WEST STREET CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1107611

Details

Other names	WEST STREET BAPTIST CHURCH CREWE
Status	Registered
Legal form	Charitable company
Company number	05124931
Registered	2005-01-13
Register	View on the Charity Commission register

Contact

Address	West Street Baptist Church West Street Crewe CW1 3HE
Phone	01270255337
Email	info@wscfchurch.com
Website	www.wscfchurch.com

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Activities

Objects: THE CHARITY'S OBJECTS ("THE OBJECTS") ARE:-A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING THE SCHEDULE HERETO IN CREWE 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;B) THE ADVANCEMENT OF EDUCATION IN CREWE AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;C) TO PROVIDE AND MAINTAIN FACILITIES (WHETHER IN A PURPOSE-BUILT COMMUNITY CENTRE OR OTHERWISE) FOR THE BENEFIT OF THE COMMUNITY OF CREWE AND THE SURROUNDING NEIGHBOURHOOD AND FOR THOSE INHABITANTS WHO MAY OTHERWISE BE EXCLUDED THROUGH PHYSICAL OR MENTAL DISABILITY WHICH FACILITIES MAY WITHOUT LIMITATION INCLUDE THE PROVISION OF CHILD CARE SERVICES AND MEETINGS, LECTURES AND CLASSES AND OTHER FORMS OF EDUCATION, RECREATION AND LEISURE-TIME OCCUPATION WITHOUT DISTINCTION OF RACE, GENDER, POLITICAL, RELIGIOUS OR OTHER OPINION AND WITH HE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS AS THE TRUSTEES MAY FROM TIME TO TIME IN THEIR DISCRETION DETERMINE;D) TO RELIEVE PERSONS WHO ARE IN CONDITION OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN SUCH PARTS OF CREWE, THE UNITED KINGDOM AND THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT...

Activities: Provide facilities for Christian worship, prayer, teaching and friendship.Youth work, running youth clubs and working in local schools, taking assemblies and RE lessonsCommunity Projects - Pre-school playgroups and community help to the needyChristian Bookshop and Coffee ShopChristian Mission and Relief Work - both UK and Overseas

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CHESHIRE
- Cheshire East
- Cheshire West & Chester

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Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£307,435	£303,556	-	-
2024-12-31	£333,724	£324,954	-	-
2023-12-31	£266,465	£312,121	-	-
2022-12-31	£272,706	£287,836	-	-
2021-12-31	£312,901	£288,961	-	-
2020-12-31	£272,625	£278,130	-	-

Trustees

Name	Role	Appointed
Anthony Peter Buchan		2019-04-07
PETER ROBERT MIDGLEY		
RUTH GRIMSHAW		2024-02-11

Linked charities

- WEST STREET BAPTIST CHURCH CREWE CHRISTIAN FELLOWSHIP CENTRE TRUST (1107611-1)

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WEST STREET CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1107611

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31ST DECEMBER 2025

WEST STREET CHRISTIAN
FELLOWSHIP

West Street Christian Fellowship

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LEGAL AND ADMINISTRATIVE DETAILS

STATUS	A charitable company (limited by guarantee) - Charity registration number 1107611 - Company registration number 05124931
REGISTERED ADDRESS	West Street Baptist Church West Street, Crewe Cheshire CW1 3HE
TRUSTEES / DIRECTORS (None of the trustees hold title to any property belonging to the charity)	Mr. Peter Buchan Mr. Peter Midgley Miss Ruth Grimshaw Mrs. Diane Collins (Resigned 17 May 2026)
CHURCH LEADERSHIP TEAM	Mrs. Heather Pritchard (Senior Leader) Rev. Graham Criddle
CHURCH ADMINISTRATOR	Miss Ruth Grimshaw
CHURCH TREASURER	Mr. Peter Buchan
BANKERS	Barclays Bank PLC, Market Street, Crewe, Cheshire CW1 2ET
INDEPENDENT EXAMINERS	WP Audit Services LLP Chancery House, 30 St. Johns Road Woking, Surrey, GU21 7SA
WEB-SITE ADDRESS	www.wscfchurch.com

Report of the Trustees / Directors for the year ended 31st December 2025

The trustees present the 2025 annual report, for West Street Christian Fellowship, in Crewe.

Structure, Governance and Management

West Street Christian Fellowship (WSCF) is a company limited by guarantee. It incorporated on 11th May 2004 and registered as a charity on 13th January 2005. The objects of the company are defined in our Memorandum of Association and the charity is governed by the rules in its Articles of Association. Should the company be wound up with insufficient funds to meet any liabilities, the members are required to contribute an amount not exceeding £1 each.

The church, formerly known as West Street Baptist Church, is based in the west end of Crewe, although it continues to attract members from a wider area of South Cheshire. The church changed its name when it became a charitable company and has remained an independent church. It is a member of the Evangelical Alliance.

The Church Leadership team take responsibility for the spiritual direction and wellbeing of the church fellowship. The Trustees oversee the legal responsibilities and the management of the fellowship's resources. Whilst the Church Leadership Team and Trustees each have their own responsibilities they do meet regularly as a group to ensure good levels of co-operation and teamwork.

WSCF operates a congregational decision-making model. Where key decisions are to be taken, e.g. some staff appointments and items of significant financial outlay, the Leadership team and Trustees will recommend a course of action. The church members are invited to vote on the proposals indicating their approval or otherwise. Church unity is very important to us so the leaders convene regular "Focus Days" where members of the congregation can both engage with what is being discussed and share their thoughts on any future direction of the church.

Church services and meetings are open to the public. Church membership, however, is open to anyone who professes a genuine Christian faith, can agree to the church statement of faith, is at least 18 years old and has been baptised by total immersion. Baptism is very meaningful for people who have recently become Christians, but the rule has been problematic for people joining the Church from other denominations that don't practice baptism by total immersion. In January 2025 we changed our constitution so that established Christians from a different background can join without this requirement.

The leadership of the church has changed slightly. Rev. Graham Criddle retired in March 2025 and after a period of reflection we were delighted that Heather Pritchard, who was already a member of the Leadership Team, accepted the offer to become our Senior Leader. We had further good news in hearing that Graham, following a three month break from his duties with us, had decided to stay in Crewe and rejoined the Leadership Team in a voluntary capacity.

Charitable Objects, Activities and Public Benefits

Our Memorandum of Association describes the scope of our purposes as being.

- the advancement of the Christian faith,
- the advancement of education,
- the provision of facilities for the benefit of the community
- the relief of hardship.

Our current activities in support of these aims are summarised as: -

1. Church – Worship, Pastoral and Teaching
2. Youth and Schools Work
3. Community Projects
4. Christian Bookshop (In a much-reduced capacity)
5. Christian Mission and Relief Work

The financial costs of these activities are analysed in the SOFA on Page 13.
We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning for our activities.

Pastoral Overview by Heather Pritchard (Senior Leader)

It has been a privilege to lead the church over the last year in my role as Senior Leader. It was great to welcome Graham back to the leadership team in September, where we continue to foster a good working relationship whilst looking to grow more leaders.
West Street continues to be a place where we strive to nurture those who are part of our fellowship and invite and welcome those who are not, yet!
Our main focus over the last year has been our calling to be 'disciple-making disciples.' We seek to empower people to respond to the calling of Jesus in Matthew 28:19-20. As well as baptising some new believers, this has resulted in our Life Groups expanding – places of fellowship, learning and encouragement, where we can challenge each other to go out, wherever that means for our context and gently, share our faith.
The church continues to be creative in her ways to serve the community. It's wonderful to celebrate people becoming debt free through our CAP centre, to hear stories of loneliness being subdued through Friendship Hub gatherings and parents being supported through the highs and lows of raising children, through 5 Minus.
We look back and thank God for His faithfulness and look forward to His provision and blessing for the things to come.

Principle Activities, Achievements and Performance

1. Church – Worship, Pastoral and Teaching.

Providing facilities for worship, pastoral care and teaching is a core part of our charitable purposes. Our 10.30am Sunday morning service continues to provide an opportunity for everyone to come and enjoy the public worship of God through singing, praying and learning from bible-based teaching. Spending time with each other is a key part of the whole experience and it is good to see a nice mix of ages represented with both young and older families plus many single people too. We are delighted to welcome people from different ethnic backgrounds, coming together in unity. We regularly see new people visiting us and we are really pleased when some choose to join with us and become members of our church family.

Those in our fellowship who struggle with health issues or other reasons that prevent them from joining with us in the church building, join in our services from home via Zoom. The sermons are recorded and published on YouTube, especially for those who are serving in our children and youth ministries during the service.

Life is a journey. Faith is also a journey. It is so good to be on this journey with other like-minded people. This is not just confined to Sunday mornings. Life Groups are our mid-week meetings, allowing smaller groups of people to meet socially and share their life experiences, support each other in prayer and in other practical ways. Bible teaching is also important to us to provide that faith framework as we seek to be followers of Jesus. There is so much to learn.

We have a varied programme of prayer meetings during the month. Every Wednesday during term time we hold a morning prayer meeting in the building. Once a month we have prayer meetings on Zoom and an extended time of prayer in the building on a Wednesday evening as we seek the Lord for a variety of things. One of our early morning prayer meetings for men, also involves a full English breakfast. That always goes down well! Another group occasionally does litter picking in the locality, which we combine with praying for the families who live there.

Heather continues to lead "Super Sundays", aimed at younger people and young families who may not be used to attending a traditional church service. We are helping people enjoy being part of a faith-based community in an environment they can feel comfortable with and where they are invited to have lunch before they leave! With an underlying Christian theme, the idea is to build community and to encourage people to develop and enjoy their faith. We have seen families from '5 Minus' join our group over the last year, which has then led some to join us for special celebration services in the church.

Our family membership to Kairos Connexions has provided an incredibly valuable network. Graham and Heather attended their annual conferences and made use of other training days, inviting other members of the church to join them. In her role of Senior Leader, Heather joins a leadership 'huddle' once a month; a zoom call with other church leaders, led by Geoff Lathomer (CEO of Kairos Connexions) intended to develop thoughts, skills and network with other leaders.

Alpha Courses have continued albeit in a more intimate setting with some courses on zoom and others in people's homes. These courses were designed by Holy Trinity Brompton Church in London and have been used to great effect introducing people to the Christian faith across the world. They are very thought provoking and enjoyable.

Sadly from time to time, many in the fellowship experience difficulties and need a degree of support and encouragement. This is especially true for our elderly members. Our pastoral work is co-ordinated by Tim Oakley along with his role of managing our CAP centre. Tim and the members of our leadership team are keen to establish a network of people who can look out for each other and provide support where we can. It is all part of being church together.

Church membership at our 2025 AGM was 107. New people have been attending the church, but it takes some time before they express an interest in becoming full members.

2. Youth and Schools Work

School based Meetings

We recognise that in many primary schools, teachers may not have the required specialist knowledge to cover the religious education curriculum to the depth required which can place a significant burden on them. When Heather Pritchard took on the role of Senior Leader, she requested that her commitment to three local primary schools should continue. As a qualified teacher, she continues to teach from the Cheshire East RE Agreed Syllabus, engaging children in the Christianity Units of the curriculum. This enables the class teachers to access expertise in the subject and gain fresh ideas for their own teaching. She has also been part of SACRE working parties to help resource the curriculum which was relaunched back in 2022.

It is important for us to assess if this involvement with Schools, that the Church does and pays for, is effective? We were delighted to receive this letter from one of the local schools,

"Heather has a genuine gift for bringing learning to life. Her lessons are consistently thought-provoking and engaging, capturing the interest of all pupils from Year 3 through to Year 6. She encourages children to think deeply, ask meaningful questions and reflect thoughtfully

on their learning. Her teaching not only inspires curiosity and engagement but also nurtures pupils' spiritual and personal development.

Teachers greatly value the professional development gained from observing Heather in practice. As the RE Curriculum Lead, I can genuinely say that I have learned a great deal from her and that I deeply value the strong, supportive connection our school has with her. Heather willingly supported me during the introduction of the new framework, helping to review and refine our curriculum. Having access to her knowledge and expertise was invaluable and provided much-needed reassurance throughout that process.

In addition, Heather's whole-school assemblies are consistently inspiring and imaginative, bringing our school community together in a meaningful and inclusive way. She has an exceptional rapport with children, combining excellent behaviour management with lessons that are thoughtful and stimulating.

Heather is a truly outstanding RE teacher, and we feel extremely fortunate to work with her."

During the first half of 2025 Kate Matthews was engaged with providing one to one support to a number of children who needed additional help and who were struggling emotionally at school. Sadly for us, Kate left in the summer after working with us for 14 years. She will be missed. One of our volunteers, Mary Hands, continues to support one particular child in a local school and it is pleasing that this work continues.

We also have two "Grannies" who visit a local primary school. Aimed at Reception age children they come equipped with two puppets "Scruffy the Dog" who apparently is not very well behaved and "Granny". They tell simple bible stories. No hi-tech here. They come with scrolls (of wallpaper) which unravel to reveal the story, with the scenes wonderfully painted, many years ago, by a former church member, Norma Phenton. Jill Buchan and Jean Shaw keep being invited back by the school.

Church based meetings

Three times a year – Christmas, Easter and Summer – we provide a holiday club for primary age children in the area, called "the ARK", (one day each at Christmas and Easter and five in the Summer) where we welcome between 50-60 children to spend this time with us. The day begins at 10:30am and the children engage in worship, Bible teaching and response time. We ask parents/carers to provide a packed lunch for their children and then we continue in the afternoon with a range of fun filled workshops, finishing at 3:15pm. These sessions remain very popular with the children. They enjoy the whole day.

Teenage years. A small group of young adults have begun meeting regularly, initially as part of one of our Life Groups but now as their own entity, called, BASIC – (Brothers and Sisters in Christ). They have opened their gatherings to their friends of similar age with little or no faith experience. They are also keen to serve and have organised worship evenings, open to all churches in our locality. Their eagerness to grow and learn is a real encouragement for the future of the church.

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3. Community Projects

To show the love of Christ to the community in practical ways.

Christians Against Poverty

This year we celebrate 15 years of running the Crewe CAP Debt Centre and CAP nationally celebrates its 30th year!
When we look back and see how things have changed and how, sadly, financially, things are getting harder and harder for people year on year, it makes us realise, yet again, how vital the work of CAP is, especially in a town like Crewe, which nationally, is one of the highest areas of deprivation in the whole of the UK.
What makes CAP stand out from other organisations who provide debt help, is that we offer to meet people in their own homes...we meet them where they are at and that can make a huge difference to people. Many of those we work with struggle to meet new people and find it even harder to go and meet new people in a strange place. Being able to meet in their 'safe place, their home' enables people to at least make that first contact with a bit more peace.
Last year we saw a further 15 families be freed from the crippling weight of unmanageable debt and saw the difference it made to them, financially and emotionally!
One client sent this message to us "CAP really has changed my life. The relief I can't explain! I will be forever grateful to you and CAP, as I really didn't see a way out when I contacted you. It was really getting me down. Hoping to have all my debts paid off by next summer and I can look to the future now!"
Our diaries continue to be full and we look forward to hearing more stories of people whose lives have been changed...for the good!

5 Minus – Pre-School Playgroup

With modern life becoming increasingly digital and thus isolating and the world presenting more reasons for people to feel fear and uncertainty, toddler groups like 5 minus appear to be as important as ever. Our group provides people with connection and a place to share their joys and burdens with staff and other parents alike. The staff and volunteers provide a listening ear, along with support and prayer. This year they have helped several individuals through bereavements and difficult life circumstances. This academic year we regularly see over 100 children a week coming to 5 minus.

The group gives parents a space to play with their child and feel looked after themselves for a while. The children grow in confidence beautifully playing alongside their parents and carers. This sort of play is vital for a child's development and 5 Minus goes a step further, following a set curriculum that makes sure our areas of play hit all the developmental areas a child needs. This prepares them well to be ready for school and beyond.

One grandparent has recently commented to the team that while the news of the world can make them have a heavy heart, coming to 5 Minus restores their hope that there are still people out there wanting to pour into people's lives and make a difference. That is the heart of the 5 minus team, to minister God's love to the children and carers who attend.

Friendship Hub

We meet every Friday morning in the Christian Centre, Richard Street. Our aim is to provide a warm welcome to anyone who enjoys meeting people, board games, crafting, puzzles or just having a cuppa and a catch-up. Even if you find social situations difficult, we will ensure you are a welcome part of the group.
We regularly welcome between 10-17 people each week, mainly over sixties and varying interests and abilities. We have 5-10 different volunteers each week, helping to serve refreshments, plan, and lead crafts or responsible for greeting and befriending those who come. Special meals are shared together every fifth Friday when we also have quizzes and games to entertain and help in building relationships.

All people come with a lifetime of personal experience and stories, and Friendship Hub has been a great place to share these experiences. Dementia, illness, acute and long term, life changes, bereavement, and loss are all things that are shared among the group.
Five of our regular attendees are living with dementia at various stages. The group's routine and activities help them stay engaged, contribute positively, and maintain social connections. We have also supported one couple through a cancer diagnosis and treatment, along with the challenges this has brought for them and their family. One newer attendee, who needs regular support, has found real joy in crafting and making cards for her many friends.
It has been a privilege to support each person and to see how the whole group care for one another, encouraging and caring, enabling everyone to thrive and feel an integral part of the group.

Other Community groups. When our rooms are not being used, we are able to allow other community groups to use them. Our Maybury Centre building and our Church Hall are in demand by quite a varied selection of groups. For example, the Cheshire, Halton & Warrington Race & Equality Centre (CHAWREC) hire rooms every working day for their ever-popular English language classes for people whose first language is not English. This reflects the ethnic diversity in Crewe. The AA + NA hold meetings here for people recovering from either alcohol or drug abuse. We are able to offer facilities to the YMCA for some of their youth and community projects and to the local U3A. A number of other smaller churches who don't have their own premises meet in the Maybury Centre. Parents are keen to hold their Children's birthday parties in our Church Hall. So the properties are well used.

4. Christian Bookshop

Within the reception area of our Maybury Centre, is a small bookstall area selling a few books, bibles and a selection of birthday and greeting cards with a scriptural theme.

5. Christian Mission and Relief Work

In addition to our own church and the community we live in, the church has to keep in focus the wider world too. There is so much need. The projects we support are generally ones where members of our congregation have special involvement. Here are a few examples.

1. A Church family opened the Herridge Technical School in Burundi for orphans and destitute children, in 2007. They still manage their charity known as ACTS (Africa Christian Teaching Service) and spend several weeks in Burundi each year. Their school has excellent results and has earned a good reputation. A team from the church are planning to visit the school during 2026.
2. One of our members is part of the leadership of Flame International and they organise special mission trips to Uganda/South Sudan/Democratic Republic of Congo. They reach out to many traumatised people following the constant violent unrest, encourage local Christian leaders, and when able, speak to the Army and visit prisons. They bring the good news of Jesus to people and their reports of things they have witnessed as they have prayed for people, have been remarkable. They teach a lot about forgiveness, which is not easy considering what these people have faced in life, but it is a key to their renewal. They have also been visiting Ukraine to encourage the churches in these difficult times.
3. Two of our church members are permanently based in New Zealand and work with communities and churches in the South Pacific.
4. We provided disaster relief aid to help earthquake victims in Myanmar/Thailand (£2,000) and the Philippines (£1,000) during the year.

There are many UK projects we support too. As a general principle we look to set aside a tithe (give 10%) of our unrestricted Church income to help these projects away from our base in Crewe. Due to the timing of some projects, some of the money is held over until the following year. In total we have been able to provide a grand total of £32,517 to support various Christian outreach, mission and disaster relief.

Volunteers

We employed ten paid members of staff at the start of the year, but reduced the paid headcount to eight as the year progressed due to retirement and staff moving away. However, we could not function properly without the support from our willing and talented volunteers. They contribute so much of their time to the different ministries at church. We have a very skilled Maintenance team, musicians, PA and technology teams, Administrators and Finance teams, people who serve in various Pastoral and Ministry capacities. And then we have groups of people willing to serve refreshments. We try to encourage people to become involved in serving others. Some people doubt they have anything to offer, but we just want people to provide friendship, be welcoming and to offer support and to pray for one another. That is something most of us can do.

Risks

We have a small team that takes care of safeguarding at West Street. We have invested in a CPOMS safeguarding monitoring system and are in the process of revising our policies. All our key workers are DBS checked and it is a high priority for us to keep all children and vulnerable adults safe, whether they are part of our church family or our local community. A church should be one of the safest of places for people, but sadly we know from news reports that this cannot always be assumed to be the case. In recent years, various Trustees and other key church members have been able to attend training courses on both Safeguarding, Mental Health issues and also First Aid.

Our buildings are maintained by our skilled and capable volunteers. In 2021 we employed the services of a professional chartered surveyor as part of an ongoing 5 year (quinquennial) review. This helps to direct our maintenance priorities. Fire equipment is updated annually. PAT testing is done. Any health and safety issues are dealt with as soon as they become apparent.

Insurance policies are updated each year and we maintain copyright licences for music performance and streaming.

Financial Review

Our total income for the year, including restricted funds, reached £307,435 (2024 £333,724). Expenditure (including depreciation charges) was £303,556 (2024 £324,954). The net position shows a surplus in the year of £3,879 (2024 surplus of £8,770) and this represents the movement in total net assets. The accounts and accompanying notes provide an analysis of these figures

The Net Cash Flow in the year shows a surplus of £30,371 (2024 a surplus of £23,943). This represents the movements in the cash and bank balances during the year. Within these figures we would wish to gratefully acknowledge the £20,000 grant received from Garfield Weston towards our community projects. Cheshire Foundation provided us with £2,500 and Bentley Motors staff gave £750 both of those gifts were specifically for our Christians Against Poverty work. The bulk of our church income comes from our own church congregation. This year we opened an appeal to raise funds to enable us to employ a "Church Family Worker" and we were delighted to have raised £22,959 with a further £3,721 accrued gift aid tax. This was additional to the congregation's regular giving. We are very grateful for their amazing generosity.

Reserves Policy

Our current reserves policy aims to stabilise our unrestricted cash and bank balances at a level sufficient to cover our next three to four months of expenditure. This would suggest that our optimum cash balances would be approximately £90,000. At the end of 2025 our unrestricted church funds cash balances totalled £168,662. As we regularly budget for a cash deficit each year, having a healthy cash balance provides some additional security for the church.

Trustees

We are currently operating the charity with three trustees whereas we would ideally like to have at least six. We are looking to recruit new members from within the Church membership. For new trustees training will be offered to supplement the sharing of knowledge within the existing group. All trustees recognise the need to keep abreast of current legislation affecting charities.

Trustees' Responsibilities

The trustees (who are also directors of West Street Christian Fellowship for the purposes of Company Law) are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Company Law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- Observe the methods and principles in the Charities SORP.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.
The report has been prepared taking advantage of the small company's exemption of section 415A of the Companies Act 2006.

Signed on behalf of the Trustees.

APBuchan ..... P R Midgley .....

Peter Buchan
Director/Trustee

Peter Midgley
Director/Trustee

Date 31 May 2026

Independent Examiner's Report to the Trustees of West Street Christian Fellowship

I report to the charity trustees on my examination of the consolidated accounts of the group for the year ended 31 December 2025 which are set out on pages 13 to 23.

Responsibilities and basis of report

As the charity trustees of the group (and also its directors for the purposes of company law) you are responsible for the preparation of the consolidated accounts of the group in accordance with the requirements of the Charities Act 2011 (the 'Charities Act') and the Companies Act 2006 ('the Companies Act') and you have chosen to prepare consolidated accounts of the group. You are satisfied that the accounts of both the company and the group are not required by charity law to be audited and have chosen instead to have an independent examination.

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an auditor go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the consolidated accounts present a 'true and fair' view, and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Because the parent company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the Charities Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the group as required by section 386 of the companies Act: or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 or the Companies 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.

WP Audit Services LLP

Paul Edwards FCCA CTA
WP Audit Services LLP
Chartered Accountants
Chancery House
30 St Johns Road
Woking
GU21 7SA
31 May 2026

West Street Christian Fellowship
Consolidated Statement of Financial Activities
(incorporating an Income and Expenditure Account)
Year ended 31 December 2025

INCOME AND EXPENDITURE	Notes	General Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	4	188,312	61,666	249,978	279,470
Charitable activities					
Community Projects - Playgroup		8,286	-	8,286	9,048
Christian Bookstall		367	-	367	542
Other trading activities		-	-	-	-
Investments	5	48,804		48,804	44,664
Other		-	-	-	-
Total incoming resources		245,769	61,666	307,435	333,724
EXPENDITURE ON:					
Raising Funds		-	-	-	-
Charitable activities	6				
Church - Pastoral & Teaching		150,949	13,299	164,248	184,812
Youth & Schools Work		25,557	-	25,557	31,641
Community Projects		59,966	21,218	81,184	80,047
Christian Bookstall		50	-	50	171
Christian Mission & Relief Work	9	7,048	25,469	32,517	28,283
Total resources expended		243,570	59,986	303,556	324,954
NET INCOME/(EXPENDITURE) for the year		2,199	1,680	3,879	8,770
TRANSFERS BETWEEN FUNDS	17	(11,164)	11,164	-	-
NET MOVEMENT IN FUNDS		(8,965)	12,844	3,879	8,770
RECONCILIATION OF FUNDS					
Total funds brought forward		476,517	183,732	660,249	651,479
Total funds carried forward		467,552	196,576	664,128	660,249

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The results of the parent charity are shown in note 20 to the accounts.
The notes on pages 16 to 23 form part of these financial statements

West Street Christian Fellowship
CONSOLIDATED AND PARENT CHARITY BALANCE SHEET
At 31 December 2025

	Notes	Group 2025 £	Group 2024 £	Parent Charity 2025 £	Parent Charity 2024 £
FIXED ASSETS					
Land and buildings		373,616	397,189	223,854	235,627
Furniture and fittings		47,950	53,905	41,747	52,333
Plant and equipment		18,252	24,077	18,252	24,077
Tangible assets	14	439,818	475,171	283,853	312,037
CURRENT ASSETS					
Stocks		-	-	-	-
Debtors and accrued income	15	23,805	14,928	23,805	14,928
Cash at bank and in hand	19	208,108	177,737	208,108	177,737
		231,913	192,665	231,913	192,665
LIABILITIES					
CREDITORS					
Amounts falling due within one year	16	(7,603)	(7,587)	(7,603)	(7,587)
NET CURRENT ASSETS		224,310	185,078	224,310	185,078
NET ASSETS		664,128	660,249	508,163	497,115
THE FUNDS OF THE CHARITY					
Restricted income funds	17	196,576	183,732	40,611	20,598
General unrestricted income funds		467,552	476,517	467,552	476,517
TOTAL CHARITY FUNDS		664,128	660,249	508,163	497,115

For the year ending 31st December 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006, and the directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved and authorised for issue by the Board on 31.5.26

Signed on behalf of the Board of Directors / Trustees.

AP Buchan Peter Buchan Director / Trustee

PR Midgley Peter Midgley Director / Trustee

West Street Christian Fellowship
Statement of Cash Flows
Year ended 31 December 2025

	Movements 2025 £	Movements 2024 £
Cash Flows from Operating Activities		
Net cash (outflow)/inflow from operating activities (see Note 18)	(11,595)	13,322
Investing Activities:		
Interest received	6,186	7,310
Rents received	24,501	20,895
Room Hire	18,117	16,459
Purchase of Property, Plant and Equipment	(6,838)	(34,043)
Net cash provided by/(used in) investing activities	41,966	10,621
Increase/(decrease) in cash in the year	30,371	23,943
Transfer of Cash and deposits from related trusts	-	-
Total Movement in Funds	30,371	23,943
Reconciliation of Net Cashflow to Movement in Net funds		
Increase/(decrease) in cash in the year	30,371	23,943
Cash at 31 December 2024	177,737	153,794
Cash at 31 December 2025	208,108	177,737
Cash and deposits repayable on demand		
Bank Deposits	202,140	172,538
Cash at bank current account	5,851	5,068
Cash and cash in transit	117	131
	208,108	177,737

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2025

1. STATUS AND RELATIONSHIP WITH CONNECTED CHARITIES
West Street Christian Fellowship was incorporated in England and Wales as a private company limited by guarantee on 11 May 2004. 2005 was the first year of operation. It is also a registered charity (no. 1107611). On 16 September 2005 the company was appointed as sole trustee, under section 16 of the Charities Act 1993 for it's two subsidiary charities :

(a) West Street Baptist Church (previously known as Monks Coppenhall Particular Baptist Church). The church is an excepted
(b) West Street Baptist Church Crewe Christian Fellowship Centre Trust (charity 516816)
Neither of the two subsidiary charities accrue any income. The only expenditure is depreciation on the Fixed Assets. Any financial In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. CONTROLLING PARTY

The Committee of Trustees control the day to day legal and financial affairs of the Fellowship, but for any major decisions concerning the affairs of the Fellowship, the Church Members would be asked to approve it by means of a vote.

3. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, in accordance with both the Financial Reporting Standard (FRS 102) and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in 2019, SORP (FRS102), the Charities Act 2011, Companies Act 2006

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest pound.

No judgements or key assumptions have been made which would significantly affect either the amounts recognised in the financial statements or the carrying amounts of assets and liabilities within the next financial year.

The statement of financial activities (SOFA) and balance sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.
No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and paragraph 397 of the SORP. A summary of the parent company results are however shown in notes 20 to the accounts.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Public Benefit Entity
The charity meets the definition of a public benefit entity under FRS 102.

Going Concern
There are no material uncertainties about the likelihood that this support will continue, and accordingly, the accounts have been prepared on a going concern basis. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Fund accounting
General funds are available to meet and further the objectives of the Church. Included within general funds are monies that have been designated for special purposes or belong to sub sections of the church organisation. No restriction has been placed on these funds.

Restricted funds have been specifically set aside for special purposes, either by the Church or the donor. The purpose and value of each restricted fund is outlined in the notes to the financial statements (see note 17)

Incoming Resources
All income is included in the SOFA when the church is legally entitled to receive it, and when the amount can be quantified with reasonable accuracy. In practice, donations to the fellowship can only be included when the donation is actually received. Other items such as income tax recoverable on Gift Aid, and money owing from customers to the book and coffee shop will be calculated at the end of the financial year. No amounts are included in the financial statements for services donated by volunteers.

Resources Expended
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Wherever possible, costs are allocated directly to their relevant activity. However, a substantial part of the fellowship's expenditure

Tangible fixed assets and depreciation

Tangible fixed assets over the value of £200 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold Land & Buildings	between	10 - 50 years
Central Heating systems		5 - 10 years
Furniture and office equipment		3 - 8 years

Under Financial Reporting Standard (FRS) 15, the trustees have chosen to value Land and Buildings under historical cost methods, instead of a current valuation. The original church building costs are difficult to identify. The values within the accounts represent the major renovations to the buildings since the late 1970's.

