

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### 1. ACCOUNTING POLICIES

#### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### **Income**

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate.

#### **Investment Income**

Bank interest received is included on an actual receipts basis.

#### **Government grants**

Grants received in relation to the Coronavirus pandemic are accounted for as they fall due and included within the Statement of financial activities.

#### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

In particular the policy for including items within costs of generating funds and charitable activities costs is:

#### **Charitable activities**

This includes the cost of goods and services and ancillary costs that have been incurred in charitable activities. The ministers are involved with such activities and therefore the relevant stipend costs are treated as direct charitable expenditure.

#### **Allocation and apportionment of costs**

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:

The Charity's operating costs including staff costs, rent and other related costs. Such costs are allocated between types of resources expended and between charitable expenditure and management and administration on the basis of estimates made by the directors.

The bases of the estimates used were a common sense assessment of the nature of the costs involved.

#### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- at varying rates on cost

A regular annual review of the likelihood of asset impairment is undertaken. The basis of this review is to examine the assets in their current use and establish that they are fit for purpose.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

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#### 1. ACCOUNTING POLICIES - continued

##### Tangible fixed assets

###### Capital Grants

Gifts of tangible fixed assets or grants of a capital nature given for the specific purposes and fully utilised in the furtherance of the objects of the Charity should be credited to the relevant fixed asset fund after the sums have been properly expended on the restricted purpose. The related asset is shown in the balance sheet at the full cost of acquisition or subsequent revaluation.

If the related assets are subject to restriction by the grant making organisation or individuals on their use and disposal, then this restriction is noted in the fixed asset section of these accounts. In such circumstances, the fixed asset fund created is treated as a restricted fixed asset fund. As the related assets are depreciated, then a transfer is made from restricted fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset subject to the restriction.

If the related assets are not subject to restrictions by the grant making organisation on their use and disposal, then the fixed asset fund created is treated as a designated fixed asset fund. As the related assets are depreciated, then a transfer is made from designated fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset. In this year a sum of £nil (2020: £Nil) was transferred from designated fixed asset funds to unrestricted revenue reserves.

Any residual liability to the donor arising from, for example, the asset's future sale, is disclosed as a contingent liability unless the event that would trigger repayment of the grant becomes probable in which case a liability for repayment is recognised.

###### Taxation

As a registered Charity, the Company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

###### Fund accounting

The Charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the Charity for the particular purposes, and it is the policy of the Board of Trustees to carefully monitor the application of these fund in accordance with the restriction placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered in the particular circumstances.

###### Hire purchase and leasing commitments

Assets obtained under hire purchase contracts are capitalised in the balance sheet and depreciated over their useful lives. The interest element of these obligations is charged to the profit and loss account over the relevant period. The capital element of the future payments is treated as a liability.

###### Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

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#### 1. ACCOUNTING POLICIES - continued

##### Winding up or dissolution of the charity

If upon winding up or dissolution of the Charity there remain any assets, after the satisfaction of all the debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the Charity.

#### 2. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	4	21
Bank compensation interest	1,437	-
HMRC repayment interest	<u>1</u>	<u>6</u>
	<u>1,442</u>	<u>27</u>

#### 3. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Independent examiner's fees	2,070	1,980
Other accountancy fees	2,467	2,712
Depreciation - owned assets	27,492	21,599
Hire of plant and machinery	799	776
Other operating leases	<u>8,191</u>	<u>4,913</u>

#### 4. TRUSTEES' REMUNERATION AND BENEFITS

No trustees have received any remuneration, either in the current year or the prior year, except that the Ministers received a stipend on a self employed basis as set out below.

I Critchley and W Critchley received a stipend for carrying out pastoral work, paid on a self employed basis, in the sum of £36,290 (2020: £36,220) and £24,550 (2020: £25,000) respectively.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

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#### 4. TRUSTEES' REMUNERATION AND BENEFITS - continued

##### Trustees' expenses

	2021 £	2020 £
The aggregate amount of expenses paid to Trustees was	<u>-</u>	<u>-</u>

#### 5. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

The average monthly number of employees during the year was as follows:

	2021	2020
Admin. support	<u>4</u>	<u>4</u>

The Charity considers its key management personnel comprise the trustees. Details of the trustees remuneration are included in note 4.

No employees had employee benefits in excess of £60,000 (2020: none).

#### 6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	324,939	8,849	333,788
<b>Charitable activities</b>			
Missions, outreach and ministry support	31,551	-	31,551
Investment income	<u>27</u>	<u>-</u>	<u>27</u>
<b>Total</b>	356,517	8,849	365,366
<b>EXPENDITURE ON</b>			
Raising funds	87,347	-	87,347
<b>Charitable activities</b>			
Missions, outreach and ministry support	188,230	12,166	200,396
Other	<u>35,806</u>	<u>-</u>	<u>35,806</u>
<b>Total</b>	311,383	12,166	323,549

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

#### 6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
	_____	_____	_____
<b>NET INCOME/(EXPENDITURE)</b>	45,134	(3,317)	41,817
<b>Transfers between funds</b>	<u>(7,465)</u>	<u>7,465</u>	-
<b>Net movement in funds</b>	37,669	4,148	41,817
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	356,431	7,664	364,095
	_____	_____	_____
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>394,100</u>	<u>11,812</u>	<u>405,912</u>