The trustees are of the opinion that to have a revaluation carried out of the Fellowship's Assets would be an unduly expensive exercise and so have decided to retain the historical cost approach in the presentation of such Assets in its financial statements. Valuations of church buildings are fraught with difficulties and may not represent a true reflection of its realisable value.

The Trustees acknowledge the technical requirement under FRS 102 to have its investment properties (namely its let out flats and shop) revalued to reflect Fair Value. In the opinion of the Trustees, the value shown in the accounts of the charity's shop premises and flats is equivalent to their market value.

Stock

Stock consist of purchased goods for resale. Stocks are valued the lower of cost or net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Financial Instruments
Basic Financial assets and liabilities
These include debtors, cash and bank balances and creditors which are all initially recognised at transaction price. Subsequently they are carried at amortised cost using the effective interest method. Financial assets and liabilities due within one year are not amortised.

Taxation
As HMRC have granted charitable status to the company, no liability to corporation tax arises on any net surplus arising during the year. Accordingly, no provision is made for taxation in the financial statements.

4. Voluntary Income - Donations and Legacies			**2025**	**2024**
Unrestricted				
Weekly Church Collections			4,013	3,853
Donations made under Gift Aid			123,210	132,238
Donations via other agencies			6,505	7,000
Legacy Related Gifts			1,000	64,751
Other gifts (Not Gift Aided)			20,548	21,128
Tax recovered on Gift Aid			33,036	38,183
Total Unrestricted Gifts			188,312	267,153
Restricted Gifts for:				
Missionary funds			2,713	4,113
Disaster relief fund			-	420
Christians Against Poverty	Donations		4,300	3,688
Christians Against Poverty	Grants		3,250	-
Christians Against Poverty Clients Fund	Donations		1,365	1,938
Community Projects Fund	Grants	(50% CAP 50% 5 Minus support)	20,000	-
Friendship Hub Fund			463	556
Family Worker Fund (Gift Day)			21,783	-
Building fund			112	168
Other			1,737	34
Tax recovered on Gift Aid (restricted funds)				
Missionary funds			172	283
Disaster relief fund			-	80
PA System Fund			-	-
Christians Against Poverty			890	351
Christians Against Poverty Clients Fund			(48)	437
Family Worker Fund (Gift Day)			4,897	-
Building fund			32	24
Other			-	225
Total Restricted Gifts			61,666	12,317
Total Voluntary Income			249,978	279,470

5. Investment Income		
Bank Interest - unrestricted funds	6,186	7,310
Room Hire	18,117	16,459
Rent received	24,501	20,895
	48,804	44,664

6. Costs of Charitable Activities	Activities undertaken directly	Grant funding of activities (see note 9)	Support costs	**2025** Total	**2024**
Church - Pastoral & Teaching	15,156		149,092	164,248	184,812
Youth & Schools Work	7,051		18,506	25,557	31,641
Community Projects	46,088		35,096	81,184	80,047
Christians Against Poverty	*21,115*		*17,355*	*38,470*	*38,937*
5 Minus	*24,887*		*15,790*	*40,677*	*39,062*
Seniors Day	*86*		*1,951*	*2,037*	*2,048*
Christian Book & Coffee Shop	50			50	171
Christian Mission & Relief Work		32,517		32,517	28,283
Total cost of Charitable Activities	68,345	32,517	202,694	303,556	324,954

See Note 7 for analysis of Support costs

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2025

7. Support Cost	Church Pastoral & Teaching	Youth & Schools Work	Community Projects			Christian Book & Coffee Shop	2025 Total	2024
			Christians Against Poverty	5 Minus	Seniors Day			
Ministry/Salary costs	46,041	13,516	14,266	375	-		74,198	97,152
Cleaning Wage costs	14,020	786	510	4,717	786	-	20,819	21,590
Cleaning Materials	3,930	328	-	1,965	328		6,551	6,291
Rates & Insurance	12,084	711	711	711	-		14,217	13,202
Heating & Lighting	8,371	837	744	5,019	837		15,808	15,808
Repairs & Equipment	11,116	315	276	392	-		12,099	15,502
Stationery & Telephone	4,813	642	321	642	-		6,418	7,065
Depreciation	40,081	844	-	1,266	-		42,191	39,678
Governance Cost	2,975	175	175	175	-		3,500	4,888
Sundry Expenses	5,661	352	352	528	-		6,893	4,030
Total Support Costs	149,092	18,506	17,355	15,790	1,951	-	202,694	225,206

8. Governance Costs	2025	2024
Independent Examination Fees	3,500	3,448
Legal Fees		1,440
	3,500	4,888

9. Grant funding of Activities Disaster Relief , Missionary & Charitable Projects	2025	2024
Disaster Relief - Earthquake Appeals		
Myanmar + Thailand	2,000	-
Philippines	1,000	-
African Christian Teaching Service	5,568	4,268
Flame International	5,589	5,300
Open Doors	3,200	2,100
House of Hope Haiti	-	1,671
Kairos Connexion	1,000	1,000
Love Crewe	1,200	1,200
St. Paul's Centre	360	360
United Christian Broadcasters	100	100
Pioneer	180	165
Evangelical Allliance	250	250
Churches Together in Crewe	50	50
South Cheshire CLASP	300	300
Other	386	123
Total Gifts via Organisations	21,183	16,887
Gifts to Individuals	11,334	11,396
Total Grants	32,517	28,283

10 Staff Costs

	2025	2024
Wages & Salaries	122,505	142,866
Social security costs	2,269	4,160
Pension costs	7,061	7,923
Mileage Allowances	306	860
Total	132,141	155,809

None of the Trustees receive any salary payments (2024: £ Nil)
No employee was paid more than £60,000 during the year

Number of Employees

	2025	2024
Total of Full time and Part time employees	8	9
Full time equivalents	6	6

11 Trustees Remuneration

None of the trustees, nor their family members received any income from the church other than reimbursement of day to day expenses

12 Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
Not later than one year	2,400	2,400
Later than one year but not later than five years	1,800	4,200
Later than five years	-	-
Total	4,200	6,600

13 Rentals to be Received

	2025	2024
Not later than one year	14,400	14,400
Later than one year but not later than five years	5,900	20,300
Later than five years	-	-
Total	20,300	34,700

14 Tangible Fixed Assets - Group

	Freehold land and buildings	Furniture & Fittings	Equipment	Motor Vehicles	Total
Cost					
At 31 December 2024	997,825	284,637	77,077	-	1,359,539
Additions	-	6,220	618	-	6,838
Transfers between categories	-	-	-	-	-
Disposals	-	(2,961)			(2,961)
At 31 December 2025	997,825	287,896	77,695	-	1,363,417
Depreciation					
At 31 December 2024	600,636	230,732	53,000	-	884,368
Additions	23,573	12,175	6,443		42,191
Transfers between categories	-	-	-		-
Disposals	-	(2,961)			(2,961)
At 31 December 2025	624,209	239,946	59,443	-	923,599
Net book value					
At 31 December 2024	397,189	53,905	24,077	-	475,171
At 31 December 2025	373,616	47,950	18,252	-	439,818

15 Debtors

	Parent & Group 2025	Parent & Group 2024
Prepayments and other accrued income		
Pre-payments - Insurance	5,387	4,958
Pre-payments - Utilities	-	371
Church - Tax recoverable on Gift Aid donations	14,882	7,823
Rent	1,500	-
Room Hire	1,367	1,458
Interest Receivable	669	318
Other	-	-
	23,805	14,928

16 Creditors: amounts falling due within one year

	Parent & Group 2025	Parent & Group 2024
Trade Creditors		
Accruals and other deferred income		
Independent Examination	3,500	3,390
Gas & Electric	3,303	2,574
Stationery and Telephone		109
Rent and Room Hire (received in advance)	718	583
Other	82	931
	7,603	7,587

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2025

17. Restricted Funds

	General Restricted Gifts	Missionary Fund	Disaster Relief Fund	PA System Fund	Transforming Lives for Good Fund	Building Fund	Friendship Hub Fund	Parent Charity Restricted Funds c/f
Balances Brought Forward At 31 December 2024	1,672	11,488	-	551	300	150	1,497	15,658
Donations and gifts	1,737	2,713	-	-	-	112	463	5,025
Tax recovered on Gift Aid	-	172	-	-	-	32	-	204
Grants Received	-	-	-	-	-	-	-	-
Interest received	-	-	-	-	-	-	-	-
Total Income	1,737	2,885	-	-	-	144	463	5,229
Payments - Grants + Other	1,635	24,073	-	-	-	-	86	25,794
Salaries and Expenses	-	-	-	-	-	-	-	-
Total Expenditure	1,635	24,073	-	-	-	-	86	25,794
Surplus / (Deficit) in the year	102	(21,188)	-	-	-	144	377	(20,565)
Transfers from/(to) Unrestricted Funds	-	14,374	-	-	-	-	(300)	14,074
Balances Carried Forward At 31 December 2025	1,774	4,674	-	551	300	294	1,574	9,167
Represented by :								
Fixed Assets								-
Debtors/(Creditors)	-	60	-	-	-	-	-	60
Cash & Bank Balances	1,774	4,614	-	551	300	294	1,574	9,107
Total Net Assets	1,774	4,674	-	551	300	294	1,574	9,167

	Parent Charity Restricted Funds b/f	Christians Against Poverty Funds Office Expenses	Christians Against Poverty Funds Clients Expenses	Family Worker Fund	Community Projects Fund	Subsidiary Charities Christian Centre Trust	Subsidiary Charities Church Building Trust	Group Restricted Funds
Balances Brought Forward At 31 December 2024	15,658	151	4,789	-	-	47,888	115,246	183,732
Donations and gifts	5,025	4,300	1,365	21,815	-	-	-	32,505
Tax recovered on Gift Aid	204	890	(48)	4,865	-	-	-	5,911
Grants Received	-	3,250	-	-	20,000	-	-	23,250
Interest received	-	-	-	-	-	-	-	-
Total Income	5,229	8,440	1,317	26,680	20,000	-	-	61,666
Payments - Grants + Other	25,794	8,216	1,896	-	-	-	-	35,906
Depreciation of Fixed Assets		-	-	-	-	5,865	7,195	13,060
Salaries and Expenses	-	11,020	-	-	-	-	-	11,020
Total Expenditure	25,794	19,236	1,896	-	-	5,865	7,195	59,986
Surplus / (Deficit) in the year	(20,565)	(10,796)	(579)	26,680	20,000	(5,865)	(7,195)	1,680
Transfers from/(to) Unrestricted Funds	14,074	11,199	-	-	(20,000)	5,891	-	11,164
Balances Carried Forward At 31 December 2025	9,167	554	4,210	26,680	-	47,914	108,051	196,576
Represented by :								
Fixed Assets	-			-	-	47,914	108,051	155,965
Debtors/(Creditors)	60	421	-	3,721	-	-	-	4,202
Cash & Bank Balances	9,107	133	4,210	22,959	-	-	-	36,409
Total Net Assets	9,167	554	4,210	26,680	-	47,914	108,051	196,576

Notes explaining the purpose of each restricted funds are included on Page 22

17. Restricted Funds (continued)

General restricted funds handle miscellaneous gifts that have been made for specific purposes and are held temporarily in the church bank accounts. It also includes the funds belonging to sub-groups in the church, but again where the Church bank account holds their funds on their behalf.

The Missionary fund provides financial support to either members of the church who are engaged in Missionary activities at home or

The PA System Fund receives occasional gifts from people interested in upgrading the PA facilities at church.

Our project called Transforming Lives for Good provides one to one coaching for pupils struggling at schools. £300 is held in reserve here, but the Church has met all the expenses in 2025 from General Funds.
The long standing Building Fund holds money towards any future renovation project. Funds have almost been used up and £294 remains.
Friendship Hub hold gifts for our weekly Friendship Hub meeting which attracts mainly senior citizens, many of whom have no other
Christians Against Poverty fund received £8,440 towards the cost of operating the debt counselling centre plus a further £1,317 was
A new fund towards raising salary related costs for employing a new Family Worker. The position has been advertised. We held a
The Christian Centre Trust (charity no. 516816) is now viewed as a subsidiary charity of the company following the issue of a uniting order, by the Charity Commission. The values of the trust are recorded within restricted funds. Similarly the values of the Church building trust (excepted charity) are shown as restricted funds as directed by the Charity Commission.

18. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025	2024
Net income/(expenditure) for the reporting period as per the statement of financial activities see Page 13	3,879	8,770
Adjustment for :		
Depreciation charges	42,191	39,678
Interest and rents from investments	(48,804)	(44,664)
(Increase)/decrease in stocks	-	-
(Increase)/decrease in debtors	(8,877)	8,556
Increase/(decrease) in creditors	16	982
Net cash provided by/ (used in) operating activities see Page 15	(11,595)	13,322

19. Cash and Bank Balances by fund

	Unrestricted Funds	Restricted Funds	Balance Sheet Values
Analysis			
General Church Funds	168,662		
5 Minus Playgroup	569		
Bookshop	2,468		
Missionary Fund		4,614	
Disaster Relief Fund		-	
PA System Fund		551	
Building Fund		294	
Seniors Day Fund		1,574	
Transforming Lives for Good Fund		300	
Christians Against Poverty - Office		133	
Christians Against Poverty - Clients Fund		4,210	
Family Worker Fund		22,959	
Other Restricted Funds		1,774	
	-		
Total	171,699	36,409	208,108

20. Summary of Parent Charity's Results

	2025 £	2024 £
Incoming resources	307,435	333,724
Less		
Resources expended	290,496	312,629
Transfers to Subsidiary Charity	(5,891)	(4,900)
Net Income/(expenditure)	11,048	16,195

21. Related Party Transactions

There were no related party transactions during the year other than those already disclosed elsewhere in these financial statements

West Street Christian Fellowship

Consolidated Receipts & Payments a/c and Income & Expenditure a/c

Year ended 31 December 2025

	Receipts & Payments Account £	Income & Expenditure Account £
RECEIPTS / INCOME		
Donations and legacies	186,756	186,756
Gift Aid Tax Refund	31,888	38,947
5 Minus Playgroup	9,311	9,311
Christian Book & Coffee Shop	367	367
Rent	23,136	24,501
Room Hire	18,208	18,117
Bank Interest	5,835	6,186
Grants	23,250	23,250
Total incoming resources	298,751	307,435
PAYMENTS / EXPENDITURE		
Salaries	132,157	132,157
Staff Expenses and Visiting Speakers	1,658	1,658
Rates and water rates	3,539	3,539
Insurance	11,107	10,678
Heating & Lighting	19,986	21,086
Repairs	16,899	16,050
New Fixed Assets	6,838	-
Depreciation	-	42,191
Youth Meetings	1,185	1,185
Cleaning (excl. Salaries)	6,551	6,551
5 Minus Playgroup (excl. Salaries)	3,158	3,158
Bank Charges / Independent Examinations	3,720	3,830
Donations to other organisations	32,517	32,517
Special Collections distributed	1,396	1,396
Stationery and photocopying	6,876	6,767
C.A.P. Centre costs (excl. Salaries)	10,112	10,112
Software & Licences	3,199	3,199
Other	7,482	7,482
Total resources expended	268,380	303,556
NET INCOME/(EXPENDITURE) for the year	30,371	3,879
Opening Cash & Bank / Reserves	177,737	660,249
Closing Cash & Bank / Reserves	208,108	664,128
Analysis of Closing Reserves		
Cash & Bank Balances		
Unrestricted Funds - Church	168,662	168,662
Unrestricted Funds - Other	3,037	3,037
Restricted Funds	36,409	36,409
Fixed Assets (Net Book Value)	-	439,818
Debtors	-	23,805
Less Creditors	-	(7,603)
	208,108	664,128

This page does not form part of the statutory financial statements

West Street Christian Fellowship
Receipts and Payments by Activity
Year ended 31 December 2025

Values in £

	Church-based Activities				Church Community Projects					
	Church Pastoral	Book Shop	Mission & Relief	Total WSCF Church Activities	Youth & Schools	Christians Against Poverty	5 Minus Parents & Toddlers	Seniors Friendship Hub	Total WSCF Community Projects	Grand Total WSCF Activities
EXPENDITURE										
Salaries	58,603	-	-	58,603	20,168	25,779	26,821	786	73,554	132,157
Staff Expenses + Visiting Speakers	1,658	-	-	1,658	-	-	-	-	-	1,658
Rates & Water Rates	3,008	-	-	3,008	177	177	177	-	531	3,539
Insurance	9,076	-	-	9,076	534	534	534	-	1,602	10,678
Heating & Lighting	13,649	-	-	13,649	837	744	5,019	837	7,437	21,086
Property Expenses	15,547	-	-	15,547	155	116	232	-	503	16,050
New Fixed Assets	-	-	-	-	-	-	-	-	-	-
Depreciation	40,081	-	-	40,081	844	-	1,266	-	2,110	42,191
Flats Expenses	601	-	-	601	-	-	-	-	-	601
Youth Meetings	-	-	-	-	1,185	-	-	-	1,185	1,185
Cleaning (excl. Salaries)	3,930	-	-	3,930	328	-	1,965	328	2,621	6,551
5 Minus Playgroup (excl. Salaries)	-	-	-	-	-	-	3,158	-	3,158	3,158
Bank Charges / Independent Exam.	3,284	-	-	3,284	175	175	196	-	546	3,830
Donations to other organisations	-	-	32,517	32,517	-	-	-	-	-	32,517
Special Collections distributed	1,396	-	-	1,396	-	-	-	-	-	1,396
CAP Centre costs (excl. Salaries)	-	-	-	-	-	7,867	-	-	7,867	7,867
CAP support for Clients	-	-	-	-	-	1,896	-	-	1,896	1,896
Stationery and photocopying	4,813	-	-	4,813	642	670	642	-	1,954	6,767
Software & Licences	2,719	-	-	2,719	160	160	160	-	480	3,199
Other	5,883	50	-	5,933	352	352	507	86	1,297	7,230
Total Expenditure per SOFA	164,248	50	32,517	196,815	25,557	38,470	40,677	2,037	106,741	303,556
Adjustments to Cash Flow Payments										
Add Capital Expenditure	6,633	-	-	6,633	-	-	205	-	205	6,838
Less Depreciation	(40,081)	-	-	(40,081)	(844)	-	(1,266)	-	(2,110)	(42,191)
Working Capital Adjustments	(78)			(78)	181	21	53	-	255	177
Total Adjustments	(33,526)	-	-	(33,526)	(663)	21	(1,008)	-	(1,650)	(35,176)
Total Cashflow Payments	**130,722**	**50**	**32,517**	**163,289**	**24,894**	**38,491**	**39,669**	**2,037**	**105,091**	**268,380**
RECEIPTS										
Grants	-	-	-	-	-	13,250	10,000	-	23,250	23,250
Legacy related gifts	1,000	-	-	1,000	-	-	-	-	-	1,000
Donations and other income	254,913	367	2,852	258,132	-	6,595	9,311	463	16,369	274,501
Total Receipts in the year	**255,913**	**367**	**2,852**	**259,132**	**-**	**19,845**	**19,311**	**463**	**39,619**	**298,751**
Cash Surplus /(Deficit)	**125,191**	**317**	**(29,665)**	**95,843**	**(24,894)**	**(18,646)**	**(20,358)**	**(1,574)**	**(65,472)**	**30,371**
Cash Balances (inc. Restricted Funds)										
Opening Cash Balances										**177,737**
Closing Cash Balances										**208,108**

This page does not form part of the statutory financial statements

WEST STREET CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1107611

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

WEST STREET CHRISTIAN FELLOWSHIP

West Street Christian Fellowship

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LEGAL AND ADMINISTRATIVE DETAILS

STATUS	A charitable company (limited by guarantee) - Charity registration number 1107611 - Company registration number 5124931
REGISTERED ADDRESS	West Street Baptist Church West Street, Crewe Cheshire CW1 3HE
TRUSTEES / DIRECTORS (None of the trustees hold title to any property belonging to the charity)	Mrs. Diane Collins (appointed 30 June 2024) Mr. Peter Buchan Mr. Peter Midgley Mrs. Joellen Criddle (resigned 17 April 2024) Miss Ruth Grimshaw (appointed 11 Feb. 2024)
CHURCH LEADERSHIP TEAM	Rev. Graham Criddle Mrs. Heather Pritchard Mrs. Isobel Ramdewor (resigned 31 March 2024)
CHURCH ADMINISTRATOR	Miss Ruth Grimshaw
CHURCH TREASURER	Mr. Peter Buchan
BANKERS	Barclays Bank PLC, Market Street, Crewe, Cheshire CW1 2ET
INDEPENDENT EXAMINERS	Afford Bond Holdings Limited Chartered Accountants, 31 Wellington Road Nantwich, Cheshire, CW5 7ED
WEB-SITE ADDRESS	www.wscfchurch.com

Report of the Trustees / Directors for the year ended 31st December 2024

The trustees present the 2024 annual report, for West Street Christian Fellowship, in Crewe.

Structure, Governance and Management

West Street Christian Fellowship (WSCF) is a company limited by guarantee. It incorporated on 11th May 2004 and registered as a charity on 13th January 2005. The objects of the company are defined in our Memorandum of Association and the charity is governed by the rules in its Articles of Association. Should the company be wound up with insufficient funds to meet any liabilities, the members are required to contribute an amount not exceeding £1 each.

The church, formerly known as West Street Baptist Church, is based in the west end of Crewe, although it continues to attract members from a wider area of South Cheshire. The church changed its name when it became a charitable company and has remained an independent church. It is a member of the Evangelical Alliance.

The Church Leadership team take responsibility for the spiritual direction and wellbeing of the church fellowship. The Trustees oversee the legal responsibilities and the management of the fellowship's resources. Whilst the Church Leadership Team and Trustees each have their own responsibilities they do meet regularly as a group to ensure good levels of co-operation and teamwork.

WSCF operates a congregational decision-making model. Where key decisions are to be taken, e.g. some staff appointments and items of significant financial outlay, the Leadership team and Trustees will recommend a course of action. The church members are invited to vote on the proposals indicating their approval or otherwise. Church unity is very important to us so the leaders convene regular "Focus Days" where members of the congregation can both engage with what is being discussed and share their thoughts on any future direction of the church.

Church services and meetings are open to the public. Church membership, however, is open to anyone who professes a genuine Christian faith, can agree to the church statement of faith, is at least 18 years old and has been baptised by total immersion. Baptism is very meaningful for people who have recently become Christians, but the rule has been problematic for people joining the Church from other denominations that don't practice baptism by total immersion. We recently changed our constitution so that established Christians from a different background can join without this requirement.

Charitable Objects, Activities and Public Benefits

Our Memorandum of Association describes the scope of our purposes as being.

- the advancement of the Christian faith,
- the advancement of education,
- the provision of facilities for the benefit of the community
- the relief of hardship.

Our current activities in support of these aims are summarised as: -

1. Church – Worship, Pastoral and Teaching
2. Youth and Schools Work
3. Community Projects
4. Christian Bookshop (In a much-reduced capacity)
5. Christian Mission and Relief Work

The financial costs of these activities are analysed in the SOFA on Page 14.

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning for our activities.

WSCF – Drawing Closer to Jesus – (Summary by Rev. Graham Criddle)

It's always a real privilege to review our annual report as it brings together, in one place, a summary of the many different things the church is involved in and sees as important.
This ranges from the opportunities we have to meet together to grow in our relationship with God and with each other – a vital foundation for all we are – and the different ways in which we seek to serve and bless our community. And it is great to hear encouraging stories of how this happens in so many different ways. It reminds me that there is so much that is being done – but also so much more to be done as we respond to the needs of our community around us and seek to point people to Jesus.

As mentioned in the next section, we value the times we meet together as a whole church family on Sunday mornings and throughout the year in most of these services we were focusing on different aspects of following Jesus – seeking to deepen our understanding of him, to understand how he calls us to live, to rejoice in who we are because of our relationship with him. This was really important and encouraging as we were reminded again of the person who is at the centre of all we are and all we do – and the change he makes in our lives, in our relationships and how we spend our time. And it was really good to be able to explore these themes further in our Lifegroups and seek to find different ways of putting what we were learning and experiencing into practice.

We also spent about six weeks looking at the importance of building a healthy culture in a church context – a place where people know they are welcomed, respected and cared for as well as encouraged to grow in their relationship with Jesus. This was an important step building on our long-standing commitment to safeguarding and provided us with material to develop and adopt (in 2024) a healthy culture policy for the church. It says much about the sort of people we are seeking to be and really encouraging to have been able to work through this together.

All of this flows from a desire to follow Jesus to the best of our ability – recognising that we need his help to enable us to do it. And it is such a privilege to be part of a community with a deep desire for God, care for each other and a heart to share what we have with those who don't yet know Jesus. But, as in all families, there is change and it has been sad to have people leave us – some as they died and others as they moved to different parts of the country. At the same time, it has been a great joy to welcome new people among us and for them to become part of our church family. A reminder that the church is a living community that continues to change and we continue to look to God for guidance as to how we move forward into what God has in store for us next and continue to rejoice in the blessing and provision he pours out upon us.

Principle Activities, Achievements and Performance

1. Church – Worship, Pastoral and Teaching.

Providing facilities for worship, pastoral care and teaching is a core part of our charitable purposes.
At the centre of our church life together is our 10.30am Sunday morning service. It provides an opportunity for everyone to come and enjoy the public worship of God through singing, praying and learning from bible-based teaching. Spending time with each other is a key part of the whole experience and it is good to see a nice mix of ages represented with both young and older families plus many single people too. We are delighted that there is a nice blend of people from different ethnic backgrounds coming together in unity. We regularly see new people visiting us and we are really pleased when some choose to join with us and become members of our church family.

Age and health issues sometimes prevent people from joining with us in the church building. When it works well, technology is our friend allowing people to join in our services from home via Zoom. The sermons are recorded and also published on You Tube.

Life is a journey. Faith is also a journey. It is so good to be on this journey with other like-minded people. This is not just confined to Sunday mornings. Mid week meetings in homes or other buildings take place. Some meet during the day, while others meet in the evenings. These Life Groups, as we call them allow smaller groups of people to meet and share their life experiences, supporting each other in prayer and in other practical ways. Bible teaching is also important to us to provide that faith framework as we seek to be followers of Jesus. There is so much to learn.

We have a varied programme of prayer meetings during the month. Some are held on Zoom. For others we meet together. One of our early morning prayer meetings for men, also involves a full English breakfast. That always goes down well! Another group occasionally does litter picking in the locality, which we combine with praying for the families who live there.

It is important for us to stay relevant and up to date as a Church. Our Senior Leader, Rev. Graham Criddle has formed useful links with a national network of churches and church leaders, known as the Kairos Connexion. In April we hosted a two day Kairos event for church based groups from across the country. The aim is to encourage and learn from each other. We wish to make a positive impact on our society and learn how we can do it better. In an increasingly secular age, our outreach shouldn't be limited to merely inviting people to attend church services, important as that is. So, we are trying new things.

One of those "new things" was actually started in 2022 by another of our leaders, Heather Pritchard. Heather continues to spearhead this monthly venture called "Super Sundays". It is aimed at younger people and young families who may not be used to attending a traditional church service. We are helping people enjoy being part of a faith based community in an environment they can feel comfortable with. They meet at different times, in different locations, often share a meal together and have games for the children. With an underlying Christian theme, the idea is to build community and to encourage people to develop and enjoy their faith.

In partnership with other local churches we have been very involved in running Alpha Courses. These courses were designed by Holy Trinity Brompton Church in London and have been used to great effect introducing people to the Christian faith across the world. They are very thought provoking and enjoyable. There is a video, discussions and food.

Sadly from time to time, many in the fellowship experience difficulties and need a degree of support and encouragement. This is especially true for our elderly members. Our pastoral work is co-ordinated by Tim Oakley along with his role of managing our CAP centre. Tim and the members of our leadership team are keen to establish a network of people who can look out for each other and provide support where we can. It is all part of being church together.

Church membership at our 2024 AGM was 108. New people have been attending the church, but it takes some time before they express an interest in becoming full members.

2. Youth and Schools Work

School based Meetings

We recognise that in many primary schools, teachers may not have the required specialist knowledge to cover the religious education curriculum to the depth required which can place a significant burden on them. To help address this one of our staff members, Heather Pritchard, herself a qualified teacher continues to go into three local primary schools during term time. She teaches from the Cheshire East RE Agreed Syllabus, engaging children in the Christianity Units of the curriculum. This enables the class teachers to access expertise in the subject and gain fresh ideas for their own teaching. She has also been part of SACRE working parties to help resource the curriculum which was relaunched back in 2022.

One headteacher said:

"The RE lessons that are delivered are outstanding and all the children enjoy them. It also helps school as each lesson is professional development for the staff members. Lessons are delivered in an interesting way, are always well organised and after interviewing the children about sticky knowledge, they certainly remember them. The children absolutely love Icthus club and we always get a lot of children join the club. The celebrations that take part in church are also excellent and the Icthus club get the chance to perform in front of parents. Heather and Kate are both a real asset to our school. Thank you."

Another of our staff members, Kate Matthews plus one of our volunteers, provide coaching for children in one of our primary schools. They offer one to one mentoring to children for one hour each week for a minimum of one school year. These children have been identified by the school as being at risk of exclusions and disengagement from learning for a variety of reasons. The schools have noticed a real improvement in these children so it has proved to be such a worthwhile activity. All these school based activities are paid for by the church.

Church based meetings

Three times a year – Christmas, Easter and Summer – we provide a holiday club for primary age children in the area, called "the ARK", (one day each at Christmas and Easter and five in the Summer) where we welcome between 50-60 children to spend this time with us. The day begins at 10:30am and the children engage in worship, Bible teaching and response time. We ask parents/carers to provide a packed lunch for their children and then we continue in the afternoon with a range of workshops, finishing at 3:15pm.

These are a selection of parents comments

"What I love about The Ark is that the activities they engage in are always such fun and fresh but also gives them a great understanding of Christianity and how best to navigate the Bible - appropriate to their age and understanding. They are happy to ask questions and join in with every activity, discussing with their friends along the way. (This is important to me as a parent that they are happy to express their feelings and views with others and also take on their friend's thoughts too.)

My children thrive off learning new skills and The Ark really does keep them engaged at all times.

I love hearing what they get up to and what they have learnt. We get shown their dances and songs and most importantly their feelings and thoughts on Jesus and the Bible. Sometimes they even teach me!"

Up until August 2024, we ran a Friday night youth club called "Fusion", aimed at primary school children. We provided a range of activities and workshops including football, craft, cooking, games and 'super skills' etc. and all within a Christian context, with some biblically based reflections on life. The children loved it all. The Church paid for a coach to collect the children who had no transport. Sadly our number of volunteers has dwindled and we couldn't muster enough adults to maintain our required Safeguarding limits. We haven't given up the hope that

we might be able to resume at some point in the future. Some of the children are demanding to know when it will start again!

Teenage years. We have a good group of young people who meet together on a Sunday morning at church, and it's pleasing to see some of them joining the church music group and others use their computer skills in our increasing use of IT as part of our services. Learning new skills and being a part of the wider church family. Some of them mix with teenagers from other churches too and this provides additional encouragement for them.