#### 7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 January 2021	<b>998,037</b>	<b>130,301</b>	<b>1,128,338</b>
Additions	<u>-</u>	<u>11,659</u>	<u>11,659</u>
At 31 December 2021	<u>998,037</u>	<u>141,960</u>	<u>1,139,997</u>
<b>DEPRECIATION</b>			
At 1 January 2021	<b>236,383</b>	<b>125,002</b>	<b>361,385</b>
Charge for year	<u>19,960</u>	<u>7,532</u>	<u>27,492</u>
At 31 December 2021	<u>256,343</u>	<u>132,534</u>	<u>388,877</u>
<b>NET BOOK VALUE</b>			
At 31 December 2021	<u>741,694</u>	<u>9,426</u>	<u>751,120</u>
At 31 December 2020	<u>761,654</u>	<u>5,299</u>	<u>766,953</u>

All the assets are used for direct charitable propose and there are no inalienable or heritage assets. These assets were partly acquired with the aid of donations and there are restrictions upon the manner in which the assets can be dealt with imposed by charity law.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

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<b>8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2021</b>	<b>2020</b>
	£	£
Other debtors	-	3,628
Taxation recoverable	<b>24,367</b>	27,601
Prepayments	<b>9,016</b>	<u>6,270</u>
	<b><u>33,383</u></b>	<u>37,499</u>
<b>9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2021</b>	<b>2020</b>
	£	£
Bank loans and overdrafts (see note 11)	<b>10,962</b>	10,117
Accruals	<b>4,856</b>	<u>6,502</u>
	<b><u>15,818</u></b>	<u>16,619</u>
<b>10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>	<b>2021</b>	<b>2020</b>
	£	£
Bank loans (see note 11)	<b><u>437,495</u></b>	<u>453,717</u>
<b>11. LOANS</b>		
An analysis of the maturity of loans is given below:		
	<b>2021</b>	<b>2020</b>
	£	£
Amounts falling due within one year on demand:		
Bank loans	<b><u>10,962</u></b>	<u>10,117</u>
Amounts falling between one and two years:		
Bank loans due within one to five years	<b><u>50,220</u></b>	<u>46,345</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans due more than five years	<b>387,275</b>	407,372

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

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#### 12. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	<u>4,256</u>	<u>2,938</u>

#### 13. SECURED DEBTS

The following secured debts are included within creditors:

	2021	2020
	£	£
Bank loans	<u>448,457</u>	<u>463,834</u>

The bank loan is secured by a first mortgage on the freehold property, and is repayable over 30 years. The initial rate of interest chargeable is 5.50%, but this is variable upon 14 days notice. The amounts repayable after five years have been calculated on the basis of reasonable interest estimates.

#### 14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Fixed assets	751,120	-	751,120	766,953
Current assets	75,750	26,423	102,173	109,295
Current liabilities	(15,818)	-	(15,818)	(16,619)
Long term liabilities	<u>(437,495)</u>	-	<u>(437,495)</u>	<u>(453,717)</u>
	<u>373,557</u>	<u>26,423</u>	<u>399,980</u>	<u>405,912</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

#### 15. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
<b>Unrestricted funds</b>				
General fund	362,031	10,063	(15,756)	356,338
Zion Christian Centre	<u>32,069</u>	<u>(14,847)</u>	<u>(3)</u>	<u>17,219</u>
	<b>394,100</b>	<b>(4,784)</b>	<b>(15,759)</b>	<b>373,557</b>
<b>Restricted funds</b>				
Missions	10,831	(872)	10,674	20,633
Restricted Malawi Orphanage	<u>981</u>	<u>(276)</u>	<u>5,085</u>	<u>5,790</u>
	<u>11,812</u>	<u>(1,148)</u>	<u>15,759</u>	<u>26,423</u>
<b>TOTAL FUNDS</b>	<u><b>405,912</b></u>	<u><b>(5,932)</b></u>	<u><b>-</b></u>	<u><b>399,980</b></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	292,615	(282,552)	10,063
Zion Christian Centre	<u>31,188</u>	<u>(46,035)</u>	<u>(14,847)</u>
	<b>323,803</b>	<b>(328,587)</b>	<b>(4,784)</b>
<b>Restricted funds</b>			
Missions	2,088	(2,960)	(872)
Restricted Malawi Orphanage	<u>7,617</u>	<u>(7,893)</u>	<u>(276)</u>
	<u>9,705</u>	<u>(10,853)</u>	<u>(1,148)</u>
<b>TOTAL FUNDS</b>	<u><b>333,508</b></u>	<u><b>(339,440)</b></u>	<u><b>(5,932)</b></u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

#### 15. MOVEMENT IN FUNDS - continued

##### Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
<b>Unrestricted funds</b>				
General fund	336,473	32,984	(7,426)	362,031
Zion Christian Centre	<u>19,958</u>	<u>12,150</u>	<u>(39)</u>	<u>32,069</u>
	356,431	45,134	(7,465)	394,100
<b>Restricted funds</b>				
Missions	5,465	(10,177)	15,543	10,831
Restricted Malawi Orphanage	<u>2,199</u>	<u>6,860</u>	<u>(8,078)</u>	<u>981</u>
	<u>7,664</u>	<u>(3,317)</u>	<u>7,465</u>	<u>11,812</u>
<b>TOTAL FUNDS</b>	<u>364,095</u>	<u>41,817</u>	<u>-</u>	<u>405,912</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	315,486	(282,502)	32,984
Zion Christian Centre	<u>41,031</u>	<u>(28,881)</u>	<u>12,150</u>
	356,517	(311,383)	45,134
<b>Restricted funds</b>			
Missions	1,989	(12,166)	(10,177)
Restricted Malawi Orphanage	<u>6,860</u>	<u>-</u>	<u>6,860</u>
	<u>8,849</u>	<u>(12,166)</u>	<u>(3,317)</u>
<b>TOTAL FUNDS</b>	<u>365,366</u>	<u>(323,549)</u>	<u>41,817</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2021