3. Community Projects

To show the love of Christ to the community in practical ways.

Christians Against Poverty

One of the other areas where people are struggling is in managing their finances and many of them end up in debt. This can have significant impact on people including causing mental and physical health problems, lessening self-esteem, impacting family relationships, and – sadly - can sometimes even lead to suicide. Recognising this need, we established a debt support centre thirteen years ago, working with the national charity "Christians Against Poverty" (CAP). We employ two people, supported by volunteers, to operate this centre and to work with our clients. As the team works with these clients, they develop deep relationships with them; help increase confidence and a hope that issues can be resolved; help in conversations with creditors, suppliers and other agencies.

Over the last year our team fulfilled 49 new appointments with 83 family members benefitting from our work. During this period we also provided ongoing support for our existing clients where necessary and had 25 people go debt free, which was so encouraging.

Also in 2024, we did a lot of work in the Polish community, with almost a third of our appointments being with Polish families. It has been great to have the opportunity to offer our service to a much wider base and we have seen almost half of our Polish clients becoming debt free!

5 Minus – Pre-School Playgroup

Within our locality we encounter many parents of pre-school children who are finding life to be lonely and difficult. There is very little support for them. Sadly this can often hold back the development of their children and later on they can find it difficult to engage with school when they are old enough. So there is a real need for both parents and children to be part of a loving and caring community where they can find friendship and feel safe, welcomed, listened to and supported. This describes our parent and toddler group "5 Minus"!

It meets four mornings a week in one of our buildings. Each day up to 45 children attend, plus their carers. The overall number of children attending in the last four months of 2024 were 250 in September, 300 in October, 280 in November and 70 in December (a short month due to Christmas holidays).

It is a real privilege to watch the children develop during their time here, with many coming as babies and staying with us until they are ready for school. One example of this is a little boy who has recently been adopted who comes with his new parent and we have seen him grow in confidence and really enjoy the routine of the group and the opportunities for play. We encourage the children to sit together for a snack and help tidy things away. These are small steps but an important part of their development.

As mentioned above, we are focusing on trying to help children become ready to start school. Nationally, so many children are not properly prepared for this. Our early years specialist, Kate Matthews, has worked with the 5 Minus staff team to develop an appropriate development curriculum to guide use of resources, activities and stories. We believe that this will really help in the development of these young children. And this work has been recognised at a national level with the publication of a resource to help others, who run

toddler groups elsewhere, to realise the valuable work they are doing and offer some best practice suggestions. This resource was launched in 2023 in Parliament, followed by an online launch in February 2024, and we are continuing to work with a national team to provide practical tools to go alongside it.

Friendship Hub
Friendship Hub, that meets every Friday morning; reaching out to anyone who needs a safe warm space to relax, socialise and feel part of a community who care. Our aim is to reduce isolation for those who live alone in the community by providing opportunities to meet other people and try new activities.

We offer warm drinks, biscuits, toast (free of charge). Once a month we will provide a light lunch and every fifth Friday we arrange to share a Fish and Chip Lunch. We provide craft activities, card making, plant potting, manicures, knitting etc, Games, scrabble, dominoes, and for more active people Curling and Botcha. Some weeks we will have a quiz or a puzzle. We also welcome different organisations who can provide appropriate information such as Cadent (Warm Homes initiative) or local housing association contacts. There is no obligation to join in the activities and some prefer to just chat with friends and engage with what they are comfortable with.
We have advertised in local supermarkets, chemists and housing associations and have delivered leaflets to the local area. We are advertised on the Cheshire East Website as a Warm Hub. Volunteers who help to run the activities are from the church and enjoy serving and befriending new people.
All age groups and abilities are invited, but we attract mostly older people and those who live alone. Some who come have had a diagnosis of dementia but recognise their need to continue to socialise and keep active. It also provides a sense of "ownership" as we encourage all members to serve when they can, providing a feeling of belonging to the group and realising there is something they can contribute to society.

This group decreases the isolation of those who live alone or who have reduced opportunity to meet others. The activities are designed to help people engage with something new or re-engage with old skills. Exercise and physical games help to keep our guests active and reduce the effects of inactivity and aid emotional health.
We regularly get 10-20 people each week, with this increasing to 30 for special events – this gives real opportunity for people to get to know each other and build relationships..

Other Community groups. When our rooms are not being used, we are able to allow other community groups to use them. Our Maybury Centre building and our Church Hall are in demand by quite a varied selection of groups. For example, the Cheshire, Halton & Warrington Race & Equality Centre (CHAWREC) hire rooms every working day for their ever-popular English language classes for people whose first language is not English. This reflects the ethnic diversity in Crewe. The AA hold meetings for people recovering from drug or alcohol abuse. We are able to offer facilities to the YMCA for some of their youth and community projects and to the local U3A. A number of other smaller churches who don't have their own premises meet in the Maybury Centre. Parents are keen to hold their Children's birthday parties in our Church Hall. The properties are well used.

4. Christian Bookshop
Within the reception area of our Maybury Centre, is a small bookstall area selling a few books, bibles and a selection of birthday and greeting cards with a scriptural theme.

5. Christian Mission and Relief Work

In addition to our own church and the community we live in, the church has to keep in focus the wider world too. There is so much need. The projects we support are generally ones where members of our congregation have special involvement. Here are a few examples.

1. A Church family opened the Herridge Technical School in Burundi for orphans and destitute children, in 2007. They still manage their charity known as ACTS (Africa Christian Teaching Service) and spend several weeks in Burundi each year. Their school has excellent results and has earned a good reputation.
2. One of our members is part of the leadership of Flame International and they organise special mission trips to Uganda/South Sudan/Democratic Republic of Congo. They reach out to many traumatised people following the constant violent unrest, encourage local Christian leaders, and when able, speak to the Army and visit prisons. They bring the good news of Jesus to people and their reports of things they have witnessed as they have prayed for people, have been remarkable. They teach a lot about forgiveness, which is not easy considering what these people have faced in life, but it is a key to their renewal.
3. Two of our church members are permanently based in New Zealand and work with communities and churches in the South Pacific.
4. A couple who have special links to Haiti, arranged for the leaders of House of Hope in Haiti to visit our church. We contributed £1,671 to their project in caring for orphans and providing food and education in the face of the appalling gang warfare that has gripped that country.

There are many UK projects we support too. As a principle we look to set aside a tithe (give 10%) of our unrestricted Church income to help these projects away from our base in Crewe. Due to the timing of some projects, some of the money is held over to the following year.

In total we have been able to provide a grand total of £28,283 to support Christian outreach, mission and disaster relief.

Volunteers

We employed nine paid members of staff. However, we could not function properly without the support from our willing and talented volunteers. They contribute so much of their time to the different ministries at church. We try to encourage people to become involved in serving others. Some people doubt they have anything to offer, but we just want people to offer friendship, be welcoming and to offer support and to pray for one another. That is something most of us can do.

Risks

We have a small team that takes care of safeguarding at West Street. We have invested in a CPOMS safeguarding monitoring system and are in the process of revising our policies. All our key workers are DBS checked and it is a high priority for us to keep all children and vulnerable adults safe, whether they are part of our church family or our local community. A church should be one of the safest of places for people, but sadly we know from news reports that this cannot always be assumed to be the case. In recent years, various Trustees and other key church members have been able to attend training courses on both Safeguarding, Mental Health issues and also First Aid.

Our buildings are maintained by our skilled and capable volunteers. In 2021 we employed the services of a professional chartered surveyor as part of an ongoing 5 year (quinquennial) review. This helps to direct our maintenance priorities. Fire equipment is updated annually.

PAT testing is done. Any health and safety issues are dealt with as soon as they become apparent.
Insurance policies are updated each year and we maintain copyright licences for music performance and streaming.

Financial Review

Our total income for the year, including restricted funds, reached £333,724 (2023 £266,465). Expenditure (including depreciation charges) was £324,954 (2023 £312,121). The accounts and accompanying notes analyse these figures. This produced a surplus of £8,770 (2023 deficit of £45,656). This represents the movement in total net assets.

The Net Cash Flow in the year shows a surplus of £23,943 (2023 a deficit of £22,441). This represents the movements in the cash and bank balances during the year.
It should be noted that the improvement in finances was due to the receipt of legacy gifts from two of our church members who sadly passed away.

Reserves Policy

Our current reserves policy aims to stabilise our unrestricted cash and bank balances at a level sufficient to cover our next three to four months of expenditure. This would suggest that our optimum cash balances would be approximately £90,000. At the end of 2024 our unrestricted church funds cash balances totalled £155,017.

Trustees

We are currently operating the charity with four trustees whereas we would ideally like to have at least six. We are currently looking to recruit new members from within the Church membership. For new trustees training will be offered to supplement the sharing of knowledge within the existing group. All trustees recognise the need to keep abreast of current legislation affecting charities.

Trustees' Responsibilities

The trustees (who are also directors of West Street Christian Fellowship for the purposes of Company Law) are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Company Law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- Observe the methods and principles in the Charities SORP.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.
The report has been prepared taking advantage of the small company's exemption of section 415A of the Companies Act 2006.

Signed on behalf of the Trustees.

A P Buchan
.....

Peter Buchan
Director/Trustee

P R Midgley
.....

Peter Midgley
Director/Trustee

Date 3 May 2025

Independent Examiner's Report to the Trustees of West Street Christian Fellowship

I report to the charity trustees on my examination of the accounts of the group for the year ended 31 December 2024 which are set out on pages 14 to 24.

Responsibilities and basis of report

As the charity trustees of the group (and also its directors for the purposes of company law) you are responsible for the preparation of the consolidated accounts of the group in accordance with the requirements of the Charities Act 2011 (the 'Charities Act') and the Companies Act 2006 ('the Companies Act') and you have chosen to prepare consolidated accounts of the group. You are satisfied that the accounts of both the company and the group are not required by charity law to be audited and have chosen instead to have an independent examination.

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an auditor go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the consolidated accounts present a 'true and fair' view, and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Because the parent company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the Charities Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants, 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 that in any material respect:

1. accounting records were not kept in respect of the group as required by section 386 of the companies Act: or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 or the Companies 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.

Paul Edwards FCCA CTA
Afford Bond Holdings Limited
Chartered Accountants
31 Wellington Road
Nantwich
Cheshire
CW5 7ED
6 May 2025

West Street Christian Fellowship
Consolidated Statement of Financial Activities
(incorporating an Income and Expenditure Account)
Year ended 31 December 2024

INCOME AND EXPENDITURE	Notes	General Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	4	267,153	12,317	279,470	212,893
Charitable activities				-	-
Community Projects - Playgroup		9,048	-	9,048	8,589
Christian Bookstall		542	-	542	325
Other trading activities		-	-	-	-
Investments	5	44,664		44,664	44,658
Other		-	-	-	-
Total incoming resources		321,407	12,317	333,724	266,465
EXPENDITURE ON:					
Raising Funds		-	-	-	-
Charitable activities	6 & 7				
Church - Pastoral & Teaching		172,470	12,342	184,812	161,237
Youth & Schools Work		31,641	-	31,641	40,675
Community Projects		59,389	20,658	80,047	83,194
Christian Bookstall		171	-	171	21
Christian Mission & Relief Work	9	7,017	21,266	28,283	26,994
Total resources expended		270,688	54,266	324,954	312,121
NET INCOME/(EXPENDITURE) for the year		50,719	(41,949)	8,770	(45,656)
TRANSFERS BETWEEN FUNDS	17	(37,656)	37,656	-	-
NET MOVEMENT IN FUNDS		13,063	(4,293)	8,770	(45,656)
RECONCILIATION OF FUNDS					
Total funds brought forward		463,454	188,025	651,479	697,135
Total funds carried forward		476,517	183,732	660,249	651,479

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 17 to 24 form part of these financial statements

West Street Christian Fellowship
CONSOLIDATED AND PARENT CHARITY BALANCE SHEET
At 31 December 2024

	Notes	Group 2024 £	Group 2023 £	Parent Charity 2024 £	Parent Charity 2023 £
FIXED ASSETS					
Land and buildings		397,189	414,121	235,627	245,853
Furniture and fittings		53,905	57,234	52,333	54,943
Plant and equipment		24,077	9,451	24,077	9,451
Tangible assets	14	475,171	480,806	312,037	310,247
CURRENT ASSETS					
Stocks		0	0	0	0
Debtors and accrued income	15	14,928	23,484	14,928	23,484
Cash at bank and in hand	19	177,737	153,794	177,737	153,794
		192,665	177,278	192,665	177,278
LIABILITIES					
CREDITORS					
Amounts falling due within one year	16	(7,587)	(6,605)	(7,587)	(6,605)
NET CURRENT ASSETS		185,078	170,673	185,078	170,673
NET ASSETS		660,249	651,479	497,115	480,920
THE FUNDS OF THE CHARITY					
Restricted income funds	17	183,732	188,025	20,598	17,466
General unrestricted income funds		476,517	463,454	476,517	463,454
TOTAL CHARITY FUNDS		660,249	651,479	497,115	480,920

For the year ending 31st December 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006, and the directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved and authorised for issue by the Board on 3.5.25

Signed on behalf of the Board of Directors / Trustees.

APBuchan Peter Buchan Director / Trustee

DRMidgley Peter Midgley Director / Trustee

West Street Christian Fellowship
Statement of Cash Flows
Year ended 31 December 2024

	Movements 2024 £	Movements 2023 £
Cash Flows from Operating Activities		
Net cash (outflow)/inflow from operating activities (see Note 18)	13,322	(58,935)
Investing Activities:		
Interest received	7,310	4,135
Rents received	20,895	21,398
Room Hire	16,459	19,125
Purchase of Property, Plant and Equipment	(34,043)	(8,164)
Net cash provided by/(used in) investing activities	10,621	36,494
Increase/(decrease) in cash in the year	23,943	(22,441)
Transfer of Cash and deposits from related trusts	-	-
Total Movement in Funds	23,943	(22,441)
Reconciliation of Net Cashflow to Movement in Net funds		
Increase/(decrease) in cash in the year	23,943	(22,441)
Cash at 31 December 2023	153,794	176,235
Cash at 31 December 2024	177,737	153,794
Cash and deposits repayable on demand		
Bank Deposits	172,538	136,506
Cash at bank	5,068	17,055
Cash and cash in transit	131	233
	177,737	153,794

1. STATUS AND RELATIONSHIP WITH CONNECTED CHARITIES

West Street Christian Fellowship was incorporated in England and Wales as a private company limited by guarantee on 11 May 2004. 2005 was the first year of operation. It is also a registered charity (no. 1107611). On 16 September 2005 the company was appointed as sole trustee, under section 16 of the Charities Act 1993 for it's two subsidiary charities :

(a) West Street Baptist Church (previously known as Monks Coppenhall Particular Baptist Church). The church is an excepted charity.
(b) West Street Baptist Church Crewe Christian Fellowship Centre Trust (charity 516816)

Neither of the two subsidiary charities accrue any income. The only expenditure is depreciation on the Fixed Assets. Any financial transactions for use of the trusts are included within the parent company accounts. The subidiary trusts balances are recorded in Note 17 (Restricted Funds).
In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. CONTROLLING PARTY

The Committee of Trustees control the day to day legal and financial affairs of the Fellowship, but for any major decisions concerning the affairs of the Fellowship, the Church Members would be asked to approve it by means of a vote.

3. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous year and also have been consistently applied within the same accounts.

First time adoption of FRS 102

FRS 102 was first adopted in 2015

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, in accordance with both the Financial Reporting Standard (FRS 102) and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in 2019, SORP (FRS102), the Charities Act 2011, Companies Act 2006

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest pound.

No judgements or key assumptions have been made which would significantly affect either the amounts recognised in the financial statements or the carrying amounts of assets and liabilities within the next financial year.

The statement of financial activities (SOFA) and balance sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Public Benefit Entity

The charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the likelihood that this support will continue, and accordingly, the accounts have been prepared on a going concern basis. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Fund accounting

General funds are available to meet and further the objectives of the Church. Included within general funds are monies that have been designated for special purposes or belong to sub sections of the church organisation. No restriction has been placed on these funds.

Restricted funds have been specifically set aside for special purposes, either by the Church or the donor. The purpose and value of each restricted fund is outlined in the notes to the financial statements (see note 17)

Incoming Resources

All income is included in the SOFA when the church is legally entitled to receive it, and when the amount can be quantified with reasonable accuracy. In practice, donations to the fellowship can only be included when the donation is actually received. Other items such as income tax recoverable on Gift Aid, and money owing from customers to the book and coffee shop will be calculated at the end of the financial year. No amounts are included in the financial statements for services donated by volunteers.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Wherever possible, costs are allocated directly to their relevant activity. However, a substantial part of the fellowship's expenditure supports more than one activity and has, therefore, been apportioned over the activities either on the basis of time spent or the estimated utilisation of facilities.

Tangible fixed assets and depreciation

Tangible fixed assets over the value of £200 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold Land & Buildings	between	10 - 50 years
Central Heating systems		5 - 10 years
Furniture and office equipment		3 - 8 years

Under Financial Reporting Standard (FRS) 15, the trustees have chosen to value Land and Buildings under historical cost methods, instead of a current valuation. The original church building costs are difficult to identify. The values within the accounts represent the major renovations to the buildings since the late 1970's.

The trustees are of the opinion that to have a revaluation carried out of the Fellowship's Assets would be an unduly expensive exercise and so have decided to retain the historical cost approach in the presentation of such Assets in its financial statements. Valuations of church buildings are fraught with difficulties and may not represent a true reflection of its realisable value.

The Trustees acknowledge the technical requirement under FRS 102 to have its investment properties (namely its let out flats and shop) revalued to reflect Fair Value. The church estimates it may be operating below its stated cash reserves policy next year and costs quoted for the revaluation were considered to be prohibitively high, further reducing the cash balances. Revaluation does not guarantee a true reflection of any realisable value.

Stock

Stock consist of purchased goods for resale. Stocks are valued the lower of cost or net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Financial Instruments

Basic Financial assets and liabilities

These include debtors, cash and bank balances and creditors which are all initially recognised at transaction price. Subsequently they are carried at amortised cost using the effective interest method. Financial assets and liabilities due within one year are not amortised.

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2024

4. Voluntary Income	2024	2023
Unrestricted		
Weekly Church Collections	3,853	1,733
Donations made under Gift Aid	132,238	126,350
Donations via other agencies	7,000	7,405
Legacy Related Gifts	64,751	-
Other gifts	21,128	28,600
Tax recovered on Gift Aid	38,183	32,620
Total Unrestricted Gifts	267,153	196,708
Restricted Gifts for:		
Missionary funds	4,113	4,105
Disaster relief fund	420	1,270
PA System Fund	-	-
Transforming Lives for Good	-	-
Christians Against Poverty	3,688	1,668
Christians Against Poverty Grants	-	-
Christians Against Poverty Clients Fund	1,938	6,618
Community Projects Fund Grants	-	-
Friendship Hub Fund	556	230
Gift Day Fund	-	-
Building fund	168	168
Other	34	200
Tax recovered on Gift Aid (restricted funds)		
Missionary funds	283	354
Disaster relief fund	80	200
PA System Fund	-	-
Christians Against Poverty	351	150
Christians Against Poverty Clients Fund	437	1,183
Gift Day Fund	-	-
Building fund	24	39
Other	225	-
Total Restricted Gifts	12,317	16,185
Total Voluntary Income	279,470	212,893

5. Investment Income		
Bank Interest - unrestricted funds	7,310	4,135
Room Hire	16,459	19,125
Rent received	20,895	21,398
	44,664	44,658

6. Costs of Charitable Activities	Activities undertaken directly	Grant funding of activities (see note 9)	Support costs	2024 Total	2023
Church - Pastoral & Teaching	13,872		170,940	184,812	161,237
Youth & Schools Work	14,968		16,673	31,641	40,675
Community Projects	42,454		37,593	80,047	83,194
Christians Against Poverty	*20,600*		*18,337*	*38,937*	*45,371*
5 Minus	*21,796*		*17,266*	*39,062*	*36,107*
Seniors Day	*58*		*1,990*	*2,048*	*1,716*
Christian Book & Coffee Shop	171			171	21
Christian Mission & Relief Work		28,283		28,283	26,994
Total cost of Charitable Activities	71,465	28,283	225,206	324,954	312,121

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2024

7. **Support Cost**	Church Pastoral & Teaching	Youth & Schools Work	Community Projects: Christians Against Poverty	Community Projects: 5 Minus	Community Projects: Seniors Day	Christian Book & Coffee Shop	**2024**	**2023**
Ministry/Salary costs	67,574	11,875	15,699	2,004	-		97,152	92,310
Cleaning Wage costs	14,404	838	483	5,027	838	-	21,590	19,909
Cleaning Materials	3,774	315	-	1,887	315		6,291	5,605
Rates & Insurance	11,222	660	660	660	-		13,202	12,285
Heating & Lighting	8,371	837	744	5,019	837		15,808	10,968
Repairs & Equipment	14,418	403	154	527	-		15,502	12,011
Stationery & Telephone	5,298	707	353	707	-		7,065	6,325
Depreciation	37,693	794	-	1,191	-		39,678	36,994
Governance Cost	4,156	244	244	244	-		4,888	3,200
Sundry Expenses	4,030	-	-	-	-		4,030	4,477
Total Support Costs	170,940	16,673	18,337	17,266	1,990	-	225,206	204,084

8. **Governance Costs**	**2024**	**2023**
Independent Examination Fees	3,448	3,200
Legal Fees	1,440	780
	4,888	3,980

9. **Grant funding of Activities** **Disaster Relief , Missionary & Charitable Projects**	**2024**	**2023**
African Christian Teaching Service	4,268	3,018
Flame International	5,300	2,100
Open Doors	2,100	2,161
House of Hope Haiti	1,671	-
Disasters Emergency Committee	-	2,832
Kairos Connexion	1,000	-
Love Crewe	1,200	1,200
St. Paul's Centre	360	487
United Christian Broadcasters	100	100
Pioneer	165	180
Evangelical Allliance	250	250
Churches Together in Crewe	50	50
South Cheshire CLASP	300	300
Acts 435	-	200
Other	123	33
Total Gifts via Organisations	16,887	12,911
Gifts to Individuals	11,396	14,083
Total Grants	28,283	26,994

10 Staff Costs

	2024	**2023**
Wages & Salaries	142,866	136,966
Social security costs	4,160	3,649
Pension costs	7,923	6,832
Mileage Allowances	860	407
Total	155,809	147,854

None of the Trustees receive any salary payments

Number of Employees

	2024	**2023**
Total of Full time and Part time employees	9	9
Full time equivalents	6	6

11 Trustees Remuneration

Trustees should not generally receive payment for being a charity trustee. Clause 6 of our Memorandum of Association does provide for an exception to this rule. Mrs. Jo Criddle was an unpaid Trustee for part of the year but her husband Rev. Graham Criddle is the Senior Leader. Graham's salary in 2024 was £34,064 plus pension contribution of £3,312.

12 Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
Not later than one year	2,400	2,400
Later than one year but not later than five years	4,200	6,600
Later than five years	-	-
Total	6,600	9,000

13 Rentals to be Received

	2024	2023
Not later than one year	14,400	6,000
Later than one year but not later than five years	20,300	21,000
Later than five years	-	
Total	34,700	27,000

14 Tangible Fixed Assets - Group

	Freehold land and buildings	Furniture & Fittings	Equipment	Motor Vehicles	Total
Cost					
At 31 December 2023	991,425	283,226	57,624	-	1,332,275
Additions	6,400	8,190	19,453	-	34,043
Transfers between categories	-	-	-	-	-
Disposals	-	(6,778)			(6,778)
At 31 December 2024	997,825	284,637	77,077	-	1,359,539
Depreciation					
At 31 December 2023	577,304	225,992	48,173	-	851,469
Additions	23,332	11,519	4,827		39,678
Transfers between categories	-	-	-		-
Disposals	-	(6,778)			(6,778)
At 31 December 2024	600,636	230,732	53,000	-	884,368
Net book value					
At 31 December 2023	414,121	57,234	9,451	-	480,806
At 31 December 2024	397,189	53,905	24,077	-	475,171

15 Debtors

	Parent & Group 2024	Parent & Group 2023
Prepayments and other accrued income		
Pre-payments - Insurance	4,958	4,851
Pre-payments - Utilities	371	815
Pre-payments - Other	-	66
Church - Tax recoverable on Gift Aid donations	7,823	10,926
Rent	-	4,500
Room Hire	1,458	1,703
Interest Receivable	318	
Other	-	623
	14,928	23,484

16 Creditors: amounts falling due within one year

	Parent & Group 2024	Parent & Group 2023
Trade Creditors		
Accruals and other deferred income		
Independent Examination	3,390	3,200
Gas & Electric	2,574	2,779
Stationery and Telephone	109	62
Rent and Room Hire (received in advance)	583	338
Other	931	226
	7,587	6,605

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2024

17. Restricted Funds

	General Restricted Gifts	Missionary Fund	Disaster Relief Fund	PA System Fund	Transforming Lives for Good Fund	Building Fund	Seniors Friendship Fund	Parent Charity Restricted Funds c/f
Balances Brought Forward At 31 December 2023	1,655	3,270	1,171	4,551	300	532	999	12,478
Donations and gifts	34	4,113	420	-	-	168	556	5,291
Tax recovered on Gift Aid	225	283	80	-	-	24	-	612
Grants Received	-	-	-	-	-	-	-	-
Interest received	-	-	-	-	-	-	-	-
Total Income	259	4,396	500	-	-	192	556	5,903
Payments - Grants + Other	242	19,370	1,671	-	-	-	58	21,341
Salaries and Expenses	-	-	-	-	-	-	-	-
Total Expenditure	242	19,370	1,671	-	-	-	58	21,341
Surplus / (Deficit) in the year	17	(14,974)	(1,171)	-	-	192	498	(15,438)
Transfers from/(to) Unrestricted Funds	-	23,192	-	(4,000)	-	(574)	-	18,618
Balances Carried Forward At 31 December 2024	1,672	11,488	-	551	300	150	1,497	15,658
Represented by :								
Fixed Assets								-
Debtors/(Creditors)	-	27	-	-	-	3	-	30
Cash & Bank Balances	1,672	11,461	-	551	300	147	1,497	15,628
Total Net Assets	1,672	11,488	-	551	300	150	1,497	15,658

	Parent Charity Restricted Funds b/f	Christians Against Poverty Fund	Christians Against Poverty Clients	Community Grant	Subsidiary Charities Christian Centre Trust	Church Building Trust	Group Restricted Funds
Balances Brought Forward At 31 December 2023	12,478	51	4,937	-	53,209	117,350	188,025
Donations and gifts	5,291	3,688	1,938	-	-	-	10,917
Tax recovered on Gift Aid	612	351	437	-	-	-	1,400
Grants Received	-	-	-	-	-	-	-
Interest received	-	-	-	-	-	-	-
Total Income	5,903	4,039	2,375	-	-	-	12,317
Payments - Grants + Other	21,341	7,984	2,523	-	-	-	31,848
Depreciation of Fixed Assets		-	-	-	5,321	7,004	12,325
Salaries and Expenses	-	10,093	-	-	-	-	10,093
Total Expenditure	21,341	18,077	2,523	-	5,321	7,004	54,266
Surplus / (Deficit) in the year	(15,438)	(14,038)	(148)	-	(5,321)	(7,004)	(41,949)
Transfers from/(to) Unrestricted Funds	18,618	14,138	-	-	-	4,900	37,656
Balances Carried Forward At 31 December 2024	15,658	151	4,789	-	47,888	115,246	183,732
Represented by :							
Fixed Assets	-			-	47,888	115,246	163,134
Debtors/(Creditors)	30	151	358	-	-	-	539
Cash & Bank Balances	15,628	-	4,431	-	-	-	20,059
Total Net Assets	15,658	151	4,789	-	47,888	115,246	183,732

Notes on the restricted funds are included on Page 23

17. Restricted Funds (continued)

General restricted funds handle miscellaneous gifts that have been made for specific purposes and are held temporarily in the church bank accounts. It also includes the funds belonging to sub-groups in the church, but again where the Church bank account holds their funds on their behalf.

The Missionary fund provides financial support to either members of the church who are engaged in Missionary activities at home or abroad, and also to support other missionary organisations. The church sets aside part of it's income for giving to support Christian missionary work and in 2024 it amounted to £23,192. In addition, £4,396 was donated by individual members of the congregation.

The Disaster Relief fund provides financial support for Relief agencies, to help in times of disaster. The opening funds of £1,171 plus additional gifts of £500 was donated to the House of Hope in Haiti providing relief in the civil unrest they are currently experiencing.

The PA System Fund receives occasional gifts from people interested in upgrading the PA facilities at church. Of the £4,511 funds brought forward from 2023, £4,000 was spent on new speakers for the church.

Our project called Transforming Lives for Good provides one to one coaching for pupils struggling at schools. £300 is held in reserve here, but the Church has met all the expenses in 2024 from General Funds.

The long standing Building Fund holds money towards any future renovation project. £574 was spent with our Architect.

Seniors/Friendship Hub hold gifts for our weekly Friendship Hub which attracts mainly senior citizens, many of whom have no other contact with the church.

Christians Against Poverty fund received £4,039 towards the cost of operating the debt counselling centre plus a further £2,375 was given towards supporting the CAP clients themselves. Much of this related to Christmas Hampers given to our clients.

The Christian Centre Trust (charity no. 516816) is now viewed as a subsidiary charity of the company following the issue of a uniting order, by the Charity Commission. The values of the trust are recorded within restricted funds. Similarly the values of the Church building trust (excepted charity) are shown as restricted funds as directed by the Charity Commission.

18. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2024	2023
Net income/(expenditure) for the reporting period as per the statement of financial activities see Page 14	8,770	(45,656)
Adjustment for :		
Depreciation charges	39,678	36,994
Interest and rents from investments	(44,664)	(44,658)
(Increase)/decrease in stocks	-	-
(Increase)/decrease in debtors	8,556	(7,085)
Increase/(decrease) in creditors	982	1,470
Net cash provided by/ (used in) operating activities see Page 16	13,322	(58,935)

19. Cash and Bank Balances by fund

	Unrestricted Funds	Restricted Funds	Balance Sheet Values
Analysis			
General Church Funds	155,017		
5 Minus Playgroup	510		
Bookshop	2,151		
Missionary Fund		11,461	
Disaster Relief Fund		-	
PA System Fund		551	
Building Fund		147	
Seniors Day Fund		1,497	
Transforming Lives for Good Fund		300	
Christians Against Poverty - Office		-	
Christians Against Poverty - Clients Fund		4,431	
Community Grant		-	
Other Restricted Funds		1,672	
Total	157,678	20,059	177,737

20. Summary of Parent Charity's Results

	2024 £	2023 £
Incoming resources	333,724	266,465
Less		
Resources expended	312,629	299,651
Transfers to Subsidiary Charity	(4,900)	(1,455)
Net Income/(expenditure)	16,195	(34,641)

21. Related Party Transactions

There were no related party transactions during the year other than those already disclosed elsewhere in these financial statements

West Street Christian Fellowship

Consolidated Receipts & Payments a/c and Income & Expenditure a/c

Year ended 31 December 2024

	Receipts & Payments Account £	Income & Expenditure Account £
RECEIPTS / INCOME		
Donations and legacies	240,178	239,585
Gift Aid Tax Refund	42,686	39,583
5 Minus Playgroup	9,380	9,350
Christian Book & Coffee Shop	542	542
Rent	25,640	20,895
Room Hire	16,704	16,459
Bank Interest	6,992	7,310
Grants	0	0
Total incoming resources	342,122	333,724
PAYMENTS / EXPENDITURE		
Salaries	155,808	157,089
Staff Expenses and Visiting Speakers	2,726	1,445
Rates and water rates	3,354	3,354
Insurance	9,955	9,848
Heating & Lighting	23,688	23,927
Repairs	15,501	16,206
New Fixed Assets	34,043	0
Depreciation	0	39,678
Youth Meetings	5,184	5,184
Cleaning (excl. Salaries)	6,291	6,291
5 Minus Playgroup (excl. Salaries)	2,707	2,707
Bank Charges / Independent Examinations	3,538	3,728
Donations to other organisations	28,283	28,283
Special Collections distributed	225	225
Stationery and photocopying	7,373	7,420
C.A.P. Centre costs (excl. Salaries)	10,507	10,507
Software & Licences	3,072	3,072
Other	5,924	5,990
Total resources expended	318,179	324,954
NET INCOME/(EXPENDITURE) for the year	23,943	8,770
Opening Cash & Bank / Reserves	153,794	651,479
Closing Cash & Bank / Reserves	177,737	660,249
Analysis of Closing Reserves		
Cash & Bank Balances		
Unrestricted Funds - Church	155,017	155,017
Unrestricted Funds - Other	2,661	2,661
Restricted Funds	20,059	20,059
Fixed Assets (Net Book Value)		475,171
Debtors		14,928
Less Creditors		(7,587)
	177,737	660,249

This page does not form part of the statutory financial statements

West Street Christian Fellowship
Receipts and Payments by Activity
Year ended 31 December 2024

Values in £

	Church-based Activities			Total	Church Community Projects				Total	Grand
	Church Pastoral	Bookshop	Mission & Relief	WSCF Church Activities	Youth & Schools	Christians Against Poverty	5 Minus Parents & Toddlers	Seniors Friendship Hub	WSCF Community Projects	Total WSCF Activities
EXPENDITURE										
Salaries	80,078	-	-	80,078	22,497	26,275	26,120	838	75,730	155,808
Staff Expenses + Visiting Speakers	2,726	-	-	2,726	-	-	-	-	-	2,726
Rates & Water Rates	2,850	-	-	2,850	168	168	168	-	504	3,354
Insurance	8,372	-	-	8,372	492	492	492	-	1,476	9,848
Heating & Lighting	16,490	-	-	16,490	837	744	5,019	837	7,437	23,927
Property Expenses	15,584	-	-	15,584	249	-	373	-	622	16,206
New Fixed Assets	-	-	-	-	-	-	-	-	-	-
Depreciation	37,693	-	-	37,693	794	-	1,191	-	1,985	39,678
Flats Expenses	397	-	-	397	-	-	-	-	-	397
Youth Meetings	-	-	-	-	5,184	-	-	-	5,184	5,184
Cleaning (excl. Salaries)	3,774	-	-	3,774	315	-	1,887	315	2,517	6,291
5 Minus Playgroup (excl. Salaries)	-	-	-	-	-	-	2,707	-	2,707	2,707
Bank Charges / Independent Exam.	4,436	-	-	4,436	244	244	244	-	732	5,168
Donations to other organisations	-	-	28,283	28,283	-	-	-	-	-	28,283
Special Collections distributed	225	-	-	225	-	-	-	-	-	225
CAP Centre costs (excl. Salaries)	-	-	-	-	-	7,629	-	-	7,629	7,629
CAP support for Clients	-	-	-	-	-	2,523	-	-	2,523	2,523
Stationery and photocopying	5,298	-	-	5,298	707	708	707	-	2,122	7,420
Software & Licences	2,610	-	-	2,610	154	154	154	-	462	3,072
Other	4,279	171	-	4,450	-	-	-	58	58	4,508
Total Expenditure per SOFA	184,812	171	28,283	213,266	31,641	38,937	39,062	2,048	111,688	324,954
Adjustments to Cash Flow Payments										
Add Capital Expenditure	32,334	-	-	32,334	-	983	726	-	1,709	34,043
Less Depreciation	(37,693)	-	-	(37,693)	(794)	-	(1,191)	-	(1,985)	(39,678)
Working Capital Adjustments	(1,633)			(1,633)	375	277	(159)	-	493	(1,140)
Total Adjustments	(6,992)	-	-	(6,992)	(419)	1,260	(624)	-	217	(6,775)
Total Cashflow Payments	**177,820**	**171**	**28,283**	**206,274**	**31,222**	**40,197**	**38,438**	**2,048**	**111,905**	**318,179**
RECEIPTS										
Grants	-	-	-	-	-	-	-	-	-	-
Legacy related gifts	64,751	-	-	64,751	-	-	-	-	-	64,751
Donations and other income	255,379	542	5,183	261,104	-	6,331	9,380	556	16,267	277,371
Total Receipts in the year	**320,130**	**542**	**5,183**	**325,855**	**-**	**6,331**	**9,380**	**556**	**16,267**	**342,122**
Cash Surplus /(Deficit)	**142,310**	**371**	**(23,100)**	**119,581**	**(31,222)**	**(33,866)**	**(29,058)**	**(1,492)**	**(95,638)**	**23,943**
Cash Balances (inc. Restricted Funds)										
Opening Cash Balances										**153,794**
Closing Cash Balances										**177,737**

This page does not form part of the statutory financial statements

WEST STREET CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1107611

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

WEST STREET CHRISTIAN FELLOWSHIP

West Street Christian Fellowship

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LEGAL AND ADMINISTRATIVE DETAILS

STATUS	A charitable company (limited by guarantee) - Charity registration number 1107611 - Company registration number 5124931
REGISTERED ADDRESS	West Street Baptist Church West Street, Crewe Cheshire CW1 3HE
TRUSTEES / DIRECTORS (None of the trustees hold title to any property belonging to the charity)	Mrs. Ruth Brehaut (resigned 14 Sept. 2023) Mr. Peter Buchan Mrs. Joellen Criddle (resigned 17 April 2024) Miss Ruth Grimshaw (appointed 11 Feb. 2024) Mr. Peter Midgley
CHURCH LEADERSHIP TEAM	Rev. Graham Criddle Mrs. Heather Pritchard Mrs. Isobel Ramdewor (resigned 31 March 2024)
CHURCH ADMINISTRATOR	Miss Ruth Grimshaw
CHURCH TREASURER	Mr. Peter Buchan
BANKERS	Barclays Bank PLC, Market Street, Crewe, Cheshire CW1 2ET
INDEPENDENT EXAMINERS	Afford Bond Holdings Limited Chartered Accountants, 31 Wellington Road Nantwich, Cheshire, CW5 7ED
WEB-SITE ADDRESS	www.wscfchurch.com

Report of the Trustees / Directors for the year ended 31st December 2023

The trustees present the 2023 annual report, for West Street Christian Fellowship, in Crewe.

Structure, Governance and Management

West Street Christian Fellowship (WSCF) is a company limited by guarantee. It incorporated on 11th May 2004 and registered as a charity on 13th January 2005. The objects of the company are defined in our Memorandum of Association and the charity is governed by the rules in its Articles of Association. Should the company be wound up with insufficient funds to meet any liabilities, the members are required to contribute an amount not exceeding £1 each.

The church, formerly known as West Street Baptist Church, is based in the west end of Crewe, although it continues to attract members from a wider area of South Cheshire. The church changed its name when it became a charitable company and has remained an independent church. It is a member of the Evangelical Alliance.

The Church Leadership team take responsibility for the spiritual direction and wellbeing of the church fellowship. The Trustees oversee the legal responsibilities and the management of the fellowship's resources. The Trustees, Administrator and Leaders (TAL group) each have their own responsibilities but meet regularly as a group to ensure good levels of co-operation and teamwork.

WSCF operates a congregational decision-making model. Where key decisions are to be taken, e.g. some staff appointments and items of significant financial outlay, the Leadership team and Trustees will recommend a course of action. The church members are invited to vote on the proposals indicating their approval or otherwise. Church unity is very important to us so the leaders convene regular "Focus Days" where members of the congregation can both engage with what is being discussed and share their thoughts on any future direction of the church.

Church services and meetings are open to the public. Church membership, however, is open to anyone who professes a genuine Christian faith, can agree to the church statement of faith, is at least 16 years old and has been baptised by total immersion.

Charitable Objects, Activities and Public Benefits

Our Memorandum of Association describes the scope of our purposes as being.

- the advancement of the Christian faith,
- the advancement of education,
- the provision of facilities for the benefit of the community
- the relief of hardship.

Our current activities in support of these aims are summarised as: -

1. Church – Worship, Pastoral and Teaching
2. Youth and Schools Work
3. Community Projects
4. Christian Bookshop (In a much-reduced capacity)
5. Christian Mission and Relief Work

The financial costs of these activities are analysed in the SOFA on Page 13.
We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning for our activities.

WSCF – Drawing Closer to Jesus – (Summary by Rev. Graham Criddle)

It's always a real privilege to review our annual report as it brings together, in one place, a summary of the many different things the church is involved in and sees as important.
This ranges from the opportunities we have to meet together to grow in our relationship with God and with each other – a vital foundation for all we are – and the different ways in which we seek to serve and bless our community. And it is great to hear encouraging stories of how this happens in so many different ways. It reminds me that there is so much that is being done – but also so much more to be done as we respond to the needs of our community around us and seek to point people to Jesus.

As mentioned in the next section, we value the times we meet together as a whole church family on Sunday mornings and throughout the year in most of these services we were focusing on different aspects of following Jesus – seeking to deepen our understanding of him, to understand how he calls us to live, to rejoice in who we are because of our relationship with him. This was really important and encouraging as we were reminded again of the person who is at the centre of all we are and all we do – and the change he makes in our lives, in our relationships and how we spend our time. And it was really good to be able to explore these themes further in our Lifegroups and seek to find different ways of putting what we were learning and experiencing into practice.

We also spent about six weeks looking at the importance of building a healthy culture in a church context – a place where people know they are welcomed, respected and cared for as well as encouraged to grow in their relationship with Jesus. This was an important step building on our long-standing commitment to safeguarding and provided us with material to develop and adopt (in 2024) a healthy culture policy for the church. It says much about the sort of people we are seeking to be and really encouraging to have been able to work through this together.

All of this flows from a desire to follow Jesus to the best of our ability – recognising that we need his help to enable us to do it. And it is such a privilege to be part of a community with a deep desire for God, care for each other and a heart to share what we have with those who don't yet know Jesus. But, as in all families, there is change and it has been sad to have people leave us – some as they died and others as they moved to different parts of the country. At the same time, it has been a great joy to welcome new people among us and for them to become part of our church family. A reminder that the church is a living community that continues to change and we continue to look to God for guidance as to how we move forward into what God has in store for us next and continue to rejoice in the blessing and provision he pours out upon us.

Principle Activities, Achievements and Performance

1. Church – Worship, Pastoral and Teaching.

Providing facilities for worship, pastoral care and teaching is a core part of our charitable purposes.
At the centre of our church life together is our 10.30am Sunday morning service. It provides an opportunity for everyone to come and enjoy the public worship of God through singing, praying and learning from bible-based teaching. Spending time with each other is a key part of the whole experience and it is good to see a nice mix of ages represented with both young and older families plus many single people too. We are delighted that there is a nice blend of people from different ethnic backgrounds coming together in unity. We regularly see new people visiting us and we are really pleased when some choose to join with us and become members of our church family.

Age and health issues sometimes prevent people from joining with us in the church building. When it works well, technology is our friend allowing people to join in our services from home via Zoom. The sermons are recorded and also published on You Tube.

Life is a journey. Faith is also a journey. It is so good to be on this journey with other like-minded people. This is not just confined to Sunday mornings. Mid week meetings in homes or other buildings take place. Some meet during the day, while others meet in the evenings. These Life Groups, as we call them allow smaller groups of people to meet and share their life experiences, supporting each other in prayer and in other practical ways. Bible teaching is also important to us to provide that faith framework as we seek to be followers of Jesus. There is so much to learn.

We have a varied programme of prayer meetings during the month. Some are held on Zoom. For others we meet together. One of our early morning prayer meetings for men, also involves a full English breakfast. That always goes down well! Another group occasionally does litter picking in the locality, which we combine with praying for the families who live there.

It is important for us stay relevant and up to date as a Church. Our Senior Leader, Rev. Graham Criddle has formed useful links with a national network of churches and church leaders, known as the Kairos Connexion. In April we hosted a two day Kairos event for church based groups from across the country. The aim is to encourage and learn from each other. We wish to make a positive impact on our society and learn how we can do it better. In an increasingly secular age, our outreach shouldn't be limited to merely inviting people to attend church services, important as that is. So, we are trying new things.

One of those "new things" was actually started in 2022 by another of our leaders, Heather Pritchard. Heather continues to spearhead this monthly venture called "Super Sundays". It is aimed at younger people and young families who may not be used to attending a traditional church service. We are helping people enjoy being part of a faith based community in an environment they can feel comfortable with. They meet at different times, in different locations, often share a meal together and have games for the children. With an underlying Christian theme, the idea is to build community and to encourage people to develop and enjoy their faith.

In partnership with other local churches we have been very involved in running Alpha Courses. These courses were designed by Holy Trinity Brompton Church in London and have been used to great effect introducing people to the Christian faith across the world. They are very thought provoking and enjoyable. There is a video, discussions and food.

Sadly from time to time, many in the fellowship experience difficulties and need a degree of support and encouragement. This is especially true for our elderly members. Our pastoral work is co-ordinated by Tim Oakley along with his role of managing our CAP centre. Tim and the members of our leadership team are keen to establish a network of people who can look out for each other and provide support where we can. It is all part of being church together.

Church membership at our 2023 AGM was 117. New people have been attending the church, but it takes some time before they express an interest in becoming full members.

2. Youth and Schools Work

For church-based meetings, teaching the Christian faith in a safe and inclusive environment for all children, in a way that is fun, encouraging and practical. For school-based meetings, teaching the RE curriculum and engaging with the whole school in coaching children who are in need of additional support.

From within the congregation the church employs two trained teachers (Heather Pritchard and Kate Matthews) as schools' workers. Heather teaches the Christianity units in the RE curriculum in 3 different Primary Schools. Cheshire East launched a new RE Scheme of work last September and Heather has been able to support Curriculum leaders in the planning and implementation of this. She has also been part of a working party writing 'knowledge organisers' to help teachers and children access the new scheme of work. Heather also runs a lunchtime Christian group in one Primary school for any children who have parental permission to attend. She also delivers whole school worship in the same school, teaching relevant songs with spiritual input.

4–11-year-olds are invited to Fusion on a Friday evening during term time. We provide a safe, fun, encouraging and inclusive environment for all children. This includes children that attend our Church and those from the surrounding community and schools. As a church-based club, we have the privilege of sharing with them some of the key values and trusts of Christianity as found in God's Word, the Bible. Relationships between leaders, helpers (aged 11-17) and children, are built through a range of activities and workshops including football, craft, cooking, games and 'super skills' etc. The church also provides volunteer leaders and provides the funding to hire a bus to travel around the local area, picking up children who otherwise might not be brought along to the club. Numbers are steadily rising, averaging around 60 children in each session.
Children have said about Fusion: "I love the singing." "Fusion feels safe and it's lovely." "I love the games and there's lots to do!"

A similar team runs a holiday club, three times a year called The Ark. We invite Primary age children along to the building at Christmas, Easter and for a week in the summer holidays. The day begins at 10:30am and the children engage in activities similar to Fusion, but at the Ark they stay for lunch and go home at 3:15pm. Parents really appreciate this club as it is free to attend and gives children something to look forward to.

Kate Matthews coaches and coordinates a team of volunteer coaches working in a local Primary School.
We have just completed our 5th year of partnership with the Education Charity TLG (Transforming Lives for Good). TLG exists to bring hope and a future to struggling children. Through 'Early Intervention Coaching' we engage with children, families and schools to prevent exclusions and disengagement from learning. Kate coaches and co-ordinates an amazing, small but mighty team of volunteer coaches, working with the charity. The coaches work in a local primary school offering one to one mentoring to children for 1 hour each week for a minimum of 1 year. We continue to hope that this area of ministry will grow, which will mean being able to offer ourselves to more schools and bringing a brighter future to more children. Our hope is that we will be able to extend the work into the high school which is local to the primary school.

In the past 12 months we have been able, not only to maintain relationships with children, their families, and the schools but to we have also had many opportunities to signpost struggling families to other local agencies and to bless them with amazing Christmas hampers!

There have been many positive outcomes including preventing exclusions and seeing children thrive. In addition, our connectivity and relationships with the school has flourished.

"It's like a break for my brain, it makes me feel happy and safe and I like playing for a bit."
7-year-old coached child

"School work and behaviour has improved." Dad of 10-year-old coached child
"He has really enjoyed it. He is excited on the days he sees (his coach) and wants to tell me more about what he's done on them days than a normal day." Mum of 9-year-old coached child

Teenage years. We have a good group of young people who meet together on a Sunday morning at church, and it's pleasing to see some of them joining the church music group and others use their computer skills in our increasing use of IT as part of our services. Learning new skills and being a part of the wider church family.

3. Community Projects
To show the love of Christ to the community in practical ways.

Christians Against Poverty
Last year was a record year, with 21 families becoming debt free, clearly showing the need for CAPs debt service and that the need is ever increasing. Here is a story of one of those families, as they are the real people behind the statistics!

"I went online and found Christians Against Poverty and contacted them This is where Tim Oakley comes into our lives.
He immediately made us feel at ease and that a solution could be found.
He explained the advantages and the disadvantages of the options available and gently guided us through the process.
From the initial meeting to us becoming debt free took about three months. Tim was with us every step of the way. The companies and organisations we were speaking to recognised straight away that CAP was a reputable and trusted organisation that provided the best solutions to its clients but was open and upfront with our creditors.
Since becoming debt free, we have managed to get through most months without too much drama.
We have needed the services of food banks and occasionally a short term advance from family members when money has run out, and the continued pressure on living costs mean we are forever having to weigh up every purchase or bill to prioritise, but we are managing.
We know Tim is always available with help or advice and we are eternally grateful to him, the West Street Church and CAP
We are not practicing Christians. I am without faith and J is agnostic, however the love and care shown to us by Tim and these organisations has been amazing and restored our faith in people at a time when it is needed more than ever. They have given us the prospect of a brighter and happier future and for that we can only say thank you and wish them well in their mission to help others."

"**5 Minus – Pre-School Playgroup**" It's been another great year! Prayer and praise continues to be at the heart of all we do and it's been wonderful to see Gods hand at work throughout 5 Minus. We have just finished looking at living things and have enjoyed sowing seeds, making paper flowers and shopping in the role play garden centre. Operating each Monday-Thursday in term-time, we have more than 40 children with parents / carers on most days which gives a really good and positive atmosphere. It is so good to be able to offer a setting where people can come and know they are welcome, to know it is safe, to share in simple refreshments, to catch up with friends and make new ones. The relationships with our adults continue to grow and it is really good to be able to talk with them about really important and significant things. We have attended weddings, christenings and sadly a funeral this last year. Each one a reminder that the group means so much more to people than just a toddler group, but more of a family and a place of real friendship.

A National Pre-school and Toddler initiative.
Kate Matthews and Heather Pritchard have been key members of a working party, alongside national practitioners and supportive organisations; a consortium of Christian charities with the aim of honouring, supporting and resourcing the great work the church does with pre-school-aged children, their families and carers. This culminated in the launch of a new resource, a booklet called , **'It's not just a parent and toddler group'**. It was officially launched in a meeting at the Houses of Parliament, followed by an online launch. The booklet is primarily for those who are in the business of toddler groups and education but also for others such as church leaders, health visitors, and even local/national government to signpost people to their local group. The aim is to raise the profile of these precious and significant years of a child's life.
The scope of the booklet covers 12 important areas.

1. Developing social skills
2. Sense of independence
3. A sense of routine
4. Develop attention and sitting
5. Develop language skills.
6. Literacy skills.
7. Numeracy skills
8. Motor skills (through activities, puzzles, arts and crafts)
9. Gross Motor skills (by developing balance, movement and strengthening muscles).
10. Learning through play
11. Encourage outdoor play
12. Develop a sense of awe and wonder.

This should result in even more children and families being ready to get the most out of life together, and their time at school, thus increasing their life opportunities.
More information can be found here: https://notjustaparentandtoddler.group

Friendship Hub
Well, this last year has gone by so quickly, but we have much to praise God for.

Our aim at Friendship Hub is to provide a safe comfortable environment for people to relax, enjoy conversation, make friends, and maybe enjoy a craft or games. Many of those who attend live on their own and enjoy catching up with someone to talk to. Some have specific needs, but we try to encourage care for each person as relationships develop, giving everyone an opportunity to feel welcome. It has been good to see developing relationships amongst the group, helping each other, visiting, or wanting to contribute to the group.
We have a strong core of regular people who attend weekly and others who attend once or twice a month. We have also had new faces come and integrate well into the group. Numbers fluctuate between 12-20 each week. We also have a very faithful band of volunteers who serve by arranging furniture, serving refreshments, leading craft, welcoming and chatting with those who come.
Throughout this year we have had many opportunities to share spiritual conversations especially as some of our group have attended the Alpha course the follow up of 'what did you discuss last night' was a great opportunity. We have been encouraged by answers to prayer and also being asked to pray for people. It is so important that we take time to listen and engage with each person and it has encouraged us to see how after a few weeks of apprehension people will open up and share their lives with us.

Other Community groups. When our rooms are not being used, we are able to allow other community groups to use them. Our Maybury Centre building and our Church Hall are in demand by quite a varied selection of groups. For example, Cheshire East Council hire rooms every working day for their ever-popular English language classes, reflecting the ethnic diversity in Crewe. The AA hold meetings for people recovering from drug or alcohol abuse. We are able to offer facilities to the YMCA for some of their youth and community

4. Christian Bookshop
Within the reception area of our Maybury Centre, is a small bookstall area selling a few books, bibles and a selection of birthday and greeting cards with a scriptural theme.

5. Christian Mission and Relief Work

To share in the world-wide Christian mission to spread the good news of Jesus Christ and to provide practical relief in times of natural disasters.

Whilst we focus so much of our efforts on Crewe and surrounding areas, we feel it is so important to look at other areas of need in the world. During 2023 we had church members engaged in missionary work in the South Pacific area, and Africa. We support other charitable organisations both in the UK and Overseas too. Financially we have been able to distribute £26,994 to support this outreach work and disaster relief. Just over £6,000 of that has been donated directly by members of the congregation and the rest has come from our own Church funds.

Volunteers
We employed eight paid members of staff. However, we could not function properly without the support from our willing and talented volunteers. They contribute so much of their time to the different ministries at church. We try to encourage people to become involved in serving others. Some people doubt they have anything to offer, but we just want people to offer friendship, be welcoming and to offer support and to pray for one another. That is something most of us can do.

Risks
We have a small team that takes care of safeguarding at West Street. All our key workers are DBS checked and it is a high priority for us to keep all children and vulnerable adults safe, whether they are part of our church family or our local community. A church should be one of the safest of places for people, but sadly we know from news reports that this cannot always be assumed to be the case. In recent years, various Trustees and other key church members have been able to attend training courses on both Safeguarding, Mental Health issues and also First Aid. One of our trustees or leaders regularly meets or telephones each member of staff to discuss any issues or problems they might be experiencing.
Our buildings are maintained by our skilled and capable volunteers. In 2021 we employed the services of a professional chartered surveyor as part of an ongoing 5 year (quinquennial) review. This helps to direct our maintenance priorities. Fire equipment is updated annually.
PAT testing is done. Any health and safety issues are dealt with as soon as they become apparent.
Insurance policies are updated each year and we maintain copyright licences for music performance and streaming.

Financial Review
Our total income for the year, including restricted funds, reached £266,465 (2022 £272,706). Expenditure (including depreciation charges) was £312,121 (2022 £287,836). The accounts and accompanying notes analyse these figures. This produced a deficit of £45,656 (2022 deficit of £15,130). This represents the movement in total net assets.

The Net Cash Flow in the year shows a deficit of £22,441 (2022 a deficit of £2,446). This represents the movements in the cash and bank balances during the year.

The Net Cash Flow in the year shows a deficit of £22,441 (2022 a deficit of £2,446). This represents the movements in the cash and bank balances during the year.

Reserves Policy

Our current reserves policy aims to stabilise our unrestricted cash and bank balances at a level sufficient to cover our next three to four months of expenditure. This would suggest that our optimum cash balances would be approximately £80,000. At the end of 2023 our unrestricted church funds cash balances totalled £134,782. Increasing expenditure forecast in 2024 may prompt us to increase the reserve to £90,000.

Trustees

We are currently operating the charity with three trustees whereas we would ideally like to have at least six. We are currently looking to recruit new members from within the Church membership. For new trustees training will be offered to supplement the sharing of knowledge within the existing group. All trustees recognise the need to keep abreast of current legislation affecting charities.

Trustees' Responsibilities

The trustees (who are also directors of West Street Christian Fellowship for the purposes of Company Law) are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Company Law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- Observe the methods and principles in the Charities SORP.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

The report has been prepared taking advantage of the small company's exemption of section 415A of the Companies Act 2006.

Signed on behalf of the Trustees.

APBuchan
.....

Peter Buchan
Director/Trustee

PR Midgley
.....

Peter Midgley
Director/Trustee

Date 27 April 2024

Independent Examiner's Report to the Trustees of West Street Christian Fellowship

I report to the charity trustees on my examination of the accounts of the group for the year ended 31 December 2023 which are set out on pages 13 to 23.

Responsibilities and basis of report

As the charity trustees of the group (and also its directors for the purposes of company law) you are responsible for the preparation of the consolidated accounts of the group in accordance with the requirements of the Charities Act 2011 (the 'Charities Act') and the Companies Act 2006 ('the Companies Act') and you have chosen to prepare consolidated accounts of the group. You are satisfied that the accounts of both the company and the group are not required by charity law to be audited and have chosen instead to have an independent examination take place.

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an auditor go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the consolidated accounts present a 'true and fair' view, and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Because the parent company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the Charities Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants, 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 that in any material respect:

1. accounting records were not kept in respect of the group as required by section 386 of the companies Act: or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 or the Companies 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.

Signed:

Afford Bond Holdings Ltd.

Paul Edwards FCCA CTA
Afford Bond Holdings Limited
Chartered Accountants
31 Wellington Road
Nantwich
Cheshire
CW5 7ED
30 April 2024

West Street Christian Fellowship
Consolidated Statement of Financial Activities
(incorporating an Income and Expenditure Account)
Year ended 31 December 2023

INCOME AND EXPENDITURE	Notes	General Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	4	196,708	16,185	212,893	232,235
Charitable activities					
Community Projects - Playgroup		8,589	-	8,589	6,295
Christian Bookstall		325	-	325	918
Other trading activities		-	-	-	-
Investments	5	44,658		44,658	33,258
Other		-	-	-	-
Total incoming resources		250,280	16,185	266,465	272,706
EXPENDITURE ON:					
Raising Funds			-		
Charitable activities	6 & 7				
Church - Pastoral & Teaching		148,767	12,470	161,237	137,147
Youth & Schools Work		40,675	-	40,675	38,303
Community Projects		60,318	22,876	83,194	85,131
Christian Bookstall		21	-	21	822
Christian Mission & Relief Work	9	6,040	20,954	26,994	26,433
Total resources expended		255,821	56,300	312,121	287,836
NET INCOME/(EXPENDITURE) for the year		(5,541)	(40,115)	(45,656)	(15,130)
TRANSFERS BETWEEN FUNDS	17	(1,707)	1,707	-	-
NET MOVEMENT IN FUNDS		(7,248)	(38,408)	(45,656)	(15,130)
RECONCILIATION OF FUNDS					
Total funds brought forward		470,702	226,433	697,135	712,265
Total funds carried forward		463,454	188,025	651,479	697,135

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 16 to 23 form part of these financial statements

West Street Christian Fellowship
CONSOLIDATED AND PARENT CHARITY BALANCE SHEET
At 31 December 2023

	Notes	Group 2023 £	Group 2022 £	Parent Charity 2023 £	Parent Charity 2022 £
FIXED ASSETS					
Land and buildings		414,121	436,111	245,853	257,548
Furniture and fittings		57,234	65,078	54,943	62,067
Plant and equipment		9,451	8,447	9,451	8,447
Tangible assets	14	480,806	509,636	310,247	328,062
CURRENT ASSETS					
Stocks		0	0	0	0
Debtors and accrued income	15	23,484	16,399	23,484	16,399
Cash at bank and in hand	19	153,794	176,235	153,794	176,235
		177,278	192,634	177,278	192,634
LIABILITIES					
CREDITORS					
Amounts falling due within one year	16	(6,605)	(5,135)	(6,605)	(5,135)
NET CURRENT ASSETS		170,673	187,499	170,673	187,499
NET ASSETS		651,479	697,135	480,920	515,561
THE FUNDS OF THE CHARITY					
Restricted income funds	17	188,025	226,433	17,466	44,859
General unrestricted income funds		463,454	470,702	463,454	470,702
TOTAL CHARITY FUNDS		651,479	697,135	480,920	515,561

For the year ending 31st December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006, and the directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved and authorised for issue by the Board on 27/4/24

Signed on behalf of the Board of Directors / Trustees.

APBuchan Peter Buchan Director / Trustee

PR Midgley Peter Midgley Director / Trustee

West Street Christian Fellowship
Statement of Cash Flows
Year ended 31 December 2023

	Movements 2023 £	Movements 2022 £
Cash Flows from Operating Activities		
Net cash (outflow)/inflow from operating activities (see Note 18)	(58,935)	(12,271)
Investing Activities:		
Interest received	4,135	155
Rents received	21,398	18,687
Room Hire	19,125	14,416
Purchase of Property, Plant and Equipment	(8,164)	(23,433)
Net cash provided by/(used in) investing activities	36,494	9,825
Increase/(decrease) in cash in the year	(22,441)	(2,446)
Transfer of Cash and deposits from related trusts	-	-
Total Movement in Funds	(22,441)	(2,446)
Reconciliation of Net Cashflow to Movement in Net funds		
Increase/(decrease) in cash in the year	(22,441)	(2,446)
Cash at 31 December 2022	176,235	178,681
Cash at 31 December 2023	153,794	176,235
Cash and deposits repayable on demand		
Bank Deposits	136,506	140,000
Cash at bank	17,055	36,095
Cash and cash in transit	233	140
	153,794	176,235

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2023

1. STATUS AND RELATIONSHIP WITH CONNECTED CHARITIES

West Street Christian Fellowship was incorporated in England and Wales as a private company limited by guarantee on 11 May 2004. 2005 was the first year of operation. It is also a registered charity (no. 1107611). On 16 September 2005 the company was appointed as sole trustee, under section 16 of the Charities Act 1993 for it's two subsidiary charities :

(a) West Street Baptist Church (previously known as Monks Coppenhall Particular Baptist Church). The church is an excepted charity.