#### 15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
<b>Unrestricted funds</b>				
General fund	336,473	43,047	(23,182)	356,338
Zion Christian Centre	<u>19,958</u>	<u>(2,697)</u>	<u>(42)</u>	<u>17,219</u>
	356,431	40,350	(23,224)	373,557
<b>Restricted funds</b>				
Missions	5,465	(11,049)	26,217	20,633
Restricted Malawi Orphanage	<u>2,199</u>	<u>6,584</u>	<u>(2,993)</u>	<u>5,790</u>
	<u>7,664</u>	<u>(4,465)</u>	<u>23,224</u>	<u>26,423</u>
<b>TOTAL FUNDS</b>	<u>364,095</u>	<u>35,885</u>	<u>-</u>	<u>399,980</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	608,101	(565,054)	43,047
Zion Christian Centre	<u>72,219</u>	<u>(74,916)</u>	<u>(2,697)</u>
	680,320	(639,970)	40,350
<b>Restricted funds</b>			
Missions	4,077	(15,126)	(11,049)
Restricted Malawi Orphanage	<u>14,477</u>	<u>(7,893)</u>	<u>6,584</u>
	<u>18,554</u>	<u>(23,019)</u>	<u>(4,465)</u>
<b>TOTAL FUNDS</b>	<u>698,874</u>	<u>(662,989)</u>	<u>35,885</u>

Mission funds continue to provide funds and flights for missions (eg. Malawi and India), outreaches and ministry support in the respective countries with whom Destiny Christian Church - Wakefield has a longstanding relationship.

## **Destiny Christian Church - Wakefield**

### **Notes to the Financial Statements - continued for the Year Ended 31 December 2021**

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#### **16. RELATED PARTY DISCLOSURES**

During the year members of Rev. I Critchley's family were both employed and provided services to the Charity. The total payments were £33,510 (2020: £23,100) and included assistance and admin. support to the Minister and Charity provided by Rev. I Critchley's wife and assistance, admin. support, book-keeping and accountancy services provided by Rev. I Critchley's daughter.

#### **17. ENDOWMENT FUNDS**

The Charity had no endowment funds in the year ended 31 December 2021 or in the year ended 31 December 2020.

#### **18. SHARE CAPITAL**

The Charity is incorporated under the Companies Act 2006 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding £1 as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

There are 4 members of the company (2020: 4 members).

## Destiny Christian Church - Wakefield

### Detailed Statement of Financial Activities for the Year Ended 31 December 2021

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	2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Legacies - Zion Christian Centre	-	8,670
Gift Aid	49,084	47,583
Gift Aid - Zion Christian Centre	4,985	6,290
Donated services and facilities	213,038	236,325
Malawi Orphanage	7,616	6,860
Missions	2,089	1,989
Donated services and facilities - Zion Christian Centre	<u>26,201</u>	<u>26,071</u>
	<b>303,013</b>	<b>333,788</b>
<b>Investment income</b>		
Deposit account interest	4	21
Bank compensation interest	1,437	-
HMRC repayment interest	<u>1</u>	<u>6</u>
	<b>1,442</b>	<b>27</b>
<b>Charitable activities</b>		
Coronavirus government support - CJRS claims	<u>29,053</u>	<u>31,551</u>
<b>Total incoming resources</b>	<b>333,508</b>	<b>365,366</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Costs of goods or services as a charitable activity	45,555	39,392
Cost of goods or services as a charitable activity - Zion Christian Centre	2,300	2,889
Wages, stipends and pensions	150,228	144,615
Wages, stipends and pensions - Zion Christian Centre	<u>12,900</u>	<u>13,500</u>
	<b>210,983</b>	<b>200,396</b>
<b>Other</b>		
Other operating leases	8,191	4,913
Interest payable	<u>25,251</u>	<u>26,038</u>
	<b>33,442</b>	<b>30,951</b>

This page does not form part of the statutory financial statements

## Destiny Christian Church - Wakefield

### Detailed Statement of Financial Activities for the Year Ended 31 December 2021

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	2021	2020
	£	£
<b>Support costs</b>		
<b>Management</b>		
Hire of equipment	799	776
Rates, water and service charges	174	1,266
Insurance	5,426	5,125
Light and heat	4,689	7,571
Telephone and internet	2,574	3,408
Postage	1,059	884
Stationery and printing	265	718
Administration costs	970	1,439
Administration and running costs - Zion Christian Centre	9,669	3,818
Travel and subsistence	7,628	2,269
Premises repairs and renewals	11,231	28,982
Premises repairs and renewals - Zion Christian Centre	20,262	8,674
Depreciation of tangible and heritage assets	27,492	21,599
Bank charges	(2,363)	818
	<u>89,875</u>	<u>87,347</u>
<b>Governance costs</b>		
Independent examiner's fees	2,070	1,980
Other accountancy fees	2,467	2,712
Legal and professional fees	603	163
	<u>5,140</u>	<u>4,855</u>
Total resources expended	<u>339,440</u>	<u>323,549</u>
<b>Net (expenditure)/income</b>	<u>(5,932)</u>	<u>41,817</u>

This page does not form part of the statutory financial statements

**DESTINY CHRISTIAN CHURCH WAKEFIELD**

England & Wales - Charity number 1095861

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# Accounts

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**Destiny Christian Church - Wakefield**

**Report of the Trustees and  
Financial Statements**

**Year Ended 31 December 2020**

Jolliffe Cork LLP  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

# **Destiny Christian Church - Wakefield**

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# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2020**

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The Trustees present their annual report and accounts for the year ended 31 December 2020.

The board of trustees are encouraged with the performance of the Charity during the year and the position at 31 December 2020 and consider that the Charity is in a strong and stable position to continue its activities during the coming year, and that the Charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

-To advance the Christian faith in our City, the UK and around the world as we are able. To help bring relief to those who are needy.

-Through the provision of Sunday Services and other mid-week services including children's club and youth events, Destiny aims to strengthen peoples Christian faith and extend the Christian faith to the local community.

-To give relief to people in hardship in the UK and overseas by giving financial support and arranging mission trips to help in community projects.

-To help serve the needs of our local community by providing a variety of community initiatives which are available to all.

#### **The Charity's Strategies**

- Sunday services are made friendly and relevant to enable visitors to engage in and become committed to the church. Outreach programmes continue to evangelise the local community to reach out to all ages. Many other activities give us opportunity to connect with the local community.

- Sunday School, Kids and Youth Clubs for young people are provided for both members of the church and giving invitation to the wider local community.

- Sunday and midweek teaching on Christianity continues to increase member's faith and we hold evangelistic meetings to advance the Christian faith into the city of Wakefield.

- Destiny Christian Church - Wakefield continues to help in church projects in the UK and around the world.

#### **Grantmaking**

The Trustees carefully consider the help that they might give to support other churches in their mission, be that in the UK or abroad. All such organisations would have similar aims and objectives to Destiny Christian Church - Wakefield. Generally, most donations are made to organisations with whom we have a long term relationship and we remain involved in the overseeing of those donations being used for the purpose for which they are given. Such donations arise because of the decision of the Trustees of Destiny Christian Church and not from requests and applications.

#### **Volunteers**

The Church relies on, and greatly appreciates, the very considerable input of volunteers who help to make happen most of the activities of this busy church.

# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2020**

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### **ACHIEVEMENT AND PERFORMANCE**

#### **Charitable activities**

- The Church provides Sunday Services, also smaller groups mid-week in many locations around the city, for existing regular attendees and to help attract new people to the church. Destiny Church has been filming and broadcasting the Sunday Morning services on-line for some time but during this year this has been done live online, each week and has included mid-week services also.
  
- The Church continues to be stable in numbers engaging in virtual church and online meeting groups and there have been many new people accessing these services throughout the year too.
  
- The Church has regular activities for children and youth during Sunday Services and also mid-week with a regular Friday Club and AllStars Club for children. We look forward to being able to provide these again soon in person but Destiny has provided an online TV series, Destiny Children's TV, on YouTube for children to access 'Sunday school' each week as well as online activities and zoom sessions to help support the children and young people connected to the church.
  
- Sticky Fingers is the weekly Parents and Toddlers Group at Destiny Church, this group has not been allowed to continue this year but we look forward to providing this service again when safe to do so.
  
- The Church has a number of 'Focus Groups' and CAST (Care and Support Team) to provide the support and outreach all who have needed it; this team have been providing this support throughout this year, coordinated by the church leaders in line with the current restrictions.
  
- The Church community Café is a great way of connecting with the local community and provides further opportunity for fellowship, in the first few months of 2020 this was very well attended and we look forward to reopening this soon.
  
- The Church is engaged in 'missionary work' to help local churches and community projects which are similar in style and belief in the UK and overseas.
  
- Zion Christian Centre Stanley Wakefield (a branch Church) continues to go well and is serving the community through Sunday Services and other community programmes, in person when allowed and online during lockdowns.
  
- Destiny Church Wakefield serves and supports churches around the world through the family of churches known as Destiny Connections International (DCI).

### **FINANCIAL REVIEW**

#### **Reserves policy**

The directors have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the Charity's size and the level of financial commitments held. The Directors aim to ensure the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Directors will endeavour not to set aside funds unnecessarily.

The Trustees of Destiny Christian Church have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan, should the Church experience any loss or dip in incoming donations. We endeavour to keep 3 months of the cost of the building loan repayments in savings.

# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2020**

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### **FINANCIAL REVIEW**

#### **Covid-19 impact**

Covid-19 has obviously disrupted our normal programme of ministry and activities through most of 2020 - and is still doing as we move through 2021. At the beginning of 2020 we had started to have two identical Sunday Morning Service to serve the increasing numbers and make space for future growth - that was going really well. However, that all stopped in March with Covid-19. We quickly adapted what we do with Virtual Church Services and we've been encouraged to see large numbers watching. Our CAST Team (Care And Support Team) and our Pastoral Care Team have supported people throughout the year who have suffered because of the Lockdown. Despite the inability to physically be together for most of this year, the Church community has stayed strong. The Trustees continued to ensure our core charitable objectives are still at the heart of all we are doing in Wakefield and beyond. Considering all that has happened this year, finances have remained stable enough with people mainly giving on-line and we have benefitted from the Government Job Retention Scheme. We continue to monitor and plan for the future, guided by the Government and their Advisors, taking every step we can to safeguard the safety of those involved in the Church - as well hoping that we can get back to some sort of 'normal' - whenever that time comes!

#### **Transactions and Financial position**

The financial statements are set out on pages 7 to 20. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

As stated in the introduction to this report, the Trustees consider the financial performance by the Charity during the year to have been satisfactory.

The Statement of Financial Activities show net incoming resources for the year of £41,817 (2019: net outgoing resources £17,242).

The total reserves at the year end stand at £405,912 (2019: £364,095).

#### **Share Capital**

The company is limited by guarantee and therefore has no share capital.

### **FUTURE PLANS**

We plan to continue our support in Malawi, especially for the Lunchbox feeding programme for disadvantaged children as well as continuing to support churches in India, Poland, Czech Republic and Zambia.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association. The Directors of the Company are also Trustees of the Charity.