(b) West Street Baptist Church Crewe Christian Fellowship Centre Trust (charity 516816)

Neither of the two subsidiary charities accrue any income. The only expenditure is depreciation on the Fixed Assets. Any financial transactions for use of the trusts are included within the parent company accounts. The subidiary trusts balances are recorded in Note 17 (Restricted Funds).

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. CONTROLLING PARTY

The Committee of Trustees control the day to day legal and financial affairs of the Fellowship, with ultimate control being exercised by the Church Leadership Team.

3. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous year and also have been consistently applied within the same accounts.

First time adoption of FRS 102

FRS 102 was first adopted in 2015

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, in accordance with both the Financial Reporting Standard (FRS 102) and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in 2019, SORP (FRS102), the Charities Act 2011, Companies Act 2006

The financial statements are prepared in sterling which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest pound.

No judgements or key assumptions have been made which would significantly affect either the amounts recognised in the financial statements or the carrying amounts of assets and liabilities within the next financial year.

The statement of financial activities (SOFA) and balance sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Public Benefit Entity

The charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the likelihood that this support will continue, and accordingly, the accounts have been prepared on a going concern basis. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Fund accounting

General funds are available to meet and further the objectives of the Church. Included within general funds are monies that have been designated for special purposes or belong to sub sections of the church organisation. No restriction has been placed on these funds.

Restricted funds have been specifically set aside for special purposes, either by the Church or the donor. The purpose and value of each restricted fund is outlined in the notes to the financial statements (see note 17)

Incoming Resources

All income is included in the SOFA when the church is legally entitled to receive it, and when the amount can be quantified with reasonable accuracy. In practice, donations to the fellowship can only be included when the donation is actually received. Other items such as income tax recoverable on Gift Aid, and money owing from customers to the book and coffee shop will be calculated at the end of the financial year. No amounts are included in the financial statements for services donated by volunteers.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Wherever possible, costs are allocated directly to their relevant activity. However, a substantial part of the fellowship's expenditure supports more than one activity and has, therefore, been apportioned over the activities either on the basis of time spent or the estimated utilisation of facilities.

Tangible fixed assets and depreciation

Tangible fixed assets over the value of £200 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold Land & Buildings	between	10 - 50 years
Central Heating systems		5 - 10 years
Furniture and office equipment		3 - 8 years

Under Financial Reporting Standard (FRS) 15, the trustees have chosen to value Land and Buildings under historical cost methods, instead of a current valuation. The original church building costs are difficult to identify. The values within the accounts represent the major renovations to the buildings since the late 1970's.

The trustees are of the opinion that to have a revaluation carried out of the Fellowship's Assets would be an unduly expensive exercise and so have decided to retain the historical cost approach in the presentation of such Assets in its financial statements. Valuations of church buildings are fraught with difficulties and may not represent a true reflection of its realisable value.

The Trustees acknowledge the technical requirement under FRS 102 to have its investment properties (namely its let out flats and shop) revalued to reflect Fair Value. The church estimates it may be operating below its stated cash reserves policy next year and costs quoted for the revaluation were considered to be prohibitively high, further reducing the cash balances. Revaluation does not guarantee a true reflection of any realisable value.

Stock

Stock consist of purchased goods for resale. Stocks are valued the lower of cost or net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Financial Instruments

Basic Financial assets and liabilities

These include debtors, cash and bank balances and creditors which are all initially recognised at transaction price. Subsequently they are carried at amortised cost using the effective interest method. Financial assets and liabilities due within one year are not amortised.

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2023

4. Voluntary Income	**2023**	**2022**
Unrestricted		
Weekly Church Collections	1,733	2,391
Donations made under Gift Aid	126,350	112,569
Donations via other agencies	7,405	7,556
Other gifts	28,600	27,462
Tax recovered on Gift Aid	32,620	29,436
Total Unrestricted Gifts	196,708	179,414
Restricted Gifts for:		
Missionary funds	4,105	2,441
Disaster relief fund	1,270	2,930
PA System Fund	-	-
Transforming Lives for Good	-	300
Christians Against Poverty	1,668	1,688
Christians Against Poverty Grants	-	15,000
Christians Against Poverty Clients Fund	6,618	2,695
Community Projects Fund Grants	-	25,000
Seniors Day Fund	230	266
Gift Day Fund	-	-
Building fund	168	168
Other	200	986
Tax recovered on Gift Aid (restricted funds)		
Missionary funds	354	282
Disaster relief fund	200	520
PA System Fund	-	-
Christians Against Poverty	150	129
Christians Against Poverty Clients Fund	1,183	374
Gift Day Fund	-	-
Building fund	39	42
Other	-	-
Total Restricted Gifts	16,185	52,821
Total Voluntary Income	212,893	232,235

5. Investment Income		
Bank Interest - unrestricted funds	4,135	155
Room Hire	19,125	14,416
Rent received	21,398	18,687
	44,658	33,258

6. Costs of Charitable Activities	Activities undertaken directly	Grant funding of activities (see note 9)	Support costs	**2023** Total	**2022**
Church - Pastoral & Teaching	18,634		142,603	161,237	137,147
Youth & Schools Work	18,075		22,600	40,675	38,303
Community Projects	44,313		38,881	83,194	85,131
Christians Against Poverty	*22,829*		*22,542*	*45,371*	*42,287*
5 Minus	*21,437*		*14,670*	*36,107*	*42,369*
Seniors Day	*47*		*1,669*	*1,716*	*475*
Christian Book & Coffee Shop	21			21	822
Christian Mission & Relief Work		26,994		26,994	26,433
	81,043	26,994	204,084	312,121	287,836

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2023

7. **Support Cost**	Church Pastoral & Teaching	Youth & Schools Work	Community Projects: Christians Against Poverty	Community Projects: 5 Minus	Community Projects: Seniors Day	Christian Book & Coffee Shop	**2023**	**2022**
Ministry/Salary costs	52,062	18,608	19,707	1,933			92,310	92,281
Cleaning Wage costs	13,359	760	472	4,558	760		19,909	19,164
Cleaning Materials	3,363	280		1,682	280		5,605	3,952
Rates & Insurance	10,443	614	614	614			12,285	11,830
Heating & Lighting	5,466	629	468	3,776	629		10,968	8,072
Repairs & Equipment	10,826	176	805	204			12,011	7,279
Stationery & Telephone	4,743	633	316	633			6,325	6,338
Depreciation	35,144	740		1,110			36,994	37,619
Governance Cost	2,720	160	160	160			3,200	3,212
Sundry Expenses	4,477						4,477	6,246
	142,603	22,600	22,542	14,670	1,669		204,084	195,993

8. **Governance Costs**	**2023**	**2022**
Independent Examination Fees	3,200	3,212
Legal Fees	780	
	3,980	3,212

9. **Grant funding of Activities**	**2023**	**2022**
Disaster Relief and Missionary Projects		
Disaster Relief Projects	2,832	-
Overseas Mission/Medical	16,055	19,653
Home Mission	6,540	5,540
Support of other Charitable organisations	1,567	1,240
Miscellaneous Grants	-	-
Total Value of Grants	26,994	26,433
Support Costs		
Total including support costs	26,994	26,433
Value of Grants to Individuals	14,083	10,098
Value of Grants to Organisations	12,911	16,335
	26,994	26,433

10 Staff Costs	**2023**	**2022**
Wages & Salaries	136,966	129,965
Social security costs	3,649	3,664
Pension costs	6,832	6,696
Mileage Allowances	407	357
Total	147,854	140,682

The following remuneration payable to trustees is included in staff costs:

Trustees emoluments	-	-
National Insurance	-	-
Pension costs	-	-
Mileage and Telephone Expenses	-	-
	-	-

There are no employees with emoluments above £60,000.

Number of Employees

	2023	**2022**
Total of Full time and Part time employees	9	9
Full time equivalents	6	6

11 Trustees Remuneration

Trustees should not generally receive payment for being a charity trustee. Clause 6 of our Memorandum of Association does provide for an exception to this rule. Mrs. Jo Criddle is an unpaid Trustee but her husband Rev. Graham Criddle is the Senior Leader. Graham's salary in 2023 was £33,283 plus pension contribution of £3,244.

12 Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023	2022
Not later than one year	2,400	2,400
Later than one year but not later than five years	6,600	9,000
Later than five years		
Total	9,000	11,400

13 Rentals to be Received

	2023	2022
Not later than one year	6,000	1,350
Later than one year but not later than five years	21,000	-
Later than five years	-	-
Total	27,000	1,350

14 Tangible Fixed Assets - Group

	Freehold land and buildings	Furniture & Fittings	Equipment	Motor Vehicles	Total
Cost					
At 31 December 2022	989,970	279,985	54,156	-	1,324,111
Additions	1,455	3,241	3,468	-	8,164
Transfers between categories	-	-	-	-	-
Disposals	-	-			-
At 31 December 2023	991,425	283,226	57,624	-	1,332,275
Depreciation					
At 31 December 2022	553,859	214,907	45,709	-	814,475
Additions	23,445	11,085	2,464		36,994
Transfers between categories	-	-	-		-
Disposals	-	-			-
At 31 December 2023	577,304	225,992	48,173	-	851,469
Net book value					
At 31 December 2022	436,111	65,078	8,447	-	509,636
At 31 December 2023	414,121	57,234	9,451	-	480,806

15 Debtors

	Parent & Group 2023	Parent & Group 2022
Prepayments and other accrued income		
Pre-payments - Insurance	4,851	4,585
Pre-payments - Utilities	815	313
Pre-payments - Other	66	489
Church - Tax recoverable on Gift Aid donations	10,926	7,263
Rent	4,500	
Room Hire	1,703	2,946
Other	623	803
	23,484	16,399

16 Creditors: amounts falling due within one year

	Parent & Group 2023	Parent & Group 2022
Trade Creditors		
Accruals and other deferred income		
Independent Examination	3,200	3,102
Gas & Electric	2,779	1,780
Stationery and Telephone	62	85
Rent and Room Hire (received in advance)	338	168
Other	226	
	6,605	5,135

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2023

17. Restricted Funds

	General Restricted Gifts	Missionary Fund	Disaster Relief Fund	PA System Fund	Transforming Lives for Good Fund	Building Fund	Seniors Friendship Fund	Parent Charity Restricted Funds c/f
Balances Brought Forward At 31 December 2022	1,782	855	983	4,551	300	8,108	816	17,395
Donations and gifts	200	4,105	1,270	-	-	168	230	5,973
Tax recovered on Gift Aid	-	354	200	-	-	39	-	593
Grants Received	-	-	-	-	-	-	-	-
Interest received	-	-	-	-	-	-	-	-
Total Income	200	4,459	1,470	-	-	207	230	6,566
Payments - Grants + Other	327	18,595	2,032	-	-	-	47	21,001
Salaries and Expenses	-	-	-	-	-	-	-	-
Total Expenditure	327	18,595	2,032	-	-	-	47	21,001
Surplus / (Deficit) in the year	(127)	(14,136)	(562)	-	-	207	183	(14,435)
Transfers from/(to) Unrestricted Funds	-	16,551	750	-	-	(7,783)	-	9,518
Balances Carried Forward At 31 December 2023	1,655	3,270	1,171	4,551	300	532	999	12,478
Represented by :								
Fixed Assets								-
Debtors/(Creditors)	-	314	-	-	-	7	-	321
Cash & Bank Balances	1,655	2,956	1,171	4,551	300	525	999	12,157
Total Net Assets	1,655	3,270	1,171	4,551	300	532	999	12,478

	Parent Charity Restricted Funds b/f	Christians Against Poverty Fund	Christians Against Poverty Clients	Community Grant	Subsidiary Charities Christian Centre Trust	Subsidiary Charities Church Building Trust	Group Restricted Funds
Balances Brought Forward At 31 December 2022	17,395	15,041	2,382	10,041	57,273	124,301	226,433
Donations and gifts	5,973	1,668	6,618	-	-	-	14,259
Tax recovered on Gift Aid	593	150	1,183	-	-	-	1,926
Grants Received	-	-	-	-	-	-	-
Interest received	-	-	-	-	-	-	-
Total Income	6,566	1,818	7,801	-	-	-	16,185
Payments - Grants + Other	21,001	8,005	5,246	-	-	-	34,252
Depreciation of Fixed Assets		-	-	-	5,519	6,951	12,470
Salaries and Expenses	-	9,578	-	-	-	-	9,578
Total Expenditure	21,001	17,583	5,246	-	5,519	6,951	56,300
Surplus / (Deficit) in the year	(14,435)	(15,765)	2,555	-	(5,519)	(6,951)	(40,115)
Transfers from/(to) Unrestricted Funds	9,518	775	-	(10,041)	1,455	-	1,707
Balances Carried Forward At 31 December 2023	12,478	51	4,937	-	53,209	117,350	188,025
Represented by :							
Fixed Assets	-			-	53,209	117,350	170,559
Debtors/(Creditors)	321	51	375	-	-	-	747
Cash & Bank Balances	12,157	-	4,562	-	-	-	16,719
Total Net Assets	12,478	51	4,937	-	53,209	117,350	188,025

Notes on the restricted funds are included on Page 22

17. Restricted Funds (continued)

General restricted funds handle miscellaneous gifts that have been made for specific purposes and are held temporarily in the church bank accounts. It also includes the funds belonging to sub-groups in the church, but again where the Church bank account holds their funds on their behalf.

The Missionary fund provides financial support to either members of the church who are engaged in Missionary activities at home or abroad, and also to support other missionary organisations. The church sets aside part of it's income for giving to support Christian missionary work and in 2023 it amounted to £16,551. In addition, £4,459 was donated by individual members of the congregation.

The Disaster Relief fund provides financial support for Relief agencies, to help in times of disaster.

The PA System Fund receives occasional gifts from people interested in upgrading the PA facilities at church. The fund holds £4,551 at the end of 2023 and it is likely to be spent on new speakers in the church during 2024.

Our project called Transforming Lives for Good provides one to one coaching for pupils struggling at schools. £300 is held in reserve here, but the Church has met all the expenses in 2023 from General Funds.

The long standing Building Fund holds money towards any future renovation project. £7,783 was spent during 2023 drawing feasibility studies for regenerating our buildings. £532 remains in the fund and will be spent in the first quarter of 2024.

Seniors/Friendship Hub hold gifts for our weekly Friendship Hub which attracts mainly senior citizens, many of whom have no other contact with the church.

Christians Against Poverty fund received £1,818 towards the cost of operating the debt counselling centre plus a further £7,801 was given towards supporting the CAP clients themselves. Much of this related to Christmas Hampers given to our clients. No grants were received in 2023 but we benefited from grants carried over from 2022.

The Community Grant fund had an opening balance of £10,041. This was the balance of a grant from Garfield Weston. This was fully utilised in 2023 helping to fund our Youth work and our 5 Minus preschool playgroup.

The Christian Centre Trust (charity no. 516816) is now viewed as a subsidiary charity of the company following the issue of a uniting order, by the Charity Commission. The values of the trust are recorded within restricted funds. Similarly the values of the Church building trust (excepted charity) are shown as restricted funds as directed by the Charity Commission.

18. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023	2022
Net income/(expenditure) for the reporting period as per the statement of financial activities see Page 13	(45,656)	(15,130)
Adjustment for :		
Depreciation charges	36,994	37,619
Interest and rents from investments	(44,658)	(33,258)
(Increase)/decrease in stocks	-	-
(Increase)/decrease in debtors	(7,085)	(2,631)
Increase/(decrease) in creditors	1,470	1,129
Net cash provided by/ (used in) operating activities see Page 15	(58,935)	(12,271)

19. Cash and Bank Balances by fund

	Unrestricted Funds	Restricted Funds	Balance Sheet Values
Analysis			
General Church Funds	134,782		
5 Minus Playgroup	513		
Bookshop	1,780		
Missionary Fund		2,956	
Disaster Relief Fund		1,171	
PA System Fund		4,551	
Building Fund		525	
Seniors Day Fund		999	
Transforming Lives for Good Fund		300	
Christians Against Poverty - Office		-	
Christians Against Poverty - Clients Fund		4,562	
Community Grant		-	
Other Restricted Funds		1,655	
	-		
Total	137,075	16,719	153,794

20. Summary of Parent Charity's Results

	2023 £	2022 £
Incoming resources	266,465	272,706
Less		
Resources expended	299,651	274,951
Transfers to Subsidiary Charity	(1,455)	-
Net Income/(expenditure)	(34,641)	(2,245)

21. Related Party Transactions

There were no related party transactions during the year other than those already disclosed elsewhere in these financial statements

West Street Christian Fellowship

Consolidated Receipts & Payments a/c and Income & Expenditure a/c

Year ended 31 December 2023

	Receipts & Payments Account £	Income & Expenditure Account £
RECEIPTS / INCOME		
Donations and legacies	178,106	177,896
Gift Aid Tax Refund	30,883	34,546
5 Minus Playgroup	9,010	9,040
Christian Book & Coffee Shop	325	325
Rent	17,068	21,398
Room Hire	20,368	19,125
Bank Interest	4,135	4,135
Grants	0	0
Total incoming resources	259,895	266,465
PAYMENTS / EXPENDITURE		
Salaries	147,854	148,729
Staff Expenses and Visiting Speakers	1,775	900
Rates and water rates	3,048	3,048
Insurance	9,503	9,237
Heating & Lighting	17,000	17,497
Repairs	18,158	18,621
New Fixed Assets	8,164	0
Depreciation	0	36,994
Youth Meetings	8,771	8,771
Cleaning (excl. Salaries)	5,523	5,605
5 Minus Playgroup (excl. Salaries)	3,609	3,609
Bank Charges / Independent Examinations	3,322	3,420
Donations to other organisations	26,994	26,994
Special Collections distributed	0	0
Stationery and photocopying	6,734	6,711
C.A.P. Centre costs (excl. Salaries)	13,251	13,251
Software & Licences	2,423	2,423
Other	6,207	6,311
Total resources expended	282,336	312,121
NET INCOME/(EXPENDITURE) for the year	(22,441)	(45,656)
Opening Cash & Bank / Reserves	176,235	697,135
Closing Cash & Bank / Reserves	153,794	651,479
Analysis of Closing Reserves		
Cash & Bank Balances		
Unrestricted Funds - Church	134,782	134,782
Unrestricted Funds - Other	2,293	2,293
Restricted Funds	16,719	16,719
Fixed Assets (Net Book Value)		480,806
Debtors		23,484
Less Creditors		(6,605)
	153,794	651,479

This page does not form part of the statutory financial statements

West Street Christian Fellowship
Forecast Receipts and Payments by Activity
Year ended 31 December 2023

Values in £

	Church-based Activities			Total	Church Community Projects				Total	Grand
	Church Pastoral	Bookshop	Mission & Relief	WSCF Church Activities	Youth & Schools	Christians Against Poverty	5 Minus Parents & Toddlers	Seniors Friendship Hub	WSCF Community Projects	Total WSCF Activities
EXPENDITURE										
Salaries	64,348	-	-	64,348	28,672	29,757	24,319	760	83,508	147,856
Staff Expenses + Visiting Speakers	1,773	-	-	1,773	-	-	-	-	-	1,773
Rates & Water Rates	2,592	-	-	2,592	152	152	152	-	456	3,048
Insurance	7,851	-	-	7,851	462	462	462	-	1,386	9,237
Heating & Lighting	11,995	-	-	11,995	629	468	3,776	629	5,502	17,497
Property Expenses	17,799	-	-	17,799	55	684	83	-	822	18,621
New Fixed Assets	-	-	-	-	-	-	-	-	-	-
Depreciation	35,144	-	-	35,144	740	-	1,110	-	1,850	36,994
Flats Expenses	497	-	-	497	-	-	-	-	-	497
Youth Meetings	-	-	-	-	8,771	-	-	-	8,771	8,771
Cleaning (excl. Salaries)	3,363	-	-	3,363	280	-	1,682	280	2,242	5,605
5 Minus Playgroup (excl. Salaries)	-	-	-	-	-	-	3,609	-	3,609	3,609
Bank Charges / Independent Exam.	3,720	-	-	3,720	160	160	160	-	480	4,200
Donations to other organisations	-	-	26,994	26,994	-	-	-	-	-	26,994
Special Collections distributed	-	-	-	-	-	-	-	-	-	-
CAP Centre costs (excl. Salaries)	-	-	-	-	-	7,619	-	-	7,619	7,619
CAP support for Clients	-	-	-	-	-	5,246	-	-	5,246	5,246
Stationery and photocopying	4,743	-	-	4,743	633	702	633	-	1,968	6,711
Software & Licences	2,060	-	-	2,060	121	121	121	-	363	2,423
Other	5,352	21	-	5,373	-	-	-	47	47	5,420
Total Expenditure per SOFA	161,237	21	26,994	188,252	40,675	45,371	36,107	1,716	123,869	312,121
Adjustments to Cash Flow Payments										
Add Capital Expenditure	8,164	-	-	8,164	-	-	-	-	-	8,164
Less Depreciation	(35,144)	-	-	(35,144)	(740)	-	(1,110)	-	(1,850)	(36,994)
Working Capital Adjustments	(2,191)			(2,191)	291	11	839	95	1,236	(955)
Total Adjustments	(29,171)	-	-	(29,171)	(449)	11	(271)	95	(614)	(29,785)
Total Cashflow Payments	**132,066**	**21**	**26,994**	**159,081**	**40,226**	**45,382**	**35,836**	**1,811**	**123,255**	**282,336**
RECEIPTS										
Grants	-	-	-	-	-	-	-	-	-	-
Legacy related gifts	-	-	-	-	-	-	-	-	-	-
Donations and other income	235,029	325	5,693	241,047	-	9,608	9,010	230	18,848	259,895
Total Receipts in the year	**235,029**	**325**	**5,693**	**241,047**	**-**	**9,608**	**9,010**	**230**	**18,848**	**259,895**
Cash Surplus /(Deficit)	**102,963**	**304**	**(21,301)**	**81,966**	**(40,226)**	**(35,774)**	**(26,826)**	**(1,581)**	**(104,407)**	**(22,441)**
Cash Balances (inc. Restricted Funds)										
Opening Cash Balances										**176,235**
Closing Cash Balances										**153,794**

This page does not form part of the statutory financial statements

WEST STREET CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1107611

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

WEST STREET CHRISTIAN FELLOWSHIP

Charity registration number 1107611

Company registration number 5124931

West Street Christian Fellowship

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LEGAL AND ADMINISTRATIVE DETAILS

STATUS	A charitable company (limited by guarantee) - Charity registration number 1107611 - Company registration number 5124931
REGISTERED ADDRESS	West Street Baptist Church West Street, Crewe Cheshire CW1 3HE
TRUSTEES / DIRECTORS (None of the trustees hold title to any property belonging to the charity)	Mrs. Ruth Brehaut Mr. Peter Buchan Mrs. Joellen Criddle Mr. Peter Midgley
CHURCH LEADERSHIP TEAM	Rev. Graham Criddle Mrs. Heather Pritchard Mrs. Isobel Ramdewor
CHURCH ADMINISTRATOR	Miss Ruth Grimshaw
CHURCH TREASURER	Mr. Peter Buchan
BANKERS	Barclays Bank PLC, Market Street, Crewe, Cheshire CW1 2ET
INDEPENDENT EXAMINERS	Afford Bond Holdings Limited Chartered Accountants, 31 Wellington Road Nantwich, Cheshire, CW5 7ED
WEB-SITE ADDRESS	www.wscfchurch.com

Report of the Trustees / Directors for the year ended 31st December 2022

The trustees present the 2022 annual report, for West Street Christian Fellowship, in Crewe.

Structure, Governance and Management

West Street Christian Fellowship (WSCF) is a company limited by guarantee. It incorporated on 11th May 2004 and registered as a charity on 13th January 2005. The objects of the company are defined in our Memorandum of Association and the charity is governed by the rules in its Articles of Association. Should the company be wound up with insufficient funds to meet any liabilities, the members are required to contribute an amount not exceeding £1 each.

The church, formerly known as West Street Baptist Church, is based in the west end of Crewe, although it continues to attract members from a wider area of South Cheshire. The church changed its name when it became a charitable company and has remained an independent church. It is a member of the Evangelical Alliance.

The Church Leadership team take responsibility for the spiritual direction and wellbeing of the church fellowship. The Trustees oversee the legal responsibilities and the management of the fellowship's resources. The Trustees, Administrator and Leaders (TAL group) each have their own responsibilities but meet regularly as a group to ensure good levels of co-operation and teamwork.

WSCF operates a congregational decision-making model. Where key decisions are to be taken, e.g. some staff appointments and items of significant financial outlay, the Leadership team and Trustees will recommend a course of action. The church members are invited to vote on the proposals indicating their approval or otherwise. Church unity is very important to us so the leaders convene regular "Focus Days" where members of the congregation can both engage with what is being discussed and share their thoughts on any future direction of the church.

Church services and meetings are open to the public. Church membership, however, is open to anyone who professes a genuine Christian faith, can agree to the church statement of faith, is at least 16 years old and has been baptised by total immersion.

Charitable Objects, Activities and Public Benefits

Our Memorandum of Association describes the scope of our purposes as being.

- the advancement of the Christian faith,
- the advancement of education,
- the provision of facilities for the benefit of the community
- the relief of hardship.

Our current activities in support of these aims are summarised as: -

1. Church – Worship, Pastoral and Teaching
2. Youth and Schools Work
3. Community Projects
4. Christian Bookshop (In a much-reduced capacity)
5. Christian Mission and Relief Work

The financial costs of these activities are analysed in the SOFA on Page 13.
We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning for our activities.

WSCF – Being Salt and Light

It's always a real privilege to review our annual report as it brings together, in one place, a summary of the many different things the church is involved in and sees as important.
This ranges from the opportunities we have to meet together to grow in our relationship with God and with each other – a vital foundation for all we are – and the different ways in which we seek to serve and bless our community. And it is great to hear encouraging stories of how this happens in so many different ways.
At the beginning of September, we spent a weekend together – eating in each other's homes, thinking about what it really means to be salt and light in the world, joining together for a meal, exploring together God's plans for us. And following on from that, we set aside a month to listen to what God was saying to us and what he was calling us to be and to do. This resulted in much encouragement and also a deeper desire to reach out and bless people – primarily through building better and deeper relationships. And we continue to work through that to see where it takes us.
One of the exciting developments was the plans to establish some new life groups alongside the existing ones. These are opportunities for people to share together, to grow together, to enjoy time together, to encourage each other in the opportunities we have to bring God's light into people's lives. With nearly 30 people wanting to be part of this – in addition to those who were already in such groups – we are looking forward to seeing what God does through these groups of people committed to following Him.
A thread that runs through all of this is the call of Jesus on us to be disciples – people who are committed to him, people who are seeking to become more like him, people who are in the business of making disciples and encouraging others to come to know Jesus for themselves. This is worked out through the ministries we operate as a church, through the different contexts people are in during the week, through the individual conversations that we each have. And we are recognising the importance of remembering, and being reminded, that we are the ones to whom God has given the message of his good news so that we can share it with others. It has been good to see people getting excited again about this wonderful mission we are called to and it has been good to see people joining us who want to be part of that journey as well – even though it has been sad to lose people who have died after being such loved and valued members of our church family for a long time.
And we continue to look forward to what God has in store for us next and continue to rejoice in the blessing and provision he pours out upon us.

Principle Activities, Achievements and Performance

1. Church – Worship, Pastoral and Teaching.

Providing facilities for worship, pastoral care and teaching is a core part of our charitable purposes.
At the centre of our church life together is our 10.30am Sunday morning service. It provides an opportunity for everyone to come and enjoy the public worship of God through singing, praying and learning from bible-based teaching. Spending time with each other is a key part of the whole experience and it is good to see a nice mix of ages represented with both young and older families plus many single people too. We are delighted that there is a nice blend of people from different ethnic backgrounds coming together in unity. We regularly see new people visiting us and we are really pleased when some choose to join with us and become part of our church family.

Age and health issues sometimes prevent people from joining with us in the church building. When it works well, technology is our friend allowing people to join in our services from home via Zoom. The sermons are recorded and also published on You Tube.

Life is a journey. Faith is also a journey. It is so good to be on this journey with other like-minded people. This is not just confined to Sunday mornings. Mid week meetings in homes or other buildings take place. Life Groups allow smaller groups of people to meet and share their life experiences, supporting each other in prayer and other practical ways. Bible teaching is also important to us to provide that faith framework as we seek to be followers of Jesus. There is so much to learn.

We have a varied programme of prayer meetings during the month. Some are held on Zoom. For others we meet together. One of our early morning prayer meetings for men, also involves a full English breakfast. That always goes down well! Another group occasionally does litter picking in the locality. As we serve the community in a practical way, we combine this with praying for the families who live there.

It is important for us stay relevant and up to date as a Church. Our Senior Leader, Rev. Graham Criddle has formed useful links with a national network of churches and church leaders, known as the Kairos Connexion. It is providing us with a challenge to explore how we can reach out and make a positive impact on the wider community. In an increasingly secular age, our outreach shouldn't be limited to merely inviting them to attend church services, important as that is. So, we are trying new things. We have links with local Churches in Crewe and have joint meetings with them from time to time. We need to work together and learn from each other.

For people who may be interested in joining us, we run Alpha Courses sometimes in person or via Zoom. These courses were designed by Holy Trinity Brompton Church in London and have been used to great effect introducing people to the Christian faith across the world. They are very thought provoking, providing the opportunity to discuss ideas and learn from others. Other churches in the town are involved with the Alpha meetings and it is so helpful to work in partnership with them.

Last year one of our leaders, Heather Pritchard, started a new monthly venture called "Super Sundays". The meetings specifically focus on young people and young families and those who have a real desire to see them grow and flourish. They meet at a different time to the normal service, often away from the church buildings. With an underlying Christian theme, the idea is to build community and to encourage to people in their faith and discipleship in an environment they are comfortable with. We hope to invite more families to join us in this new venture. For people not used to attending a church service, this allows them to be comfortable with people in a faith setting, and to enjoy being community. Attending Church services might not then seem to be such a big step for them.

From time to time, many in the fellowship may experience difficulties and need a degree of support and encouragement. This is especially true for our elderly members. Our pastoral work is co-ordinated by Tim Oakley along with his role of managing our CAP centre. Tim and the members of our leadership team are keen to establish a network of people who can look out for each other and provide support where we can. It is all part of being church together.

Church membership at our 2022 AGM was 117. New people have been attending the church, but it takes some time before they express an interest in becoming full members.