#### **Recruitment and appointment of new trustees**

A new trustee may be appointed, having given the statutory notice, by a resolution of the Trustees passed by the majority of the Trustees, the resolution should be recorded in the minutes, signed by the new trustee and by the Chairman of the meeting.

Our Trustees/Directors has been increased to reflect the growth and diversity of our charity.

#### **Organisational structure**

The Trustees meet regularly to discuss and decide on all matters of church business.

# **Destiny Christian Church - Wakefield**

## **Report of the Trustees for the Year Ended 31 December 2020**

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### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Induction and training of new trustees**

There has been the required training and induction of new trustees. There is ongoing training for current trustees including updates on our Safeguarding Policy.

#### **Wider network**

The Charity has no responsibility for, nor is it answerable to, any other organisation.

#### **Related parties**

The related party disclosure is shown in note 16 of the financial statements.

#### **Risk management**

The Trustees meet regularly to discuss the wellbeing and progress of the Charity. No major risks have been identified. Careful planning has been done this year to adapt the church activities and to ensure that church finances are adequate to cover the costs. However, the Trustees continue to manage all aspects of the Church's life, including the following:

##### **- Financial**

- The Trustees meet monthly to analyse, manage and review all financial matters.

- We have decided to keep some funds in reserve to help pay ongoing costs of running the Church - especially the loan. We have considered that the stipend to the ministers is less significant in our reserves policy since they have stated that they would be prepared to forego their support should the need arise.

- An adequate insurance policy (Aviva) is in place to cover any potential problems arising from a claim, either to do with building or public liability.

##### **- Health and Safety**

We have in place a schedule and a Safety officer to manage the risks to do with fire safety, food safety, first aid, child protection and the general safety of the building.

##### **- Child Protection**

The Church has a Child Protection Policy based on the guidance and managed by 'Thirty one eight' (formerly CCPAS - Churches Child Protection Advisory Service).

##### **- Vulnerable Adults Policy**

The Church has a Vulnerable Adults Policy which has been adopted by all Leaders and groups associated with the Organisation.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Company number**

04621037 (England and Wales)

#### **Registered Charity number**

1095861

#### **Registered office**

Destiny Christian Church  
Tuke Grove  
Parklands  
Wakefield  
West Yorkshire  
WF1 4AF

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## **Destiny Christian Church - Wakefield**

### **Report of the Trustees for the Year Ended 31 December 2020**

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#### **Trustees**

I F Critchley  
G Martin  
R Fletcher-Brown  
D Heptinstall  
W I Critchley

#### **Independent Examiner**

Jolliffe Cork LLP  
Chartered Accountants  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

#### **Bankers**

HSBC Bank plc  
PO Box 33 66 Westgate  
Wakefield  
West Yorkshire  
WF1 1XB

#### **Solicitors**

Robinsons Solicitors  
10-11 St James Court  
Derby  
DE11 1BT

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 28 April 2021 and signed on its behalf by:

I F Critchley - Trustee

## **Independent Examiner's Report to the Trustees of Destiny Christian Church - Wakefield**

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### **Independent examiner's report to the trustees of Destiny Christian Church - Wakefield ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

#### **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**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of the ICAEW which is one of the listed bodies.

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.

Jane Crossley FCA  
Jolliffe Cork LLP  
33 George Street  
Wakefield  
West Yorkshire  
WF1 1LX

28 April 2021

## Destiny Christian Church - Wakefield

### Statement of Financial Activities for the Year Ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		324,939	8,849	333,788	338,261
<b>Charitable activities</b>					
Missions, outreach and ministry support		31,551	-	31,551	-
Investment income	2	27	-	27	41
<b>Total</b>		<b>356,517</b>	<b>8,849</b>	<b>365,366</b>	<b>338,302</b>
<b>EXPENDITURE ON</b>					
Raising funds		87,347	-	87,347	63,586
<b>Charitable activities</b>					
Missions, outreach and ministry support		188,230	12,166	200,396	252,875
Other		35,806	-	35,806	39,083
<b>Total</b>		<b>311,383</b>	<b>12,166</b>	<b>323,549</b>	<b>355,544</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>45,134</b>	<b>(3,317)</b>	<b>41,817</b>	<b>(17,242)</b>
Transfers between funds	15	(7,465)	7,465	-	-
Net movement in funds		37,669	4,148	41,817	(17,242)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		356,431	7,664	364,095	381,337
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>394,100</b>	<b>11,812</b>	<b>405,912</b>	<b>364,095</b>

The notes form part of these financial statements

## Destiny Christian Church - Wakefield (Registered number: 04621037)

### Balance Sheet 31 December 2020

	Notes	2020 £	2019 £
<b>FIXED ASSETS</b>			
Tangible assets	7	766,953	785,523
<b>CURRENT ASSETS</b>			
Debtors	8	37,499	20,063
Cash at bank and in hand		<u>71,796</u>	<u>36,504</u>
		<b>109,295</b>	56,567
<b>CREDITORS</b>			
Amounts falling due within one year	9	<u>(16,619)</u>	<u>(14,161)</u>
<b>NET CURRENT ASSETS</b>		<u><b>92,676</b></u>	<u>42,406</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>859,629</b>	827,929
<b>CREDITORS</b>			
Amounts falling due after more than one year	10	<u>(453,717)</u>	<u>(463,834)</u>
<b>NET ASSETS</b>		<u><b>405,912</b></u>	<u>364,095</u>
<b>FUNDS</b>	15		
Unrestricted funds		394,100	356,431
Restricted funds		<u>11,812</u>	<u>7,664</u>
<b>TOTAL FUNDS</b>		<u><b>405,912</b></u>	<u>364,095</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 surplus or deficit 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 notes form part of these financial statements

**Destiny Christian Church - Wakefield (Registered number: 04621037)**

**Balance Sheet - continued**  
**31 December 2020**

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 28 April 2021 and were signed on its behalf by:

I F Critchley - Trustee

G Martin - Trustee

The notes form part of these financial statements

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# Destiny Christian Church - Wakefield

## Notes to the Financial Statements for the Year Ended 31 December 2020

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### 1. ACCOUNTING POLICIES

#### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### **Income**

Incoming resources are accounted for on a receivable basis deferred as described below where appropriate.

#### **Investment Income**

Bank interest received is included on an actual receipts basis.

#### **Government grants**

Grants received in relation to the Coronavirus pandemic are accounted for as they fall due and included within the Statement of financial activities.

#### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

In particular the policy for including items within costs of generating funds and charitable activities costs is:

#### **Charitable activities**

This includes the cost of goods and services and ancillary costs that have been incurred in charitable activities. The ministers are involved with such activities and therefore the relevant stipend costs are treated as direct charitable expenditure.

#### **Allocation and apportionment of costs**

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:

The Charity's operating costs including staff costs, rent and other related costs. Such costs are allocated between types of resources expended and between charitable expenditure and management and administration on the basis of estimates made by the directors.

The bases of the estimates used were a common sense assessment of the nature of the costs involved.

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2020**

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**1. ACCOUNTING POLICIES - continued**

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- at varying rates on cost

A regular annual review of the likelihood of asset impairment is undertaken. The basis of this review is to examine the assets in their current use and establish that they are fit for purpose.

**Capital Grants**

Gifts of tangible fixed assets or grants of a capital nature given for the specific purposes and fully utilised in the furtherance of the objects of the Charity should be credited to the relevant fixed asset fund after the sums have been properly expended on the restricted purpose. The related asset is shown in the balance sheet at the full cost of acquisition or subsequent revaluation.

If the related assets are subject to restriction by the grant making organisation or individuals on their use and disposal, then this restriction is noted in the fixed asset section of these accounts. In such circumstances, the fixed asset fund created is treated as a restricted fixed asset fund. As the related assets are depreciated, then a transfer is made from restricted fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset subject to the restriction.

If the related assets are not subject to restrictions by the grant making organisation on their use and disposal, then the fixed asset fund created is treated as a designated fixed asset fund. As the related assets are depreciated, then a transfer is made from designated fixed asset funds to unrestricted revenue reserves to reflect the diminution in the asset. In this year a sum of £nil (2019: £Nil) was transferred from designated fixed asset funds to unrestricted revenue reserves.

Any residual liability to the donor arising from, for example, the asset's future sale, is disclosed as a contingent liability unless the event that would trigger repayment of the grant becomes probable in which case a liability for repayment is recognised.

**Taxation**

As a registered Charity, the Company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

**Fund accounting**

The Charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the Charity for the particular purposes, and it is the policy of the Board of Trustees to carefully monitor the application of these fund in accordance with the restriction placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered in the particular circumstances.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

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#### 1. ACCOUNTING POLICIES - continued

##### Hire purchase and leasing commitments

Assets obtained under hire purchase contracts are capitalised in the balance sheet and depreciated over their useful lives. The interest element of these obligations is charged to the profit and loss account over the relevant period. The capital element of the future payments is treated as a liability.

##### Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

##### Winding up or dissolution of the charity

If upon winding up or dissolution of the Charity there remain any assets, after the satisfaction of all the debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the Charity.

#### 2. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	21	12
Bank interest received - Zion Christian Centre	-	29
HMRC repayment interest	<u>6</u>	<u>-</u>
	<u>27</u>	<u>41</u>

#### 3. NET INCOME/(EXPENDITURE)

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

	2020	2019
	£	£
Independent examiner's fees	1,980	1,980
Other accountancy fees	2,712	2,712
Depreciation - owned assets	21,599	21,886
Hire of plant and machinery	776	776
Other operating leases	<u>4,913</u>	<u>7,367</u>

#### 4. TRUSTEES' REMUNERATION AND BENEFITS

No trustees have received any remuneration, either in the current year or the prior year, except that the Ministers received a stipend on a self employed basis as set out below.

I Critchley and W Critchley received a stipend for carrying out pastoral work, paid on a self employed basis, in the sum of £36,220 (2019: £44,285) and £25,000 (2019: £32,600) respectively.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

#### 4. TRUSTEES' REMUNERATION AND BENEFITS - continued

##### Trustees' expenses

	2020 £	2019 £
The aggregate amount of expenses paid to Trustees was	<u>-</u>	<u>-</u>

#### 5. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

The average monthly number of employees during the year was as follows:

	2020	2019
Admin. support	<u>4</u>	<u>5</u>

The Charity considers its key management personnel comprise the trustees. Details of the trustees remuneration are included in note 4.

No employees had employee benefits in excess of £60,000 (2019: none).