2. Youth and Schools Work

Objectives for 2022 and beyond. For church-based meetings, teaching the Christian faith in a safe and inclusive environment for all children, in a way that is fun, encouraging and practical. For school-based meetings, teaching the RE curriculum and engaging with the whole school in coaching children who are in need of additional support.

From within the congregation the church employs two trained teachers (Heather Pritchard and Kate Matthews) as schools' workers. Heather teaches the Christianity units in the RE curriculum in 3 different Primary Schools. Cheshire East launched a new RE Scheme of work last September and Heather has been able to support Curriculum leaders in the planning and implementation of this. She has also been part of a working party writing 'knowledge organisers' to help teachers and children access the new scheme of work. Heather also runs a lunchtime Christian group in one Primary school for any children who have parental permission to attend. She also delivers whole school worship in the same school, teaching relevant songs with spiritual input.

4–11-year-olds are invited to Fusion on a Friday evening during term time. We provide a safe, fun, encouraging and inclusive environment for all children. This includes children that attend our Church and those from the surrounding community and schools. As a church-based club, we have the privilege of sharing with them some of the key values and trusts of Christianity as found in God's Word, the Bible. Relationships between leaders, helpers (aged 11-17) and children, are built through a range of activities and workshops including football, craft, cooking, games and 'super skills' etc. The church also provides volunteer leaders and provides the funding to hire a bus to travel around the local area, picking up children who otherwise might not be brought along to the club. Numbers are steadily rising, averaging around 60 children in each session.
Children have said about Fusion: "I love the singing." "Fusion feels safe and it's lovely." "I love the games and there's lots to do!"

A similar team runs a holiday club, three times a year called The Ark. We invite Primary age children along to the building at Christmas, Easter and for a week in the summer holidays. The day begins at 10:30am and the children engage in activities similar to Fusion, but at the Ark they stay for lunch and go home at 3:15pm. Parents really appreciate this club as it is free to attend and gives children something to look forward to.

Kate Matthews coaches and coordinates a team of volunteer coaches working in a local Primary School.
We have just completed our 5th year of partnership with the Education Charity TLG (Transforming Lives for Good). TLG exists to bring hope and a future to struggling children. Through 'Early Intervention Coaching' we engage with children, families and schools to prevent exclusions and disengagement from learning. Kate coaches and co-ordinates an amazing, small but mighty team of volunteer coaches, working with the charity. The coaches work in a local primary school offering one to one mentoring to children for 1 hour each week for a minimum of 1 year. We continue to hope that this area of ministry will grow, which will mean being able to offer ourselves to more schools and bringing a brighter future to more children. Our hope is that we will be able to extend the work into the high school which is local to the primary school.

In the past 12 months we have been able, not only to maintain relationships with children, their families, and the schools but we have also had many opportunities to signpost struggling families to other local agencies and to bless them with amazing Christmas hampers!

There have been many positive outcomes including preventing exclusions and seeing children thrive. In addition, our connectivity and relationships with the school has flourished.

"It's like a break for my brain, it makes me feel happy and safe and I like playing for a bit." 7-year-old coached child

"School work and behaviour has improved." Dad of 10-year-old coached child

"He has really enjoyed it. He is excited on the days he sees (his coach) and wants to tell me more about what he's done on them days than a normal day." Mum of 9-year-old coached child

Teenage years. This year we have seen some new young people join us on a Sunday morning. It has been lovely to see the young people grow in their relationship with God as they delve into the bible and look at the same topic as the main church.

We have restarted a mid week youth group with some fantastic support from various members of the church. To each of you we say a massive thank you. Without you we couldn't have made it work. We have struggled to attract young people to it for a range of reasons and this is something we will review going forward to find the best way to support the young people in our care over the coming months and years.

3. Community Projects

2022 Objective – To show the love of Christ to the community in practical ways.

Christians Against Poverty

This year brought about our biggest celebration but that also highlights the sad reality behind it. In 2022 we saw 19 families become debt free, our record number for a calendar year but this shows the huge need that is still out there.

Our debt help service continues to help people deal with spiralling debt but also shows how important human contact is. Many of our clients take the opportunity to lighten the load by not only asking for financial help but also having someone to talk to about their struggles. Having someone coming to your home and simply listening to you seems to be a huge thing for many of our clients. This is what one client said "Tim came to my home and helped me with the paperwork side of things and helped build a budget that was affordable. I couldn't believe that I could pay towards my debts and still put food on the table. Through CAP I learnt how to manage my money properly. I learnt about making food plans and sticking to shopping lists. All this was a big help, and I was able to start paying off my debts".

The cost of living crisis we are all enduring, has prompted us to relaunch our basic budgeting course. We had a small group for the first course, but we are planning to roll out a schedule of courses. This will enable us to help as many people as possible. We provide useful hints and tips on how to make your money stretch that little bit further.

"5 Minus – Pre-School Playgroup" has had a great year. Lots of fun, crafts, playing, stories and songs to be had at each session. Numbers are growing, and this has brought with it challenges to keep a personal atmosphere and for our adults to continue to feel loved and supported. We acknowledge events like Easter, Christmas, Valentine's Day and mental health awareness week by giving our parents an encouraging postcard and small gift. This has been appreciated so much with one mum commenting" I haven't had a Valentine's Day card for years. I feel so loved!" Business at the freecycle table is booming, we have expanded from one table to a number of tables offering everything from clothing to toys and books for free. You never know what you will find on it! This has been a great help to many of our parents. One saying "I've not had to buy any clothes; I even got a winter coat. It's helped us so much financially".

Seniors.

Seniors' or Friendship Hub resumed after the pandemic isolation in November 2021. The structure of the meetings changed from quarterly to weekly. Managing the volunteers for a

weekly meeting meant we had four teams who would be responsible for serving, meeting, greeting, crafts games and generally managing the sessions.
The aim was to reach those who had become isolated particularly after Covid. To create a relaxed environment where friendships can be formed whilst trying new activities. So we provide crafts, planting, games, knitting, sewing, manicures, discussion questions and what is most appreciated a cuppa and snacks to relax and chat over. Over the year this format has provided for many from different areas, and it has also provided our volunteers an opportunity to serve and to speak about their faith.
After about 6 months of this format, we felt the group should be open to more than just seniors' as some may feel put off if they were under 60. After consultation with those who attend, they suggested the name of Friendship Hub as this is what they felt represented their time together. Over the year we have seen many come on a regular basis, some have dropped off due to illness and ageing, but others have come and felt welcome. Our volunteers have also increased with some taking on specific roles.
There is generally a very relaxed atmosphere as we get to know people individually.
In the future we plan to create a group that will give internet advice and advice on bill payments etc. Things that older people struggle with. We are also using the fifth Fridays to share a takeaway meal together, this was much appreciated last time. We look forward to celebrating the coronation with a street party type meal, enabling people to contribute to the group and feel invested in the success.

Other Community groups. When our rooms are not being used, we are able to allow other community groups to use them. Our Maybury Centre building and our Church Hall are in demand by quite a varied selection of groups. For example, Cheshire East Council hire rooms every working day for their ever-popular English language classes, reflecting the ethnic diversity in Crewe. The AA hold meetings for people recovering from drug or alcohol abuse. We are able to offer facilities to the YMCA for some of their youth and community projects and other smaller churches who wish to meet together but don't have their own premises. Parents are keen to hold their Children's birthday parties in our Church Hall.

4. Christian Bookshop

Within the reception area of our Maybury Centre, is a small bookstall area selling a few books, bibles and a selection of birthday and greeting cards with a scriptural theme. Some other churches still order their bible reading notes from us.

5. Christian Mission and Relief Work

2022 Objective and beyond – To share in the world-wide Christian mission to spread the good news of Jesus Christ and to provide practical relief in times of natural disasters.

The church has a long tradition of supporting Christian work overseas. £14,887 of our unrestricted voluntary income last year was channelled into a variety of missionary and disaster relief projects with the congregation directly contributing a further £6,173 (including tax reclaimed on Gift Aid). This additional financial support is shown within our restricted funds. During 2022 we had church members engaged in missionary work in the South Pacific area, and Africa. When coupled with gifts for other UK Christian charities we have been able to give a grand total of £26,433 to support Christian outreach, mission and disaster relief.

Volunteers

We employed eight paid members of staff. However, we could not function properly without the support from our willing and talented volunteers. They contribute so much of their time to the different ministries at church. We try to encourage people to become involved in serving

others. Some people doubt they have anything to offer, but we just want people to offer friendship, be welcoming and to offer support and to pray for one another. That is something most of us can do.

Risks

We have a small team that takes care of safeguarding at West Street. All our key workers are DBS checked and it is a high priority for us to keep all children and vulnerable adults safe, whether they are part of our church family or our local community. A church should be one of the safest of places for people, but sadly we know from news reports that this cannot always be assumed to be the case. In recent years, various Trustees and other key church members have been able to attend training courses on both Safeguarding, Mental Health issues and also First Aid. One of our trustees regularly meets or telephones each member of staff to discuss any issues or problems they might be experiencing.

Financial Review

Our total income for the year, including restricted funds, reached £272,706 (2021 £312,901). Expenditure (including depreciation charges) was £287,836 (2021 £288,961). The accounts and accompanying notes analyse these figures. This produced a deficit of £15,130 (2021 surplus of £23,940). This represents the movement in total net assets.

The Net Cash Flow in the year shows a deficit of £2,446 (2021 a surplus of £62,981). This represents the movements in the cash and bank balances during the year.

We do wish to acknowledge the receipt of two very generous grants. Garfield Weston awarded us £25,000 for our various community projects and the Cheshire Community Foundation gave us £15,000 specifically for our "Christians Against Poverty" debt relief programme. That second grant arrived just days before the year end.

Reserves Policy

Our current reserves policy aims to stabilise our unrestricted cash and bank balances at a level sufficient to cover our next three to four months of expenditure. This would suggest that our optimum cash balances would be approximately £70,000. At the end of 2022 our unrestricted church funds cash balances totalled £129,893.

Trustees' Responsibilities

The trustees (who are also directors of West Street Christian Fellowship for the purposes of Company Law) are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Company Law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- Observe the methods and principles in the Charities SORP.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure

that the financial statements comply with the Companies Act 2006 and with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.
The report has been prepared taking advantage of the small company's exemption of section 415A of the Companies Act 2006.

Signed on behalf of the Trustees.

APBuchan
.....
Peter Buchan
Director/Trustee

PR Midgley
.....
Peter Midgley
Director/Trustee

Date 24 April 2023

Independent Examiner's Report to the Trustees of West Street Christian Fellowship

I report to the charity trustees on my examination of the accounts of the group for the year ended 31 December 2022 which are set out on pages 4 to 23.

Responsibilities and basis of report

As the charity trustees of the group (and 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 group 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 the group'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

Because the parent company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants, 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 that in any material respect:

1. accounting records were not kept in respect of the group 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.

Signed:



Paul Edwards FCCA CTA
Afford Bond Holdings Limited
Chartered Accountants
31 Wellington Road
Nantwich
Cheshire
CW5 7ED
24 April 2023

West Street Christian Fellowship
Consolidated Statement of Financial Activities
(incorporating an Income and Expenditure Account)
Year ended 31 December 2022

INCOME AND EXPENDITURE	Notes	General Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	4	179,414	52,821	232,235	288,895
Charitable activities					
Community Projects - Playgroup		6,295	-	6,295	3,234
Christian Bookstall		918	-	918	600
Other trading activities		-	-	-	-
Investments	5	33,258		33,258	20,172
Other		-	-	-	-
Total incoming resources		219,885	52,821	272,706	312,901
EXPENDITURE ON:					
Raising Funds			-		
Charitable activities	6 & 7				
Church - Pastoral & Teaching		124,087	13,060	137,147	140,938
Youth & Schools Work		38,303	-	38,303	29,470
Community Projects		65,183	19,948	85,131	89,475
Christian Bookstall		822	-	822	199
Christian Mission & Relief Work	9	5,064	21,369	26,433	28,879
Total resources expended		233,459	54,377	287,836	288,961
NET INCOME/(EXPENDITURE) for the year		(13,574)	(1,556)	(15,130)	23,940
TRANSFERS BETWEEN FUNDS	17	(9,532)	9,532	-	-
NET MOVEMENT IN FUNDS		(23,106)	7,976	(15,130)	23,940
RECONCILIATION OF FUNDS					
Total funds brought forward		493,808	218,457	712,265	688,325
Total funds carried forward		470,702	226,433	697,135	712,265

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 16 to 23 form part of these financial statements

West Street Christian Fellowship
CONSOLIDATED AND PARENT CHARITY BALANCE SHEET
At 31 December 2022

	Notes	Group 2022 £	Group 2021 £	Parent Charity 2022 £	Parent Charity 2021 £
FIXED ASSETS					
Land and buildings		436,111	459,971	257,548	269,241
Furniture and fittings		65,078	53,318	62,067	49,589
Plant and equipment		8,447	10,533	8,447	10,533
Tangible assets	14	509,636	523,822	328,062	329,363
CURRENT ASSETS					
Stocks		0	0	0	0
Debtors and accrued income	15	16,399	13,768	16,399	13,768
Cash at bank and in hand	19	176,235	178,681	176,235	178,681
		192,634	192,449	192,634	192,449
LIABILITIES					
CREDITORS					
Amounts falling due within one year	16	(5,135)	(4,006)	(5,135)	(4,006)
NET CURRENT ASSETS		187,499	188,443	187,499	188,443
NET ASSETS		697,135	712,265	515,561	517,806
THE FUNDS OF THE CHARITY					
Restricted income funds	17	226,433	218,457	44,859	23,998
General unrestricted income funds		470,702	493,808	470,702	493,808
TOTAL CHARITY FUNDS		697,135	712,265	515,561	517,806

For the year ending 31st December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006, and the directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved and authorised for issue by the Board on 24/4/23

Signed on behalf of the Board of Directors / Trustees.

APBuchan Peter Buchan Director / Trustee

PRMidgley Peter Midgley Director / Trustee

Company Number 5124931

The notes on pages 16 to 23 form part of these accounts

West Street Christian Fellowship
Statement of Cash Flows
Year ended 31 December 2022

	Movements 2022 £	Movements 2021 £
Cash Flows from Operating Activities		
Net cash (outflow)/inflow from operating activities (see Note 18)	(12,271)	53,790
Investing Activities:		
Interest received	155	15
Rents received	18,687	12,482
Room Hire	14,416	7,675
Purchase of Property, Plant and Equipment	(23,433)	(10,981)
Net cash provided by/(used in) investing activities	9,825	9,191
Increase/(decrease) in cash in the year	(2,446)	62,981
Transfer of Cash and deposits from related trusts	-	-
Total Movement in Funds	(2,446)	62,981
Reconciliation of Net Cashflow to Movement in Net funds		
Increase/(decrease) in cash in the year	(2,446)	62,981
Cash at 31 December 2021	178,681	115,700
Cash at 31 December 2022	176,235	178,681
Cash and deposits repayable on demand		
Bank Deposits	164,287	169,131
Cash at bank	11,757	9,410
Cash and cash in transit	191	140
	176,235	178,681

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2022

1. STATUS AND RELATIONSHIP WITH CONNECTED CHARITIES

West Street Christian Fellowship was incorporated in England and Wales as a company limited by guarantee on 11 May 2004. 2005 was the first year of operation. It is also a registered charity (no. 1107611). On 16 September 2005 the company was appointed as sole trustee, under section 16 of the Charities Act 1993 for it's two subsidiary charities :

(a) West Street Baptist Church (previously known as Monks Coppenhall Particular Baptist Church). The church is an excepted charity.

(b) West Street Baptist Church Crewe Christian Fellowship Centre Trust (charity 516816)

Neither of the two subsidiary charities accrue any income. The only expenditure is depreciation on the Fixed Assets. Any financial transactions for use of the trusts are included within the parent company accounts. The subidiary trusts balances are recorded in Note 17 (Restricted Funds).

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. CONTROLLING PARTY

The Committee of Trustees control the day to day legal and financial affairs of the Fellowship, with ultimate control being exercised by the Church Leadership Team.

3. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous year and also have been consistently applied within the same accounts.

First time adoption of FRS 102

FRS 102 was first adopted in 2015

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, in accordance with both the Financial Reporting Standard (FRS 102) and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in 2015, SORP (FRS102), the Charities Act 2011, Companies Act 2006

No judgements or key assumptions have been made which would significantly affect either the amounts recognised in the financial statements or the carrying amounts of assets and liabilities within the next financial year.

The statement of financial activities (SOFA) and balance sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Public Benefit Entity
The charity meets the definition of a public benefit entity under FRS 102.

Going Concern
There are no material uncertainties about the likelihood that this support will continue, and accordingly, the accounts have been prepared on a going concern basis. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Fund accounting
General funds are available to meet and further the objectives of the Church. Included within general funds are monies that have been designated for special purposes or belong to sub sections of the church organisation. No restriction has been placed on these funds.

Restricted funds have been specifically set aside for special purposes, either by the Church or the donor. The purpose and value of each restricted fund is outlined in the notes to the financial statements (see note 17)

Incoming Resources
All income is included in the SOFA when the church is legally entitled to receive it, and when the amount can be quantified with reasonable accuracy. In practice, donations to the fellowship can only be included when the donation is actually received. Other items such as income tax recoverable on Gift Aid, and money owing from customers to the book and coffee shop will be calculated at the end of the financial year. No amounts are included in the financial statements for services donated by volunteers.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Wherever possible, costs are allocated directly to their relevant activity. However, a substantial part of the fellowship's expenditure supports more than one activity and has, therefore, been apportioned over the activities either on the basis of time spent or the estimated utilisation of facilities.

Tangible fixed assets and depreciation

Tangible fixed assets over the value of £200 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold Land & Buildings	between	10 - 50 years
Central Heating systems		5 - 10 years
Furniture and office equipment		3 - 8 years

Under Financial Reporting Standard (FRS) 15, the trustees have chosen to value Land and Buildings under historical cost methods, instead of a current valuation. The original church building costs are difficult to identify. The values within the accounts represent the major renovations to the buildings since the late 1970's.

The trustees are of the opinion that to have a revaluation carried out of the Fellowship's Assets would be an unduly expensive exercise and so have decided to retain the historical cost approach in the presentation of such Assets in its financial statements. Valuations of church buildings are fraught with difficulties and may not represent a true reflection of its realisable value.

The Trustees acknowledge the technical requirement under FRS 102 to have its investment properties (namely its let out flats and shop) revalued to reflect Fair Value. The church estimates it will be operating below its stated cash reserves policy next year and costs quoted for the revaluation were considered to be prohibitively high and would further reduce the cash balances. A revaluation will be considered once the cash balances are higher than the reserves policy.

Stock

Stock consist of purchased goods for resale. Stocks are valued the lower of cost or net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Financial Instruments

Basic Financial assets and liabilities

These include debtors, cash and bank balances and creditors which are all initially recognised at transaction price. Subsequently they are carried at amortised cost using the effective interest method. Financial assets and liabilities due within one year are not amortised.

4. Voluntary Income	**2022**	**2021**
Unrestricted		
Weekly Church Collections	2,391	780
Donations made under Gift Aid	112,569	116,020
Donations via other agencies	7,556	8,339
Govt. Job Retention Scheme		8,944
Special Donations		56,800
Other gifts	27,462	24,182
Tax recovered on Gift Aid	29,436	29,848
Total Unrestricted Gifts	179,414	244,913
Restricted Gifts for:		
Missionary funds	2,441	3,611
Disaster relief fund	2,930	360
Transforming Lives for Good	300	1,000
Christians Against Poverty Gifts	1,688	4,203
Christians Against Poverty Grants	15,000	15,951
Christians Against Poverty Clients Fund	2,695	5,979
Community Projects Fund Grants	25,000	
Seniors Day Fund	266	60
Senior Leader Fund		5,700
Gift Day Fund		160
Building fund	168	167
Other	986	4,105
Tax recovered on Gift Aid (restricted funds)		
Missionary funds	282	250
Disaster relief fund	520	91
Christians Against Poverty	129	366
Christians Against Poverty Clients Fund	374	789
Senior Leader Fund		1,200
Building fund	42	42
Other		(52)
Total Restricted Gifts	52,821	43,982
Total Voluntary Income	232,235	288,895

5. Investment Income		
Bank Interest	155	15
Room Hire	14,416	7,675
Rent received	18,687	12,482
	33,258	20,172

6. Costs of Charitable Activities	Activities undertaken directly	Grant funding of activities (see note 9)	Support costs	**2022** Total	**2021**
Church - Pastoral & Teaching	10,414		126,733	137,147	140,938
Youth & Schools Work	15,380		22,923	38,303	29,470
Community Projects	38,794		46,337	85,131	89,475
Christians Against Poverty	*19,948*		*22,339*	*42,287*	*48,511*
5 Minus	*18,846*		*23,523*	*42,369*	*40,924*
Seniors Day			*475*	*475*	*40*
Christian Book & Coffee Shop	822			822	199
Christian Mission & Relief Work		26,433		26,433	28,879
	65,410	26,433	195,993	287,836	288,961

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2022

7. Support Cost	Church Pastoral & Teaching	Youth & Schools Work	Community Projects			Christian Book & Coffee Shop	2022	2021
			Christians Against Poverty	5 Minus	Seniors Day			
Ministry/Salary costs	52,371	17,296	20,647	1,967			92,281	84,607
Cleaning	14,209		395	8,512			23,116	21,522
Rates & Insurance	10,161	591	487	591			11,830	11,665
Heating & Lighting	3,638	778	332	2,849	475		8,072	8,142
Repairs & Equipment	6,187	364		728			7,279	8,247
Stationery & Telephone	4,753	634	317	634			6,338	6,515
Depreciation	27,063	2,787		7,769			37,619	47,708
Governance Costs (see note 8)	2,729	161	161	161			3,212	2,920
Sundry Expenses	5,622	312		312			6,246	5,639
	126,733	22,923	22,339	23,523	475		195,993	196,965

8. Governance Costs	2022	2021
Independent Examination Fees	3,212	2,920
Legal Fees		
	3,212	2,920

9. Grant funding of Activities

Disaster Relief and Missionary Projects	2022	2021
Disaster Relief Projects		
Overseas Mission/Medical	19,653	20,881
Home Mission	5,540	6,748
Support of other Charitable organisations	1,240	1,250
Miscellaneous Grants		
Total Value of Grants	26,433	28,879
Support Costs		
Total including support costs	26,433	28,879
Value of Grants to Individuals	10,098	13,691
Value of Grants to Organisations	16,335	15,188
	26,433	28,879

10 Staff Costs

(Total Church staff, Christians Against Poverty, Coffee Shop and 5 Minus)

	2022	2021
Wages & Salaries	129,965	123,083
Social security costs	3,664	3,348
Pension costs	6,696	6,588
Mileage Allowances	357	146
Total	140,682	133,165

The following remuneration payable to trustees is included in staff costs:

Trustees emoluments	Nil	Nil
National Insurance		
Pension costs		
Mileage and Telephone Expenses		
	Nil	Nil

There are no employees with emoluments above £60,000.

Number of Employees

	2022	2021
Total of Full time and Part time employees	9	9
Full time equivalents	6	6

11 Trustees Remuneration

Trustees should not generally receive payment for being a charity trustee. Clause 6 of our Memorandum of Association does provide for an exception to this rule. Mrs. Jo Criddle is an unpaid Trustee but her husband Rev. Graham Criddle is the Senior Leader. Graham's salary in 2022 was £34,338.

12 Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
Not later than one year	2,400	3,807
Later than one year but not later than five years	9,000	
Later than five years		
Total	11,400	3,807

13 Rentals to be Received

	2022	2021
Not later than one year	1,350	5,400
Later than one year but not later than five years		1,350
Later than five years		
Total	1,350	6,750

14 Tangible Fixed Assets - Group

	Freehold land and buildings	Furniture & Fittings	Equipment	Motor Vehicles	Total
Cost					
At 31 December 2021	989,970	257,968	52,740	-	1,300,678
Additions	-	22,017	1,416	-	23,433
Transfers between categories	-	-	-	-	-
Disposals	-	-	-		-
At 31 December 2022	989,970	279,985	54,156	-	1,324,111
Depreciation					
At 31 December 2021	529,999	204,650	42,207	-	776,856
Additions	23,860	10,257	3,502		37,619
Transfers between categories	-	-	-		-
Disposals	-	-	-		-
At 31 December 2022	553,859	214,907	45,709	-	814,475
Net book value					
At 31 December 2021	459,971	53,318	10,533	-	523,822
At 31 December 2022	436,111	65,078	8,447	-	509,636

15 Debtors

	Parent & Group 2022	Parent & Group 2021
Prepayments and other accrued income		
Pre-payments - Insurance	4,585	4,844
Pre-payments - Utilities	313	455
Pre-payments - Other	489	314
Church - Tax recoverable on Gift Aid donations	7,263	7,485
Room Hire	2,946	670
Other	803	-
	16,399	13,768

16 Creditors: amounts falling due within one year

	Parent & Group 2022	Parent & Group 2021
Trade Creditors		
Accruals and other deferred income		
Independent Examination	3,102	2,800
Gas & Electric	1,780	1,139
Stationery and Telephone	85	-
Rent and Room Hire (received in advance)	168	-
Other	-	-
	5,135	3,939

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2022

17. Restricted Funds

	General Restricted Gifts	Missionary Fund	Disaster Relief Fund	PA System Fund	Transforming Lives for Good Fund	Building Fund	Seniors Day Fund	Parent Charity Restricted Funds c/f
Balances Brought Forward At 31 December 2021	1,772	638	533	4,551	175	7,898	550	16,117
Donations and gifts	986	2,441	2,930		300	168	266	7,091
Tax recovered on Gift Aid		282	520			42		844
Grants Received								
Interest received								
Total Income	986	2,723	3,450		300	210	266	7,935
Payments - Grants + Other	976	17,393	3,000		175			21,544
Salaries and Expenses								
Total Expenditure	976	17,393	3,000		175			21,544
Surplus / (Deficit) in the year	10	(14,670)	450		125	210	266	(13,609)
Transfers from/(to) Unrestricted Funds		14,887						14,887
Balances Carried Forward At 31 December 2022	1,782	855	983	4,551	300	8,108	816	17,395
Represented by :								
Fixed Assets								
Debtors/(Creditors)		55	23			10		88
Cash & Bank Balances	1,782	800	960	4,551	300	8,098	816	17,307
Total Net Assets	1,782	855	983	4,551	300	8,108	816	17,395

	Parent Charity Restricted Funds b/f	Christians Against Poverty Fund	Christians Against Poverty Clients	Senior Leaders Restricted Funds	Community Grant	Subsidiary Charities Christian Centre Trust	Church Building Trust	Group Restricted Funds
Balances Brought Forward At 31 December 2021	16,117	5,729	2,152			62,738	131,721	218,457
Donations and gifts	7,091	1,688	2,695					11,474
Tax recovered on Gift Aid	844	129	374					1,347
Grants Received		15,000			25,000			40,000
Interest received								
Total Income	7,935	16,817	3,069		25,000			52,821
Payments - Grants + Other	21,544	8,004	2,839					32,387
Depreciation of Trust Fixed Assets						5,465	7,420	12,885
Salaries and Expenses		9,105						9,105
Total Expenditure	21,544	17,109	2,839			5,465	7,420	54,377
Surplus / (Deficit) in the year	(13,609)	(292)	230		25,000	(5,465)	(7,420)	(1,556)
Transfers from/(to) Unrestricted I	14,887	9,604			(14,959)			9,532
Balances Carried Forward At 31 December 2022	17,395	15,041	2,382		10,041	57,273	124,301	226,433
Represented by :								
Fixed Assets						57,273	124,301	181,574
Debtors/(Creditors)	88	41	374					503
Cash & Bank Balances	17,307	15,000	2,008		10,041			44,356
Total Net Assets	17,395	15,041	2,382		10,041	57,273	124,301	226,433

Notes on the restricted funds are included on Page 22

17. Restricted Funds (continued)

General restricted funds handle miscellaneous gifts that have been made for specific purposes and are held temporarily in the church bank accounts. It also includes the funds belonging to sub-groups in the church, but again where the Church bank account holds their funds on their behalf.

The Missionary fund provides financial support to either members of the church who are engaged in Missionary activities at home or abroad, and also to support other missionary organisations. The church sets aside part of it's income for giving to support Christian missionary work and in 2022 it amounted to £14,887. In addition, £2,441 was donated by individual members of the congregation.

The Disaster Relief fund provides financial support for Relief agencies, to help in times of disaster.

The PA System Fund receives occasional gifts from people interested in upgrading the PA facilities at church. The fund holds £4,551 at the end of 2022 and it is likely to be spent on new speakers in the church during 2023.

Our project called Transforming Lives for Good provides one to one coaching for pupils struggling at schools. £300 was given by a member of the congregation and £175 was spent in 2022.

The long standing Building Fund holds money towards any future renovation project. Whilst we do not request any funds for this at present, we still receive gifts and the fund stands at £8,108. We expect to having discussions with an architect during 2023 for some building alterations and we expect this fund will be used for this purpose.

Seniors Day funds hold gifts towards our new Friendship Hub meetings which attracts principally retired people.

Christians Against Poverty fund received a splendid grant of £15,000. Other gifts and tax totalling £4,569 were received towards the cost of operating the debt counselling centre plus a further £6,858 was given towards supporting the CAP clients themselves. Much of this related to Christmas Hampers given to our clients.

The Community Grant fund relates to a very generous grant that came for Garfield Weston. The grant was provided to help fund our many community projects, such as CAP project, 5 Minus Playgroup, the costs for our Young Peoples work. £14,959 was included in our income per the SOFA, and the remaining £10,041 is held over to 2023.

The Christian Centre Trust (charity no. 516816) is now viewed as a subsidiary charity of the company following the issue of a uniting order, by the Charity Commission. The values of the trust are recorded within restricted funds. Similarly the values of the Church building trust (excepted charity) are shown as restricted funds as directed by the Charity Commission.

18. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2022	2021
Net income/(expenditure) for the reporting period as per the statement of financial activities - see Page 13	(15,130)	23,940
Adjustment for :		
Depreciation charges	37,619	47,708
Interest and rents from investments	(33,258)	(20,172)
(Increase)/decrease in stocks		
(Increase)/decrease in debtors	(2,631)	2,831
Increase/(decrease) in creditors	1,129	(517)
Net cash provided by/ (used in) operating activities see Page 15	(12,271)	53,790

19. Cash and Bank Balances by fund

	Unrestricted Funds	Restricted Funds	Balance Sheet Values
Analysis			
General Church Funds	129,893		
5 Minus Pre-School Playgroup	510		
Bookshop	1,476		
Missionary Fund		800	
Disaster Relief Fund		960	
PA System Fund		4,551	
Building Fund		8,098	
Seniors Day Fund		816	
Transforming Lives for Good Fund		300	
Christians Against Poverty - Office		15,000	
Christians Against Poverty - Clients Fund		2,008	
Community Grant		10,041	
Other Restricted Funds		1,782	
Total	131,879	44,356	176,235

20. Summary of Parent Charity's Results

	2022 £	2021 £
Incoming resources	272,706	272,625
Less		
Resources expended	274,951	265,790
Transfers to Subsidiary Charity	-	(10,028)
Net Income/(expenditure)	(2,245)	6,835

21. Related Party Transactions

There were no related party transactions during the year other than those already disclosed elsewhere in these financial statements

West Street Christian Fellowship

Consolidated Receipts & Payments a/c and Income & Expenditure a/c

Year ended 31 December 2022

	Receipts & Payments Account £	Income & Expenditure Account £
RECEIPTS / INCOME		
Donations and legacies	160,361	161,164
Gift Aid Tax Refund	31,005	30,783
5 Minus Playgroup	6,583	6,583
Christian Book & Coffee Shop	918	918
Rent	18,855	18,687
Room Hire	12,140	14,416
Bank Interest	155	155
Grants	40,000	40,000
Total incoming resources	270,017	272,706
PAYMENTS / EXPENDITURE		
Salaries	140,682	140,682
Staff Expenses and Visiting Speakers	2,931	2,931
Rates and water rates	2,085	2,085
Insurance	9,486	9,745
Heating & Lighting	12,157	12,940
Repairs	7,284	7,279
New Fixed Assets	23,433	0
Depreciation	0	37,619
Flats expenses	3,013	3,013
Youth Meetings	8,384	8,384
Cleaning (excl. Salaries)	5,418	5,351
5 Minus Playgroup (excl. Salaries)	2,355	2,355
Bank Charges / Independent Examinations	3,126	3,428
Donations to other organisations	26,433	26,433
Special Collections distributed	976	976
Stationery and photocopying	6,253	6,338
CAP Centre costs (excl. Salaries)	8,004	8,004
CAP support for Clients	2,839	2,839
Software & Licences	2,217	2,217
Other	5,387	5,217
Total resources expended	272,463	287,836
NET INCOME/(EXPENDITURE) for the year	(2,446)	(15,130)
Opening Cash & Bank / Reserves	178,681	712,265
Closing Cash & Bank / Reserves	176,235	697,135
Analysis of Closing Reserves		
Cash & Bank Balances		
Unrestricted Funds - Church	129,893	129,893
Unrestricted Funds - Other	1,986	1,986
Restricted Funds	44,356	44,356
Fixed Assets (Net Book Value)		509,636
Debtors		16,399
Less Creditors		(5,135)
	176,235	697,135

This page does not form part of the statutory financial statements

West Street Christian Fellowship
Receipts and Payments by Activity
Year ended 31 December 2022

Values In £

	Church-based Activities			Total	Church Community Projects				Total	Grand
	Church Pastoral	Bookshop	Mission & Relief	WSCF Church Activities	Youth & Schools	Community Projects CAP	Community Projects 5 Minus	Community Projects Seniors	WSCF Community Projects	Total WSCF Activities
EXPENDITURE										
Salaries	61,053	-	-	61,053	24,117	30,147	25,365	-	79,629	140,682
Staff Expenses + Visiting Speakers	2,931			2,931					-	2,931
Rates & Water Rates	1,877	-	-	1,877	104	-	104	-	208	2,085
Insurance	8,284	-	-	8,284	487	487	487	-	1,461	9,745
Heating & Lighting	8,506	-	-	8,506	778	332	2,849	475	4,434	12,940
Repairs	6,187	-	-	6,187	364	-	728	-	1,092	7,279
New Fixed Assets				-					-	-
Depreciation	27,063	-	-	27,063	2,787	-	7,769	-	10,556	37,619
Flats expenses	3,013	-	-	3,013	-	-	-	-	-	3,013
Youth Meetings	-	-	-	-	8,384	-	-	-	8,384	8,384
Cleaning (excl. Salaries)	3,746	-	-	3,746	-	-	1,605	-	1,605	5,351
5 Minus Playgroup (excl. Salaries)				-			2,355		2,355	2,355
Bank Charges / Independent Examinations	2,945	-	-	2,945	161	161	161	-	483	3,428
Donations to other organisations			26,433	26,433					-	26,433
Special Collections distributed	976			976					-	976
CAP Centre costs (excl. Salaries)				-		8,004			8,004	8,004
CAP support for Clients				-		2,839			2,839	2,839
Stationery and photocopying	4,753	-	-	4,753	634	317	634	-	1,585	6,338
Software & Licences	1,995	-	-	1,995	111	-	111	-	222	2,217
Other	3,818	822	-	4,640	376	-	201	-	577	5,217
Total Expenditure per SOFA see Page 13	137,147	822	26,433	164,402	38,303	42,287	42,369	475	123,434	287,836
Adjustments to Cash Flow Payments										
Add Capital Expenditure	23,433	-	-	23,433	-	-	-	-	-	23,433
Less Depreciation	(27,063)	-	-	(27,063)	(2,787)	-	(7,769)	-	(10,556)	(37,619)
Working Capital Adjustments	(944)			(944)		(45)	(198)		(243)	(1,187)
Total Adjustments	(4,574)	-	-	(4,574)	(2,787)	(45)	(7,967)	-	(10,799)	(15,373)
Total Payments per Cash Flow	**132,573**	**822**	**26,433**	**159,828**	**35,516**	**42,242**	**34,402**	**475**	**112,635**	**272,463**
RECEIPTS										
Grants - Towards 2022 Expenditure		-	-	-	3,843	6,338	4,778	-	14,959	14,959
Grants - Towards 2023 Expenditure	-	-	-	-	5,000	15,000	5,041	-	25,041	25,041
Donations and other Income	211,204	918	6,145	218,267	300	4,601	6,583	266	11,750	230,017
Total Receipts per Cash Flow	**211,204**	**918**	**6,145**	**218,267**	**9,143**	**25,939**	**16,402**	**266**	**51,750**	**270,017**
Cash Surplus /(Deficit)	**78,631**	**96**	**(20,288)**	**58,439**	**(26,373)**	**(16,303)**	**(18,000)**	**(209)**	**(60,885)**	**(2,446)**
Opening Cash Balances (inc. Restricted Funds)										**178,681**
Closing Cash Balances (inc. Restricted Funds)										**176,235**

This page does not form part of the statutory financial statements

WEST STREET CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1107611

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

WEST STREET CHRISTIAN FELLOWSHIP

WEST STREET CHRISTIAN FELLOWSHIP, CREWE

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LEGAL AND ADMINISTRATIVE DETAILS

STATUS	A charitable company (limited by guarantee) - Charity registration number 1107611 - Company registration number 5124931
REGISTERED ADDRESS	West Street Baptist Church West Street, Crewe Cheshire CW1 3HE
TRUSTEES / DIRECTORS (None of the trustees hold title to any property belonging to the charity)	Mrs. Ruth Brehaut Mr. Peter Buchan Mr. James Crawford (resigned 04.03.22) Mrs. Joellen Criddle Mr. Peter Midgley Mr. Andrew Page (resigned 26.02.22)
CHURCH LEADERSHIP TEAM	Rev. Graham Criddle Mrs. Heather Pritchard Mrs. Isobel Ramdewor
CHURCH ADMINISTRATOR	Miss Ruth Grimshaw
CHURCH TREASURER	Mr. Peter Buchan
BANKERS	Barclays Bank PLC, Market Street, Crewe, Cheshire CW1 2ET
INDEPENDENT EXAMINERS	Afford Bond Holdings Limited Chartered Accountants, 31 Wellington Road Nantwich, Cheshire, CW5 7ED
WEB-SITE ADDRESS	www.wscfchurch.com

Report of the Trustees / Directors for the year ended 31st December 2021

The trustees present the 2021 annual report, for West Street Christian Fellowship, in Crewe.

Structure, Governance and Management

West Street Christian Fellowship (WSCF) is a company limited by guarantee. It incorporated on 11th May 2004 and registered as a charity on 13th January 2005. The objects of the company are defined in our Memorandum of Association and the charity is governed by the rules in its Articles of Association. Should the company be wound up with insufficient funds to meet any liabilities, the members are required to contribute an amount not exceeding £1 each.

The church, formerly known as West Street Baptist Church, is based in the west end of Crewe, although it continues to attract members from a wider area of South Cheshire. The church changed its name when it became a charitable company and has remained an independent church. It is a member of the Evangelical Alliance.

The Church Leadership team take responsibility for the spiritual direction and wellbeing of the church fellowship. The Trustees oversee the legal responsibilities and the management of the fellowship's resources. The Trustees, Administrator and Leaders (TAL group) each have their own responsibilities but meet regularly as a group to ensure good levels of co-operation and teamwork.

WSCF operates a congregational decision-making model. Where key decisions are to be taken, e.g. some staff appointments and items of significant financial outlay, the Leadership team and Trustees will recommend a course of action. The church members are invited to vote on the proposals indicating their approval or otherwise. Church unity is very important to us so the leaders convene regular "Focus Days" (Covid permitting) where members of the congregation can both listen to and share their thoughts on any future direction of the church.

Church services and meetings are open to the public. Church membership, however, is open to anyone who professes a genuine Christian faith, can agree to the church statement of faith and has been baptised by total immersion.

Charitable Objects, Activities and Public Benefits

Our Memorandum of Association describes the scope of our purposes as being

- the advancement of the Christian faith,
- the advancement of education,
- the provision of facilities for the benefit of the community
- the relief of hardship.

Our current activities in support of these aims are summarised as: -

1. Church – Worship, Pastoral and Teaching
2. Youth and Schools Work
3. Community Projects
4. Christian Bookshop (In a much reduced capacity)
5. Christian Mission and Relief Work

The financial costs of these activities are analysed in the SOFA on Page 13.
We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning for our activities.

WSCF – The importance of relationship

As you read through this report you will see many examples of things that we, as a church and as a charity, are involved in that bring blessing and support to those in our community. This is something we consider a privilege and something to which we continue to be really committed.

And we are continually aware that, for this to be possible, relationships are key – relationships in three different directions.

As followers of Jesus, our relationship with God is of vital importance. It is through that that we experience unconditional love, deep forgiveness and the strength to do the things that we do.

As a group of people who are united through our relationship with Jesus, the relationships we have with each other are vitally important. They provide friendship, support and encouragement and enable us to live as an "extended family".

And from this strong base, we have a deep desire to build relationships with those who are not currently part of our church community. This happens through much of the work we do: helping those who are struggling financially; providing a safe space for parents to come with their toddlers; acting as coaches to children who are finding things difficult; enabling people to meet up and chat and share; litter picking on the streets and chatting to people there; helping to deliver the RE curriculum in schools; simply coming alongside friends and neighbours and much more.

Like all of us, the restrictions due to Covid have impacted these things – although we managed to keep some of them going, even if in different forms. As these restrictions are removed and we work out what "living with Covid" means we are able to explore new ways of building relationships – both within and outside our church community.

We aim to be a place where people can come and find a welcome, where people can find someone to talk to, where people will be accepted and supported, where people can experience something of the wonderful things we have received and experienced from God.

But we also aim to be a community of people who are not constrained by our buildings but who go out from them into our neighbourhoods, into our workplaces, into our schools to share what we have received as a demonstration of love for the people of our town.

Jesus told his first followers, as he sent them out into their communities: Freely you have received; freely give. (Matthew 10:8b). And our desire today, nearly 2,000 years after Jesus spoke those words, is to continue to do the same.

The way we do this in 2022 will probably be very different to 2021, due to (hopefully) fewer restrictions coupled with ever changing needs. But we look forward to doing so with confidence in God and united in our love for Him.

Principle Activities, Achievements and Performance

1. Church – Worship, Pastoral and Teaching.

Providing facilities for worship, pastoral care and teaching is a core part of our charitable purposes.

The church meets on Sunday mornings at 10.30 am for our weekly service. For the first half of the year, we were not permitted to meet in person, but we continued our online services on Zoom. Zoom has its limitations but it provided a lifeline in allowing us to maintain contact with most of our congregation and for friendships to develop as people interacted with each other in the discussion groups. A downloadable online service via the Spark system was also produced and made available each Friday. That contained some worship videos and a short sermon, which introduced the theme for the following Sunday Zoom meeting.

Rev. Graham Criddle and his wife, Jo worked for many hours making sure the technology and the format of the meetings worked for us, and we are very grateful to them for this. For the second half of 2021, things changed a little. We dropped the Spark service because

people were now meeting in person again at church, albeit socially distancing and wearing masks. Several members of the congregation still felt anxious about meeting indoors, so we developed what we called a hybrid service. The usual service takes place in the church, but with two new cameras in place, it was now also accessible for people to view from home via Zoom. On occasions those at home have been able to contribute to the service itself, which has provided some tricky technological challenges. We like a challenge!

During the week there are other opportunities for people to pray, study and have fellowship with each other. House groups and various prayer meetings take place either weekly or monthly. We find that focussing on God, together with other likeminded people, is a rewarding experience. For those new to all of this but are seeking to discover these spiritual truths for themselves, we run Alpha courses, developed by the Holy Trinity Brompton Church in London. These are used to great effect introducing people to the Christian faith across the world, and Crewe is no exception. WSCF link up with other churches in the town for the Alpha courses, which have tended to be run on Zoom. Working with other churches is good for us and it helps to provide the necessary people to run the meetings.

We have links with a national network of churches and church leaders, known as the Kairos Connexion and it is providing us with a challenge to explore how we can reach out and make a positive impact on the wider community. In an increasingly secular age, our outreach shouldn't be limited to merely inviting them to attend church services, important as that is. It is still early days. One of our leaders, Heather Pritchard, heads up a new monthly venture called "Super Sundays" The meetings specifically focus on young people and young families. They meet at a different time to the normal service, often away from the church buildings. With an underlying Christian theme, the idea is to build community and to encourage to people in their faith and discipleship in an environment they are comfortable with. We hope to invite more families to join us in this new venture.

Part of the pastoral work of the church is visiting those who need encouragement or practical assistance. This is particularly true for some of the older members of the congregation. Tim Oakley co-ordinates much of this along with members of the Leadership Team. Many of us in the church look out for each other and provide support where we can. It is all part of being church together.

Externally we have maintained our links with Rev. David King from Salford and Rev. Robert Mountford from Stoke on Trent. They serve on our Council of Reference and provide very helpful advice and counsel. Our thanks go to both of them.

Church membership at our 2021 AGM was 121, 9 fewer than at the same point in 2020. New people have been attending the church but have not yet stepped forward to formally becoming church members.

2. Youth and Schools Work

Objectives for 2021 and beyond. For church-based meetings, teaching the Christian faith in a safe and inclusive environment for all children, in a way that is fun, encouraging and practical. For school-based meetings, teaching the RE curriculum and engaging with the whole school in coaching children who are in need of additional support.

From within the congregation the church employs two trained teachers (Heather Pritchard and Kate Matthews) as schools' workers. Heather teaches the Christianity units in the RE curriculum in 3 different Primary Schools. As schools opened fully last September, Heather was able to resume teaching. When children were asked what they enjoyed about RE when Heather teaches, children responded, "I love the games that we play to help us remember things and we can ask any question and Heather always has a helpful answer!"

Kate Matthews coaches and coordinates a team of volunteer coaches working in local Primary Schools. We have just completed our 4th year of partnership with the Education Charity **TLG (Transforming Lives for Good)**. TLG exists to bring hope and a future to struggling children. Through 'Early Intervention Coaching' we engage with children, families and schools to prevent exclusions and disengagement from learning. Kate coaches and co-ordinates an amazing and growing team of volunteer coaches, working with the charity. The coaches work in 2 local primary schools offering one to one mentoring to children for 1 hour each week for a minimum of 1 year. We continue to hope that this area of ministry will grow, which will mean being able to offer ourselves to more schools and bringing a brighter future to more children.

Despite the ongoing complications and disruptions of Covid we have continued to support struggling children and families. We have been able, not only to maintain relationships with children, their families and the schools but to create a thriving relationship. We have also had many opportunities to signpost struggling families to other local agencies.
There have been many positive outcomes including preventing exclusions and encouraging engagement with home learning. In addition, our connectivity and relationships with schools have flourished. Here are two quotes we enjoyed reading.

"When I'm sad it's a good bit in the middle of the day. I like telling you how I'm feeling and sorting it out. I like playing with you and all the stuff too- I really like play dough"
Coached Child Aged 9

"I really don't know where to start! The difference we have seen in the children who have been fortunate to have taken part in the TLG programme is incredible. They have grown in confidence; attendance has improved and the best bit is seeing the children's faces when their mentor arrives to collect them from class. These children have had the opportunity to talk to someone about how they are feeling, play games that they didn't get to play when they were younger and just get the 1 to 1 attention they deserve. All the mentors are so caring and kind to the children and we love having them in our school. Thank you."

Head Teacher

The salaries for Kate and Heather are paid by the church congregation so we are able to offer all these services to schools free of charge.

In September of 2021 we were able to restart many of our church-based activities for children and young people.

3–11-year-old children take part in 'JAM' (Jesus and Me) which combines worship, creative bible teaching and fun! JAM is provided 2-3 times a month.

4–11-year-olds are invited to Fusion on a Friday evening during term time. We provide a safe, fun, encouraging and inclusive environment for all children. This includes children that attend our Church and those from the surrounding community and schools. As a church-based club, we enable them to be taught in the fundamental values and truths of Evangelical Christianity as described by the inspired word of God in the Holy Bible. Relationships between leaders, helpers (aged 11-17) and children, are built through a range of activities and workshops including football, craft, cooking, games and 'super skills' etc.

Teenage years. Over the past year, all our youth work had to stop and move to Zoom. We met mid-week during the first lock down discussing different topics and enjoyed some fantastic times together. It gave us an opportunity to look at some themes in greater detail. We were still only able to meet online during the Sunday service. The times we had together were brilliant although numbers were lower than before lockdown.

As restrictions have been lifted, we have begun meeting together again on Sunday mornings which has been lovely. We have seen some young people come back and join us although there is room for more. We are looking to grow the youth work over this coming year and restart meeting in midweek again. We are currently looking for some additional voluntary leaders to assist with this. We are also looking to employ a full-time youth worker in 2022 to head up the team and enable us to reach out to more young people across the town. This is an exciting time as we try new things and look ahead to a brighter future.

3. Community Projects

2021 Objective – To show the love of Christ to the community in practical ways.

Christians Against Poverty

Another year of having to adapt to new ways of doing things and working around Covid restrictions! BUT, despite the difficulties, a further 10 families became debt free. This, in itself, is exciting but what is more exciting is the total number of people/families who have become debt free since CAP Crewe opened its doors in 2011.....96! That's 96 families that are now living in hope, rather than living in desperation & fear!

CAP Crewe was having its 10th birthday in 2021 and CAP Head office was having its 25th birthday, so we thought we'd have a celebration. We contacted past and present clients to come and join us for a bit of a party, with music, real life stories of people's lives being impacted by the work of CAP and then to cap it all, we laid on a Fish & Chip Van outside the church, so everyone could enjoy free fish & chips to celebrate. We managed to do all of this whilst socially distancing and we fed over 100 people!

In previous years, we have mentioned the CAP Christmas hampers that we have distributed and because they have been so well received, especially during the pandemic, as a church, we decided to bless not just our CAP families but many other families that we have contact with, through our children's and youth work, So this year, we delivered almost 80 Christmas Hampers, full of Christmas goodies, like selection boxes, big boxes of chocolates, mince pies and so on. This year, as we did last year, we also added in a voucher for a take away meal for every member of the family. One lady said "I can't thank you enough for the hamper and the take away voucher was a life saver....perfect timing for my son's birthday!"

Hopefully, as the impact of the pandemic lessens, we can go back to seeing people in their own homes but whether it's face to face or on the end of the phone, we will continue to help people who are weighed down by debt and walk with them, as they embark on their journey out of debt!

"**5 Minus**" has had another fun and exciting year despite the challenges lockdown brought at the beginning. We have recognised a need for more opportunities for our children to grow and develop in preparation for school readiness. We have been looking at the early years curriculum and our sessions now include this. The children have very much enjoyed activities, stories and crafts around topics such as people who help us and plants and flowers. It is still a priority for us to provide a safe, welcoming and friendly setting for adults to come with their little ones. We have many conversations each week with people who are struggling on their parenting journey and it is great to be able to come alongside them to talk and pray with them. We have also started a "bring and share" table where people can leave any unwanted children's toys, games and books and can take from the table any items they would like for free. This has been very well received and we have a good rotation of stock each week. We are now trialing second hand children's clothing too. Our numbers are

growing as people are feeling safer to come out and seek something for their little ones to do. 5 minus certainly has a lively buzz!

"Deliver Crewe". During the summer holidays of 2020 we launched a new voluntary community project called 'Deliver Crewe'. The purpose of 'Deliver Crewe' was to deliver free, healthy, hot, family meals during school holidays. The families we had referred to us, by 2 schools, were generally families whose financial circumstances had been dramatically changed due to COVID. These changes have largely been due to being furloughed or redundancy. The most recent meal delivery was the end of the Summer holiday 2021 but we have been able to maintain contact with these families through signposting to other agencies and making food bank referrals. We have also been able to partner with CAP and provide these families with a Christmas hamper bag of goodies and vouchers.

Seniors.
Over the last few years we have developed highly successful quarterly Seniors Days where an average of 80 senior citizens, many of whom had very little (if any) contact with the church, come together for an activity packed day with a free lunch provided. This age group more than most has had to be so cautious to protect themselves from Covid. Consequently, opportunities to meet and encourage our senior citizens evaporated as the pandemic took hold. However, we have been able to keep in regular contact with seniors within our own church and at various times we have sent cards and a newsletter to those people who have regularly attended our Seniors Days in the past. We look forward to establishing face to face contact when conditions allow. Plans are well under way to revamp the meetings to make them weekly but with a similar but less activity packed format. Friendship being the key ingredient.

Other Community groups. Our Maybury Centre building and our Church Hall are in demand by quite a varied selection of groups. We are accommodating some very popular English language classes, sessions for people recovering from drug or alcohol abuse, family genealogy enthusiasts, birthday parties and we also provide some space for other church groups to meet, where they don't have their own premises. Groups come and go and so the list keeps changing. It's very fluid.

The church owns two flats. For the past three years these have been managed by the YMCA. They were a useful resource when the YMCA looked to re-house people from the hostel. Being two bedroomed flats, they are especially useful for families. The agreement with the YMCA ended early in 2021 as they no longer needed to use the flats. An extensive refurbishment has been taking place during the year with special thanks to our own Maintenance team led by Paul Taylor. The aim is to make them available for local people to rent early in 2022.

4. Christian Bookshop
Within the reception area of our Maybury Centre, is a small bookstall area selling a few books, bibles and a selection of birthday and greeting cards with a scriptural theme. Some other churches still order their bible reading notes from us.

5. Christian Mission and Relief Work

2021 Objective and beyond – To share in the world-wide Christian mission to spread the good news of Jesus Christ and to provide practical relief in times of natural disasters.

The church has a long tradition of supporting Christian work overseas. £18,349 of our unrestricted voluntary income last year was channelled into a variety of missionary and

disaster relief projects with the congregation directly contributing a further £4,312 (including tax reclaimed on Gift Aid). This additional financial support is shown within our restricted funds. During 2021 we had church members engaged in missionary work in the South Pacific area, Africa and Eastern Europe. When coupled with gifts to other UK Christian charities and workers, totalling £6,218 we have been able to provide a grand total of £28,879 to support Christian outreach, mission and disaster relief.

Volunteers

We employed eight paid members of staff. However, we could not function properly without the support from our willing and talented volunteers. They contribute so much of their time to the different ministries at church. We try to encourage people to become involved in serving others. Some people doubt they have anything to offer, but we just want people to offer friendship, be welcoming and to offer support and to pray for one another. That is something most of us can do.

Risks

We have a small team that takes care of safeguarding at West Street. All our key workers are DBS checked and it is a high priority for us to keep all children and vulnerable adults safe, whether they are part of our church family or our local community. In recent years, various Trustees and other key church members have been able to attend training courses on both Safeguarding and Mental Health issues.

Financial Review

The church finances were boosted by a number of special donations during 2021. Sadly, several families suffered bereavement during the year but then expressed a desire to pass on some of their inheritance gifts to the church. £60,300 was received! We are so very grateful for their generosity during such a difficult time. We wish to acknowledge the very kind grant of £15,951 from Cheshire Community Foundation towards our Christians Against Poverty project and we also greatly appreciate the UK Government's support via the Job Retention Scheme totalling £8,944.

These special donations and grants helped us record a surplus of £23,940 in our Statement of Financial Activities (SOFA) (compared with a deficit of £5,505 in 2020). Total income including restricted funds reached £312,901 (2020 £272,625). Expenditure for the year (including depreciation charges) was £288,961 (2020 £278,130). The accounts and accompanying notes analyse these figures. The surplus of £23,940 as shown on the SOFA represents the movement in total net assets.

The Net Cash Flow in the year shows a surplus of £62,981 (2020 a deficit of £13,928) and this represents the movements in the cash and bank balances during the year.

Reserves Policy

Our current reserves policy aims to stabilise our unrestricted cash and bank balances at a level sufficient to cover our next three to four months of expenditure. This would suggest that our optimum cash balances would be approximately £70,000. At the end of 2021 our unrestricted church fund cash balances totalled £153,096, reflecting the receipt of those special donations mentioned in the previous section.

Trustees' Responsibilities

The trustees (who are also directors of West Street Christian Fellowship for the purposes of Company Law) are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Company Law requires the trustees to prepare financial statements for each

financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- Observe the methods and principles in the Charities SORP.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking responsible steps for the prevention and detection of fraud and other irregularities

The report has been prepared taking advantage of the small company's exemption of section 415A of the Companies Act 2006.

Signed on behalf of the Trustees

AP Buchan ..... PR Midgley .....

Peter Buchan
Director/Trustee

Peter Midgley
Director/Trustee

Date 16 April 2022

Independent Examiner's Report to the Trustees of West Street Christian Fellowship

I report to the charity trustees on my examination of the accounts of the group for the year ended 31 December 2021 which are set out on pages 3 to 23.

Responsibilities and basis of report

As the charity trustees of the group (and 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 group 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 the group'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

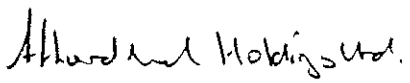
Because the parent company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants, which is one of the listed 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 that in any material respect:

1. accounting records were not kept in respect of the group 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.

Signed:



Paul Edwards FCCA CTA
Afford Bond Holdings Limited
Chartered Accountants
31 Wellington Road
Nantwich
Cheshire
CW5 7ED
16 April 2022

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
Consolidated Statement of Financial Activities
(incorporating an Income and Expenditure Account)
Year ended 31 December 2021

INCOME AND EXPENDITURE	Notes	General Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	4	244,913	43,982	288,895	250,156
Charitable activities					
Community Projects - Playgroup		3,234	-	3,234	2,205
Christian Bookstall		600	-	600	554
Other trading activities		-	-	-	-
Investments	5	20,172		20,172	19,710
Other		-	-	-	-
Total incoming resources		268,919	43,982	312,901	272,625
EXPENDITURE ON:					
Raising Funds			-		
Charitable activities	6 & 7				
Church - Pastoral & Teaching		126,739	14,199	140,938	138,579
Youth & Schools Work		29,470	-	29,470	30,458
Community Projects		62,533	26,942	89,475	80,360
Christian Bookstall		199	-	199	392
Christian Mission & Relief Work	9	2,653	26,226	28,879	28,341
Total resources expended		221,594	67,367	288,961	278,130
NET INCOME/(EXPENDITURE) for the year		47,325	(23,385)	23,940	(5,505)
TRANSFERS BETWEEN FUNDS	17	(21,580)	21,580	-	-
NET MOVEMENT IN FUNDS		25,745	(1,805)	23,940	(5,505)
RECONCILIATION OF FUNDS					
Total funds brought forward		468,063	220,262	688,325	693,830
Total funds carried forward		493,808	218,457	712,265	688,325

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 15 to 23 form part of these financial statements

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
CONSOLIDATED AND PARENT CHARITY BALANCE SHEET
At 31 December 2021

	Notes	Group 2021 £	Group 2020 £	Parent Charity 2021 £	Parent Charity 2020 £
FIXED ASSETS					
Land and buildings		459,971	479,966	269,241	283,207
Furniture and fittings		53,318	71,434	49,589	66,985
Plant and equipment		10,533	9,149	10,533	9,149
Tangible assets	14	523,822	560,549	329,363	359,341
CURRENT ASSETS					
Debtors and accrued income	15	13,768	16,599	13,768	16,599
Cash at bank and in hand	19	178,681	115,700	178,681	115,700
		192,449	132,299	192,449	132,299
LIABILITIES					
CREDITORS					
Amounts falling due within one year	16	(4,006)	(4,523)	(4,006)	(4,523)
NET CURRENT ASSETS		188,443	127,776	188,443	127,776
NET ASSETS		712,265	688,325	517,806	487,117
THE FUNDS OF THE CHARITY					
Restricted income funds	17	218,457	220,262	23,998	19,054
General unrestricted income funds		493,808	468,063	493,808	468,063
TOTAL CHARITY FUNDS		712,265	688,325	517,806	487,117

For the year ending 31st December 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006, and the directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved and authorised for issue by the Board on 16/4/2022

Signed on behalf of the Board of Directors / Trustees.

AP Buchan Peter Buchan Director / Trustee

PR Midgley Peter Midgley Director / Trustee

WEST STREET CHRISTIAN FELLOWSHIP, CREWE

Statement of Cash Flows

Year ended 31 December 2021

	Movements 2021 £	Movements 2020 £
Cash Flows from Operating Activities		
Net cash (outflow)/inflow from operating activities (see Note 18)	53,790	14,083
Investing Activities:		
Interest received	15	173
Rents received	12,482	14,892
Room Hire	7,675	4,645
Purchase of Property, Plant and Equipment	(10,981)	(47,721)
Net cash provided by/(used in) investing activities	9,191	(28,011)
Increase/(decrease) in cash in the year	62,981	(13,928)
Transfer of Cash and deposits from related trusts	-	-
Total Movement in Funds	62,981	(13,928)
Reconciliation of Net Cashflow to Movement in Net funds		
Increase/(decrease) in cash in the year	62,981	(13,928)
Cash at 31 December 2020	115,700	129,628
Cash at 31 December 2021	178,681	115,700
Cash and deposits repayable on demand		
Bank Deposits	169,131	111,117
Cash at bank	9,410	4,420
Cash and cash in transit	140	163
	178,681	115,700

1. STATUS AND RELATIONSHIP WITH CONNECTED CHARITIES

West Street Christian Fellowship was incorporated in England and Wales as a company limited by guarantee on 11 May 2004. 2005 was the first year of operation. It is also a registered charity (no. 1107611). On 16 September 2005 the company was appointed as sole trustee, under section 16 of the Charities Act 1993 for it's two subsidiary charities :

(a) West Street Baptist Church (previously known as Monks Coppenhall Particular Baptist Church). The church is an excepted charity.