#### 6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	317,245	21,016	338,261
Investment income	<u>41</u>	<u>-</u>	<u>41</u>
<b>Total</b>	317,286	21,016	338,302
<b>EXPENDITURE ON</b>			
Raising funds	63,586	-	63,586
<b>Charitable activities</b>			
Missions, outreach and ministry support	207,241	45,634	252,875
Other	<u>39,083</u>	<u>-</u>	<u>39,083</u>
<b>Total</b>	309,910	45,634	355,544
<b>NET INCOME/(EXPENDITURE)</b>	7,376	(24,618)	(17,242)
<b>Transfers between funds</b>	<u>(19,436)</u>	<u>19,436</u>	<u>-</u>
<b>Net movement in funds</b>	(12,060)	(5,182)	(17,242)

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

#### 6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	368,491	12,846	381,337
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>356,431</u>	<u>7,664</u>	<u>364,095</u>

#### 7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 January 2020	998,037	127,272	1,125,309
Additions	<u>-</u>	<u>3,029</u>	<u>3,029</u>
At 31 December 2020	<u>998,037</u>	<u>130,301</u>	<u>1,128,338</u>
<b>DEPRECIATION</b>			
At 1 January 2020	216,423	123,363	339,786
Charge for year	<u>19,960</u>	<u>1,639</u>	<u>21,599</u>
At 31 December 2020	<u>236,383</u>	<u>125,002</u>	<u>361,385</u>
<b>NET BOOK VALUE</b>			
At 31 December 2020	<u>761,654</u>	<u>5,299</u>	<u>766,953</u>
At 31 December 2019	<u>781,614</u>	<u>3,909</u>	<u>785,523</u>

All the assets are used for direct charitable propose and there are no inalienable or heritage assets. These assets were partly acquired with the aid of donations and there are restrictions upon the manner in which the assets can be dealt with imposed by charity law.

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

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#### 8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Other debtors	3,628	-
Taxation recoverable	27,601	13,806
Prepayments	<u>6,270</u>	<u>6,257</u>
	<u>37,499</u>	<u>20,063</u>

#### 9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Bank loans and overdrafts (see note 11)	10,117	9,589
Accruals	<u>6,502</u>	<u>4,572</u>
	<u>16,619</u>	<u>14,161</u>

#### 10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2020	2019
	£	£
Bank loans (see note 11)	<u>453,717</u>	<u>463,834</u>

#### 11. LOANS

An analysis of the maturity of loans is given below:

	2020	2019
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>10,117</u>	<u>9,589</u>
Amounts falling between one and two years:		
Bank loans due within one to five years	<u>46,345</u>	<u>43,929</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans due more than five years	407,372	419,905

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

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#### 12. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2020	2019
	£	£
Within one year	2,938	-
Between one and five years	<u>-</u>	<u>7,344</u>
	<u>2,938</u>	<u>7,344</u>

#### 13. SECURED DEBTS

The following secured debts are included within creditors:

	2020	2019
	£	£
Bank loans	<u>463,834</u>	<u>473,423</u>

The bank loan is secured by a first mortgage on the freehold property and is repayable over 30 years. The initial rate of interest chargeable is 5.50%, but this is variable upon 14 days notice. The amounts repayable after five years have been calculated on the basis of reasonable interest estimates.

#### 14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Fixed assets	766,953	-	766,953	785,523
Current assets	97,483	11,812	109,295	56,567
Current liabilities	(16,619)	-	(16,619)	(14,161)
Long term liabilities	<u>(453,717)</u>	<u>-</u>	<u>(453,717)</u>	<u>(463,834)</u>
	<u>394,100</u>	<u>11,812</u>	<u>405,912</u>	<u>364,095</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

#### 15. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
<b>Unrestricted funds</b>				
General fund	336,473	32,984	(7,426)	362,031
Zion Christian Centre	<u>19,958</u>	<u>12,150</u>	<u>(39)</u>	<u>32,069</u>
	356,431	45,134	(7,465)	394,100
<b>Restricted funds</b>				
Missions	5,465	(10,177)	15,543	10,831
Restricted Malawi Orphanage	<u>2,199</u>	<u>6,860</u>	<u>(8,078)</u>	<u>981</u>
	<u>7,664</u>	<u>(3,317)</u>	<u>7,465</u>	<u>11,812</u>
<b>TOTAL FUNDS</b>	<u>364,095</u>	<u>41,817</u>	<u>-</u>	<u>405,912</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	315,486	(282,502)	32,984
Zion Christian Centre	<u>41,031</u>	<u>(28,881)</u>	<u>12,150</u>
	356,517	(311,383)	45,134
<b>Restricted funds</b>			
Missions	1,989	(12,166)	(10,177)
Restricted Malawi Orphanage	<u>6,860</u>	<u>-</u>	<u>6,860</u>
	<u>8,849</u>	<u>(12,166)</u>	<u>(3,317)</u>
<b>TOTAL FUNDS</b>	<u>365,366</u>	<u>(323,549)</u>	<u>41,817</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

#### 15. MOVEMENT IN FUNDS - continued

##### Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.19 £
<b>Unrestricted funds</b>				
General fund	347,525	7,924	(18,976)	336,473
Destiny Church Nottingham	464	(4)	(460)	-
Zion Christian Centre	<u>20,502</u>	<u>(544)</u>	<u>-</u>	<u>19,958</u>
	368,491	7,376	(19,436)	356,431
<b>Restricted funds</b>				
Missions	10,837	(26,453)	21,081	5,465
Restricted Malawi Orphanage	<u>2,009</u>	<u>1,835</u>	<u>(1,645)</u>	<u>2,199</u>
	<u>12,846</u>	<u>(24,618)</u>	<u>19,436</u>	<u>7,664</u>
<b>TOTAL FUNDS</b>	<u>381,337</u>	<u>(17,242)</u>	<u>-</u>	<u>364,095</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	283,500	(275,576)	7,924
Destiny Church Nottingham	-	(4)	(4)
Zion Christian Centre	<u>33,786</u>	<u>(34,330)</u>	<u>(544)</u>
	317,286	(309,910)	7,376
<b>Restricted funds</b>			
Missions	12,881	(39,334)	(26,453)
Restricted Malawi Orphanage	<u>8,135</u>	<u>(6,300)</u>	<u>1,835</u>
	<u>21,016</u>	<u>(45,634)</u>	<u>(24,618)</u>
<b>TOTAL FUNDS</b>	<u>338,302</u>	<u>(355,544)</u>	<u>(17,242)</u>

## Destiny Christian Church - Wakefield

### Notes to the Financial Statements - continued for the Year Ended 31 December 2020

#### 15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
<b>Unrestricted funds</b>				
General fund	347,525	40,908	(26,402)	362,031
Destiny Church Nottingham	464	(4)	(460)	-
Zion Christian Centre	<u>20,502</u>	<u>11,606</u>	<u>(39)</u>	<u>32,069</u>
	368,491	52,510	(26,901)	394,100
<b>Restricted funds</b>				
Missions	10,837	(36,630)	36,624	10,831
Restricted Malawi Orphanage	<u>2,009</u>	<u>8,695</u>	<u>(9,723)</u>	<u>981</u>
	<u>12,846</u>	<u>(27,935)</u>	<u>26,901</u>	<u>11,812</u>
<b>TOTAL FUNDS</b>	<u>381,337</u>	<u>24,575</u>	<u>-</u>	<u>405,912</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	598,986	(558,078)	40,908
Destiny Church Nottingham	-	(4)	(4)
Zion Christian Centre	<u>74,817</u>	<u>(63,211)</u>	<u>11,606</u>
	673,803	(621,293)	52,510
<b>Restricted funds</b>			
Missions	14,870	(51,500)	(36,630)
Restricted Malawi Orphanage	<u>14,995</u>	<u>(6,300)</u>	<u>8,695</u>
	<u>29,865</u>	<u>(57,800)</u>	<u>(27,935)</u>
<b>TOTAL FUNDS</b>	<u>703,668</u>	<u>(679,093)</u>	<u>24,575</u>

Mission funds continue to provide funds and flights for missions (eg. Malawi and India), outreaches and ministry support in the respective countries with whom Destiny Christian Church - Wakefield has a longstanding relationship.

## **Destiny Christian Church - Wakefield**

### **Notes to the Financial Statements - continued for the Year Ended 31 December 2020**

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#### **16. RELATED PARTY DISCLOSURES**

During the year members of Rev. I Critchley's family were both employed and provided services to the Charity. The total payments were £23,100 (2019: £24,000) and included assistance and admin. support to the Minister and Charity provided by Rev. I Critchley's wife and assistance, admin. support, book-keeping and accountancy services provided by Rev. I Critchley's daughter.

#### **17. ENDOWMENT FUNDS**

The Charity had no endowment funds in the year ended 31 December 2020 or in the year ended 31 December 2019.

#### **18. SHARE CAPITAL**

The Charity is incorporated under the Companies Act 2006 and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding £1 as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

There are 4 members of the company (2019: 4 members).

## Destiny Christian Church - Wakefield

### Detailed Statement of Financial Activities for the Year Ended 31 December 2020

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	2020 £	2019 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Legacies - Zion Christian Centre	8,670	-
Gift Aid	47,583	45,299
Gift Aid - Zion Christian Centre	6,290	4,834
Donated services and facilities	236,325	238,188
Malawi Orphanage	6,860	8,135
Missions	1,989	12,881
Donated services and facilities - Zion Christian Centre	<u>26,071</u>	<u>28,924</u>
	333,788	338,261
<b>Investment income</b>		
Deposit account interest	21	12
Bank interest received - Zion Christian Centre	-	29
HMRC repayment interest	<u>6</u>	<u>-</u>
	27	41
<b>Charitable activities</b>		
Coronavirus government support - CJRS claims	<u>31,551</u>	<u>-</u>
<b>Total incoming resources</b>	<b>365,366</b>	<b>338,302</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Costs of goods or services as a charitable activity	39,392	78,075
Costs of goods or services as a charitable activity - Destiny Church Nottingham	-	4
Cost of goods or services as a charitable activity - Zion Christian Centre	2,889	3,677
Wages, stipends and pensions	144,615	155,407
Wages, stipends and pensions - Zion Christian Centre	<u>13,500</u>	<u>15,712</u>
	200,396	252,875
<b>Other</b>		
Other operating leases	4,913	7,367
Interest payable	<u>26,038</u>	<u>26,538</u>
	30,951	33,905

This page does not form part of the statutory financial statements

## Destiny Christian Church - Wakefield

### Detailed Statement of Financial Activities for the Year Ended 31 December 2020

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	2020	2019
	£	£
<b>Support costs</b>		
<b>Management</b>		
Hire of equipment	776	776
Rates, water and service charges	1,266	1,146
Insurance	5,125	5,155
Light and heat	7,571	9,781
Telephone and internet	3,408	3,226
Postage	884	179
Stationery and printing	718	605
Administration costs	1,439	941
Administration and running costs - Zion Christian Centre	3,818	7,434
Travel and subsistence	2,269	1,309
Premises repairs and renewals	28,982	2,327
Premises repairs and renewals - Zion Christian Centre	8,674	7,507
Depreciation of tangible and heritage assets	21,599	21,886
Bank charges	818	1,314
	<u>87,347</u>	<u>63,586</u>
<b>Governance costs</b>		
Independent examiner's fees	1,980	1,980
Other accountancy fees	2,712	2,712
Legal and professional fees	163	486
	<u>4,855</u>	<u>5,178</u>
Total resources expended	<u>323,549</u>	<u>355,544</u>
<b>Net income/(expenditure)</b>	<u>41,817</u>	<u>(17,242)</u>

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