(b) West Street Baptist Church Crewe Christian Fellowship Centre Trust (charity 516816)

Neither of the two subsidiary charities accrue any income. The only expenditure is depreciation on the Fixed Assets. Any financial transactions for use of the trusts are included within the parent company accounts. The subsidiary trusts balances are recorded in Note 17 (Restricted Funds).

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. CONTROLLING PARTY

The Committee of Trustees control the day to day legal and financial affairs of the Fellowship, with ultimate control being exercised by the Church Leadership Team.

3. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous year and also have been consistently applied within the same accounts.

First time adoption of FRS 102

FRS 102 was first adopted in 2015

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, in accordance with both the Financial Reporting Standard (FRS 102) and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in 2015, SORP (FRS102), the Charities Act 2011, Companies Act 2006

No judgements or key assumptions have been made which would significantly affect either the amounts recognised in the financial statements or the carrying amounts of assets and liabilities within the next financial year.

The statement of financial activities (SOFA) and balance sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Public Benefit Entity

The charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the likelihood that this support will continue, and accordingly, the accounts have been prepared on a going concern basis. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Fund accounting

General funds are available to meet and further the objectives of the Church. Included within general funds are monies that have been designated for special purposes or belong to sub sections of the church organisation. No restriction has been placed on these funds.

Restricted funds have been specifically set aside for special purposes, either by the Church or the donor. The purpose and value of each restricted fund is outlined in the notes to the financial statements (see note 17)

Incoming Resources

All income is included in the SOFA when the church is legally entitled to receive it, and when the amount can be quantified with reasonable accuracy. In practice, donations to the fellowship can only be included when the donation is actually received. Other items such as income tax recoverable on Gift Aid, and money owing from customers to the book and coffee shop will be calculated at the end of the financial year. No amounts are included in the financial statements for services donated by volunteers.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Wherever possible, costs are allocated directly to their relevant activity. However, a substantial part of the fellowship's expenditure supports more than one activity and has, therefore, been apportioned over the activities either on the basis of time spent or the estimated utilisation of facilities.

Tangible fixed assets and depreciation

Tangible fixed assets over the value of £200 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold Land & Buildings	between	10 - 50 years
Central Heating systems		5 - 10 years
Furniture and office equipment		3 - 8 years

Under Financial Reporting Standard (FRS) 15, the trustees have chosen to value Land and Buildings under historical cost methods, instead of a current valuation. The original church building costs are difficult to identify. The values within the accounts represent the major renovations to the buildings since the late 1970's.

The trustees are of the opinion that to have a revaluation carried out of the Fellowship's Assets would be an unduly expensive exercise and so have decided to retain the historical cost approach in the presentation of such Assets in its financial statements. Valuations of church buildings are fraught with difficulties and may not represent a true reflection of its realisable value.

The Trustees acknowledge the technical requirement under FRS 102 to have its investment properties (namely its let out flats and shop) revalued to reflect Fair Value. The church estimates during the coming year that expenditure will exceed our income. Costs quoted for the revaluation were considered to be prohibitively high and would further reduce the cash balances. A revaluation may be considered once the cash balances are consistently higher than the reserves policy.

Stock

Stock consist of purchased goods for resale. Stocks are valued the lower of cost or net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Financial Instruments

Basic Financial assets and liabilities

These include debtors, cash and bank balances and creditors which are all initially recognised at transaction price. Subsequently they are carried at amortised cost using the effective interest method. Financial assets and liabilities due within one year are not amortised.

4. Voluntary Income	2021	2020
Unrestricted		
Weekly Church Collections	780	3,527
Donations made under Gift Aid	116,020	115,245
Donations via other agencies	8,339	8,479
Govt. Job Retention Scheme	8,944	14,886
Special Donations *	56,800	-
Other gifts	24,182	28,775
Tax recovered on Gift Aid	29,848	29,871
Total Unrestricted Gifts	244,913	200,783
Restricted Gifts for:		
Missionary funds	3,611	3,419
Disaster relief fund	360	410
PA System Fund	-	1,000
Transforming Lives for Good (inc. Special Donations of £1,000)	1,000	-
Christians Against Poverty Gifts (inc. Special Donations of £1,500)	4,203	3,710
Christians Against Poverty Grants	15,951	-
Christians Against Poverty Clients Fund	5,979	5,064
Seniors Day Fund	60	147
Senior Leader Fund	5,700	1,800
Gift Day Fund	160	20,788
Building fund	167	468
Other (inc. Special Donations of £1,000)	4,105	5,803
Tax recovered on Gift Aid (restricted funds)		
Missionary funds	250	201
Disaster relief fund	91	90
PA System Fund	-	250
Christians Against Poverty	366	430
Christians Against Poverty Clients Fund	789	417
Senior Leader Fund	1,200	450
Gift Day Fund	-	4,584
Building fund	42	39
Other	(52)	303
Total Restricted Gifts	43,982	49,373
Total Voluntary Income	288,895	250,156

Note * - Special Donations mentioned in Note 4 above refer to gifts made following the receipt of legacy payments by the donor. The total value of these donations was £60,300.

5. Investment Income		
Bank Interest	15	173
Room Hire	7,675	4,645
Rent received	12,482	14,892
	20,172	19,710

6. Costs of Charitable Activities	Activities undertaken directly	Grant funding of activities (see note 9)	Support costs	2021 Total	2020
Church - Pastoral & Teaching	10,827		130,111	140,938	138,579
Youth & Schools Work	8,777		20,693	29,470	30,458
Community Projects	43,314		46,161	89,475	80,360
Christians Against Poverty	*26,902*		*21,609*	*48,511*	*46,761*
5 Minus	*16,372*		*24,552*	*40,924*	*33,250*
Seniors Day	*40*			*40*	*349*
Christian Book & Coffee Shop	199			199	392
Christian Mission & Relief Work		28,879		28,879	28,341
	63,117	28,879	196,965	288,961	278,130

7. Support Cost	Church Pastoral & Teaching	Youth & Schools Work	Community Projects: Christians Against Poverty	Community Projects: 5 Minus	Community Projects: Seniors Day	Christian Book & Coffee Shop	2021	2020
Ministry/Salary costs	48,729	14,003	19,969	1,906	-		84,607	30,327
Cleaning	12,285	-	381	8,856	-		21,522	18,977
Rates & Insurance	10,021	583	478	583	-		11,665	11,190
Heating & Lighting	3,480	1,324	309	3,029	-		8,142	8,142
Repairs & Equipment	7,010	412	-	825	-		8,247	10,019
Stationery & Telephone	4,885	652	326	652	-		6,515	7,429
Depreciation	36,144	3,291	-	8,273	-		47,708	44,349
Governance Costs (see note 8)	2,482	146	146	146	-		2,920	2,700
Sundry Expenses	5,075	282	-	282	-		5,639	8,326
	130,111	20,693	21,609	24,552	-	-	196,965	141,459

8. Governance Costs	2021	2020
Independent Examination Fees	2,920	2,700
Legal Fees	-	-
	2,920	2,700

9. Grant funding of Activities

Disaster Relief and Missionary Projects	2021	2020
Disaster Relief Projects	-	1,020
Overseas Mission/Medical	20,181	19,901
Home Mission	7,448	6,155
Support of other Charitable organisations	1,250	1,265
Miscellaneous Grants		-
Total Value of Grants	28,879	28,341
Support Costs	-	-
Total including support costs	28,879	28,341
Value of Grants to Individuals	13,891	10,185
Value of Grants to Organisations	14,988	18,156
	28,879	28,341

10 Staff Costs

(Total Church staff, Christians Against Poverty, Coffee Shop and 5 Minus)

	2021	2020
Wages & Salaries	123,083	117,247
Social security costs	3,348	2,983
Pension costs	6,588	6,558
Mileage Allowances	146	231
Total	133,165	127,019

There are no employees with emoluments above £60,000.
There is no remunation paid to trustees included in staff costs.

Number of Employees

	2021	2020
Total of Full time and Part time employees	8	10
Full time equivalents	6	6

11 Trustees Remuneration

None of the Trustees receive payment for serving as a Trustee. Mrs. Jo Criddle is an unpaid Trustee but her husband Rev. Graham Criddle is the Senior Leader. Graham's salary in 2021 was £33,330 plus a £3,000 contribution to the pension fund.

12 Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
Not later than one year	3,807	3,806
Later than one year but not later than five years	-	3,807
Later than five years	-	-
Total	3,807	7,613

13 Rentals to be Received

	2021	2020
Not later than one year	5,400	6,732
Later than one year but not later than five years	1,350	6,750
Later than five years	-	-
Total	6,750	13,482

14 Tangible Fixed Assets - Group

	Freehold land and buildings	Furniture & Fittings	Equipment	Motor Vehicles	Total
Cost					
At 31 December 2020	984,022	257,968	47,707	-	1,289,697
Additions	5,948	-	5,033	-	10,981
Transfers between categories	-	-	-	-	-
Disposals	-	-	-		-
At 31 December 2021	989,970	257,968	52,740	-	1,300,678
Depreciation					
At 31 December 2020	504,056	186,534	38,558	-	729,148
Additions	25,943	18,116	3,649		47,708
Transfers between categories	-	-	-		-
Disposals	-	-	-		-
At 31 December 2021	529,999	204,650	42,207	-	776,856
Net book value					
At 31 December 2020	479,966	71,434	9,149	-	560,549
At 31 December 2021	459,971	53,318	10,533	-	523,822

15 Debtors

	Parent & Group 2021	Parent & Group 2020
Prepayments and other accrued income		
Pre-payments - Insurance	4,844	4,684
Pre-payments - Utilities	455	1,728
Pre-payments - Other	314	309
Church - Tax recoverable on Gift Aid donations	7,485	8,863
Room Hire	670	1,015
Other	-	-
	13,768	16,599

16 Creditors: amounts falling due within one year

	Parent & Group 2021	Parent & Group 2020
Trade Creditors		
Accruals and other deferred income		
Independent Examination	2,800	2,700
Gas & Electric	1,139	1,367
Other	67	456
	4,006	4,523

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
NOTES TO THE ACCOUNTS
Year ended 31 December 2021

17. Restricted Funds

	General Restricted Gifts	Missionary Fund	Disaster Relief Fund	PA System Fund	Transforming Lives for Good Fund	Building Fund	Seniors Day Fund	Parent Charity Restricted Funds c/f
Balances Brought Forward At 31 December 2020	2,340	1,049	82	4,551	-	7,689	530	16,241
Donations and gifts	4,105	3,611	360	-	1,000	167	60	9,303
Tax recovered on Gift Aid	(52)	250	91	-	-	42	-	331
Grants Received	-	-	-	-	-	-	-	-
Interest received	-	-	-	-	-	-	-	-
Total Income	4,053	3,861	451	-	1,000	209	60	9,634
Payments - Grants + Other	4,282	22,621	-	-	825	-	40	27,768
Salaries and Expenses	-	-	-	-	-	-	-	-
Total Expenditure	4,282	22,621	-	-	825	-	40	27,768
Surplus / (Deficit) in the year	(229)	(18,760)	451	-	175	209	20	(18,134)
Transfers from/(to) Unrestricted	(339)	18,349	-	-	-	-	-	18,010
Balances Carried Forward At 31 December 2021	1,772	638	533	4,551	175	7,898	550	16,117
Represented by :								
Fixed Assets								-
Debtors/(Creditors)	-	27	23	-	-	10	-	60
Cash & Bank Balances	1,772	611	510	4,551	175	7,888	550	16,057
Total Net Assets	1,772	638	533	4,551	175	7,898	550	16,117

	Parent Charity Restricted Funds b/f	Christians Against Poverty Fund	Christians Against Poverty Clients	Senior Leaders Restricted Funds	Gift Day Appeal	Subsidiary Charities Christian Centre Trust	Church Building Trust	Group Restricted Funds
Balances Brought Forward At 31 December 2020	16,241	178	2,591	-	44	61,721	139,487	220,262
Donations and gifts	9,303	4,203	5,979	5,700	160	-	-	25,345
Tax recovered on Gift Aid	331	366	789	1,200	-	-	-	2,686
Grants Received	-	15,951	-	-	-	-	-	15,951
Interest received	-	-	-	-	-	-	-	-
Total Income	9,634	20,520	6,768	6,900	160	-	-	43,982
Payments - Grants + Other	27,768	8,056	7,207	-	-	-	-	43,031
Depreciation of Trust Fixed Assets		-	-	-	-	4,931	7,766	12,697
Salaries and Expenses	-	11,639	-	-	-	-	-	11,639
Total Expenditure	27,768	19,695	7,207	-	-	4,931	7,766	67,367
Surplus / (Deficit) in the year	(18,134)	825	(439)	6,900	160	(4,931)	(7,766)	(23,385)
Transfers from/(to) Unrestricted	18,010	4,726	-	(6,900)	(204)	5,948	-	21,580
Balances Carried Forward At 31 December 2021	16,117	5,729	2,152	-	-	62,738	131,721	218,457
Represented by :								
Fixed Assets	-				-	62,738	131,721	194,459
Debtors/(Creditors)	60	25	105	-	-	-	-	190
Cash & Bank Balances	16,057	5,704	2,047	-	-	-	-	23,808
Total Net Assets	16,117	5,729	2,152	-	-	62,738	131,721	218,457

Notes on the restricted funds are included on Page 22

17. Restricted Funds (continued)

General restricted funds handle miscellaneous gifts that have been made for specific purposes and are held temporarily in the church bank accounts. It also includes the funds belonging to sub-groups in the church, but again where the Church bank account holds their funds on their behalf.

The Missionary fund provides financial support to either members of the church who are engaged in Missionary activities at home or abroad, and also to support other missionary organisations. The church sets aside part of it's income for giving to support Christian missionary work and in 2021 it amounted to £18,349. In addition, £3,861 was donated by individual members of the congregation.

The Disaster Relief fund provides financial support for Relief agencies, to help in times of disaster.

The PA System Fund receives occasional gifts from people interested in upgrading the PA facilities at church. The fund holds £4,551 at the end of 2021 and it is likely to be spent on new speakers in the church during 2022.

Our project called Transforming Lives for Good provides one to one coaching for pupils struggling at schools. £1,000 was given by a member of the congregation and all but £175 was spent in 2021.
The long standing Building Fund holds money towards any future renovation project. Whilst we do not request any funds for this at present, we still receive gifts and the fund stands at £7,898.

Seniors Day funds hold gifts towards our Quarterly Seniors Day in the community. Meetings had to be curtailed during 2020 and 2021 due to the Coronavirus. A new format meeting has restarted in 2022 and will draw on the existing funds of £550.

Christians Against Poverty fund received a splendid grant of £15,951. Other gifts and tax totalling £4,569 were received towards the cost of operating the debt counselling centre plus a further £6,858 was given towards supporting the CAP clients themselves. Much of this related to Christmas Hampers given to our clients.

The Senior Leader fund received gifts from principally one member of the church to help with relocation and initial salary costs of our new Senior Leader (Minister). Further gifts have been received. The Senior Leader salary is met by unrestricted church funds, so gifts received are immediately transferred across to help meet the cost.
Gift Day Appeal fund is launched whenever we have a specific project in the life of the church. Transactions in 2021 were related
The Christian Centre Trust (charity no. 516816) is now viewed as a subsidiary charity of the company following the issue of a uniting order, by the Charity Commission. The values of the trust are recorded within restricted funds. Similarly the values of the Church building trust (excepted charity) are shown as restricted funds as directed by the Charity Commission.

18. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2021	2020
Net income/(expenditure) for the reporting period as per the	23,940	(5,505)
Adjustment for :		
Depreciation charges	47,708	44,349
Interest and rents from investments	(20,172)	(19,710)
(Increase)/decrease in stocks		
(Increase)/decrease in debtors	2,831	(3,269)
Increase/(decrease) in creditors	(517)	(1,782)
Net cash provided by/ (used in) operating activities see Page 15	53,790	14,083

19. Cash and Bank Balances by fund

	Unrestricted Funds	Restricted Funds	Balance Sheet Values
Analysis			
General Church Funds	153,096		
5 Minus Playgroup	397		
Bookshop	1,380		
Missionary Fund		611	
Disaster Relief Fund		510	
PA System Fund		4,551	
Building Fund		7,888	
Seniors Day Fund		550	
Transforming Lives for Good Fund		175	
Christians Against Poverty - Office		5,704	
Christians Against Poverty - Clients Fund		2,047	
Other Restricted Funds		1,772	
Total	154,873	23,808	178,681

20. Summary of Parent Charity's Results

	2021 £	2020 £
Incoming resources	312,901	272,625
Less		
Resources expended	276,264	265,790
Transfers to Subsidiary Charity	(5,948)	(10,028)
Net Income/(expenditure)	30,689	6,835

21. Related Party Transactions

There were no related party transactions during the year other than those already disclosed elsewhere in these financial statements

WEST STREET CHRISTIAN FELLOWSHIP, CREWE

Consolidated Receipts & Payments a/c and Income & Expenditure a/c

Year ended 31 December 2021

	Receipts & Payments Account £	Income & Expenditure Account £
RECEIPTS / INCOME		
Donations and legacies	239,764	240,220
Gift Aid Tax Refund	33,912	32,534
5 Minus Playgroup	3,424	3,424
Christian Book & Coffee Shop	600	600
Rent	12,482	12,482
Room Hire	8,020	7,675
Bank Interest	15	15
Grants	15,951	15,951
Total incoming resources	314,168	312,901
PAYMENTS / EXPENDITURE		
Salaries	133,163	133,891
Staff Expenses + Visiting Speakers	1,378	650
Rates & Water Rates	2,101	2,101
Insurance	9,724	9,564
Heating & Lighting	10,823	11,868
Repairs	8,252	8,247
New Fixed Assets	10,981	0
Depreciation	0	47,708
Youth Meetings	2,475	2,475
Cleaning (excl. Salaries)	4,017	4,084
5 Minus Playgroup (excl. Salaries)	1,729	1,729
Bank Charges / Independent Examinations	3,009	3,109
Donations to other organisations	28,879	28,879
Special Collections distributed	3,397	3,397
Stationery and photocopying	6,515	6,515
C.A.P. Centre costs (excl. Salaries)	15,263	15,263
Other	9,481	9,481
Total resources expended	251,187	288,961
NET INCOME/(EXPENDITURE) for the year	62,981	23,940
Opening Cash & Bank / Reserves	115,700	688,325
Closing Cash & Bank / Reserves	178,681	712,265
Analysis of Closing Reserves		
Cash & Bank Balances		
Unrestricted Funds - Church	153,096	153,096
Unrestricted Funds - Other	1,777	1,777
Restricted Funds	23,808	23,808
Fixed Assets (Net Book Value)		523,822
Debtors		13,768
Less Creditors		(4,006)
	178,681	712,265

This page does not form part of the statutory financial statements

WEST STREET CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1107611

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

WEST STREET CHRISTIAN FELLOWSHIP

WEST STREET CHRISTIAN FELLOWSHIP, CREWE

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LEGAL AND ADMINISTRATIVE DETAILS

STATUS	A charitable company (limited by guarantee) - Charity registration number 1107611 - Company registration number 5124931
REGISTERED ADDRESS	West Street Baptist Church West Street, Crewe Cheshire CW1 3HE
TRUSTEES / DIRECTORS (None of the trustees hold title to any property belonging to the charity)	Mrs. Ruth Brehaut Mr. Peter Buchan Mr. James Crawford Mrs. Jo Criddle (appointed 1st November 2020) Mr. Peter Midgley Mr. Andrew Page
CHURCH LEADERSHIP TEAM	Rev. Graham Criddle Mrs. Heather Pritchard Mrs. Isobel Ramdewor
CHURCH ADMINISTRATOR	Miss Ruth Grimshaw
CHURCH TREASURER	Mr. Peter Buchan
BANKERS	Barclays Bank PLC, Market Street, Crewe, Cheshire CW1 2ET
INDEPENDENT EXAMINERS	Afford Bond Holdings Limited Chartered Accountants, 31 Wellington Road Nantwich, Cheshire, CW5 7ED
WEB-SITE ADDRESS	www.wscfchurch.com

Report of the Trustees / Directors for the year ended 31st December 2020

The trustees present the 2020 annual report, for West Street Christian Fellowship, in Crewe.

Structure, Governance and Management

West Street Christian Fellowship (WSCF) is a company limited by guarantee. It incorporated on 11th May 2004 and registered as a charity on 13th January 2005. The objects of the company are defined in our Memorandum of Association and the charity is governed by the rules in its Articles of Association. Should the company be wound up with insufficient funds to meet any liabilities, the members are required to contribute an amount not exceeding £1 each.

The church, formerly known as West Street Baptist Church, is based in the west end of Crewe, although it continues to attract members from a wider area of South Cheshire. The church changed its name when it became a charitable company and has remained an independent church. It is a member of the Evangelical Alliance.

The Church Leadership team take responsibility for the spiritual direction and wellbeing of the church fellowship. The Trustees oversees the legal responsibilities and the management of the fellowship's resources. The Trustees, Administrator and Leaders (TAL group) each have their own responsibilities but meet regularly as a group to ensure good levels of co-operation and teamwork.

WSCF operates a congregational decision-making model. Where key decisions are to be taken, e.g. some staff appointments and items of significant financial outlay, recommendations will come from the Leadership team and Trustees. The church members are invited to vote indicating their approval or otherwise. Church unity is very important to us so the leaders convene regular "Focus Days" where members of the congregation can both listen to and share their thoughts on any future direction of the church. We were very pleased to add Mrs. Jo Criddle on to the Trustees group during 2020.

Church services and meetings are open to the general public. Church membership, however, is open to anyone who professes a genuine Christian faith, can agree to the church statement of faith and has been baptised by total immersion.

Charitable Objects, Activities and Public Benefits

Our Memorandum of Association describes the scope of our purposes as being

- the advancement of the Christian faith,
- the advancement of education,
- the provision of facilities for the benefit of the community
- the relief of hardship.

Our current activities in support of these aims are summarised as: -

1. Church – Worship, Pastoral and Teaching
2. Youth and Schools Work
3. Community Projects
4. Christian Bookshop
5. Christian Mission and Relief Work

The financial costs of these activities are analysed in the SOFA on Page 12.
We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning for our activities.

WSCF – Who we are

Much of this report will focus on the work we are involved in, our organisational structures and the finances that enable our activities to take place. And these are all important but behind and underneath those is our identity as a group of people who are committed to following Jesus. It is this, and all that comes with it, that motivates and encourages us in all the things outlined in this report – and in so much more.

Each of us has come to know Jesus as a real person, to experience forgiveness from him for all the wrong things we have done, to trust in him for our future, to recognise his authority over our lives. In response to this we seek to have God at the centre of who we are individually, of our church, and all the work we are involved in and we look to be guided and enabled by the Holy Spirit in all things.

Because of the love we have experienced, and experience daily, from God we are committed to loving each other as a large family – to rejoice together, to cry together, to encourage each other, to work together. This spills out from within our church family to the people in Crewe and beyond as we want them to enjoy this same relationship with God for themselves, and as we seek to bring his peace and blessing into people's lives.

We value the Bible as God's written word to us and want to understand what it is saying to us today so that we can draw closer to God and apply his principles and commands into the context in which we live. We pray to deepen our relationship with God and to hear him speaking to us in many ways.

We recognise that the command of Jesus to his first disciples is still relevant and applies to us today:

Then Jesus came to them and said, 'All authority in heaven and on earth has been given to me. Therefore, go and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely, I am with you always, to the very end of the age.' (Matthew 28:18–20)

As we look forward to emerging from under Covid restrictions we are aware that the pandemic will have a long-lasting impact on many. We want to do what we can to help respond to that, even while recognising the real impact on our own community. We have become even more keenly aware of the need to have a real focus on those who don't yet know Jesus, to find new ways of building deep relationships with them and inviting them to come to follow Jesus for themselves. We are exploring what this will look like both through our own thinking and praying within the church, as well as through conversation with others such as the Kairos Connexion network. We are excited to see what the future holds as we move forward under God's guidance and in the power of the Holy Spirit.

Principle Activities, Achievements and Performance

The effect of COVID in 2020

Before we review the activities it is worth considering the impact of COVID within our church community. The coronavirus and lockdown introduced a seismic change into our church life and the effects of this are continuing into 2021. A number of people in the church contracted Covid, some developed Long Covid and are still suffering, and sadly some died before their time. Circumstances have prevented us from conducting our normal face-to-face worship services, prayer meetings, maintaining our work with both young and older members of the community, and this has been so disappointing. Financially, the absence of church collections and a lack of suitable grants caused many headaches, but as a charity and

people of faith, we don't just want to survive, we want to thrive, and there have been many positives. You will read more about this in the various sections of this report.

Through the difficulties we've discovered the digital age and for over half of the congregation, they have been able to adapt and found that meeting on Zoom has brought many benefits. New friendships have been formed as people interact with others of different age groups. New ministries have been birthed to bring relief to people struggling in our town. Financially, we have benefitted from the generous Government furlough scheme, and we were delighted to see that many in the congregation have gone out of their way to make generous donations to keep our "heads above water". We see this as a blessing from God who promises to meet our needs if we are faithful to Him.

1. Church – Worship, Pastoral and Teaching.
Providing facilities for worship, pastoral care and teaching is a core part of our charitable purposes. We are very grateful to Rev. Graham Criddle and his wife, Jo, for spearheading our move to online meetings. This was a steep learning curve for them and even more so for many in the congregation. Just over 50% of the congregation have been able to access the new format services. Some of our older members cannot access the internet and others have been reluctant to try. Consequently, a support network was set up to keep in touch with people to ensure wherever possible, that they were coping during the various lockdowns.

Our weekly service is produced on the Spark system and made available on a Friday morning, so people can access it at a time that suits them. On Sunday mornings we meet on Zoom, for worship, news and a discussion based on the short sermon from Friday's Spark service.

There have been a handful of socially distanced services when Government restrictions allowed, but the attendances have been low, and we haven't been allowed to sing for fear of potentially spreading the virus. Incidentally we don't have communal singing on Zoom either because it just sounds terrible! But our worship group have worked so hard and produced songs on video, combining the musicians playing from their own individual houses. With the words on the screen, all the Zoom attendees can mute their sound and sing along at home to their heart's content. It works well and special thanks Rachel Miller and team for making it possible for us.

Other housegroups and prayer meetings have also moved to the Zoom platform. Similarly in co-operation with other churches that form "Love Crewe", we have offered online Alpha courses that introduces interested people to the Christian Faith. Those who have joined in, have really enjoyed them and often repeat the sessions.

We have maintained our links with Rev. David King from Salford and Rev. Robert Mountford from Stoke on Trent. They serve on our Council of Reference and provide very helpful advice and counsel.

Church membership at our 2020 AGM was 130, 4 fewer than at the same point in 2019.

2. Youth and Schools Work
Objectives for 2020 and beyond. For church based meetings, teaching the Christian faith in a safe and inclusive environment for all children, in a way that is fun, encouraging and practical. For school based meetings, teaching the RE curriculum and engaging with the whole school in coaching children who are in need of additional support.

From within the congregation the church employs two trained teachers (Heather Pritchard and Kate Matthews) as schools' workers. Heather normally teaches the Christianity units in the RE curriculum in 4 different Primary Schools, however due to the pandemic, schools have restricted the access of visiting teachers. As schools opened fully last September, Heather was able to resume teaching but the more recent lockdown has meant being furloughed again. However, things are starting to open up once more and teaching is beginning to get back to normal.

Kate Matthews has been able to continue with her role and has not been furloughed.
We have just completed our 3rd year of partnership with the Education Charity TLG (Transforming Lives for Good). TLG exists to bring hope and a future to struggling children. Through 'Early Intervention Coaching' we engage with children, families and schools to prevent exclusions and disengagement from learning. Kate coaches and co-ordinates an amazing and growing team of 8 volunteer coaches, working with the charity. The coaches work in 2 local primary schools offering one to one mentoring to children for 1 hour each week for a minimum of 1 year. We continue to hope that this area of ministry will grow, which will mean being able to offer ourselves to more schools and bringing a brighter future to more children.

Over the past 12 months the way we have supported struggling children and families has had to adapt and change. We have been able, not only to maintain relationships with children, their families and the schools but to create a thriving relationship. We have also had many opportunities to signpost struggling families to other local agencies.
This contact has been creative and varied. We have coached remotely on video calls, sent resources/postcards/small gifts, sent texts and had phone conversations with parents. There have been many positive outcomes including preventing exclusions and encouraging engagement with home learning. In addition, our connectivity and relationships with schools have flourished.

The salaries for Kate and Heather are paid by the church congregation so we are able to offer all these services to schools free of charge.

Children's and youth activities usually take place in the church during the week, with a combination of fun and games, plus some good Christian teaching. However, due to lockdown restrictions our youth group has had to revert to zoom calls. During the Summer of 2020, the team had zoom calls with the young people mid week and on a Sunday. For those who were able to engage online, it has been a year where relationships have grown and teaching has continued.

3-11 year old children usually take part in 'JAM' (Jesus and Me) which combines worship, creative bible teaching and fun! Over the past 12 months we have primarily used a Facebook Group to maintain contact with these children and their families. Each week there are play based ideas posted to help parents and carers provide some faith/spiritual input in their setting, as well as encouraging connection.

Our usual engagement with Primary age children from the church and local community has also been reduced due to the pandemic. We have endeavoured to keep in touch with families from 'Fusion' (our Friday evening) through Facebook, emails and letters. We are very much looking forward to the time when our doors can open and invite these children back.

3. Community Projects
2020 Objective – To show the love of Christ to the community in practical ways.

Christians Against Poverty
2020 started with a temporary pause in our work with new clients. Nationally CAP had to create time and space to allow them to restructure their ever increasing work load. Work continued with our existing clients but just as we were looking forward to welcoming new clients by mid 2020, the full force of the global pandemic hit us. Two of our three team members contracted Coronavirus.

Our service prides itself on meeting people where they are at. This literally means going into their homes so we can talk through how we can help, all in the safety of their front rooms. Sadly visiting homes wasn't possible due to the national restrictions. It took time for the wonderful team up at head office to re-engineer our debt counselling service so we could achieve a good level of service over the telephone or on the internet. Not everyone is comfortable dealing with such a sensitive subject remotely. All in all, this led to a much quieter diary throughout 2020 and yet, we still saw 13 families becoming debt free! By the end of the year and another wave of the pandemic hitting, with more and more people being impacted financially, it became so evident that if ever there was a need for free, non-judgmental, holistic debt counselling, it's now! We finished the year by providing 40 well filled Christmas Hampers to 40 of our clients and every family had a gift card for Just Eat, so they could treat themselves to a takeaway over the Christmas period. Needless to say, they were very well received.

"**5 Minus**" is a wonderful ministry. It not only provides a place for under 5s to grow, explore and create and where needed, but we also provide support to their grown-ups too.
During the pandemic lockdown periods we were unable to meet face to face but we have been able to grow an online community. We posted online a bible story, song time and activity challenges weekly. People were able to share stories and photos with us. One parent commenting "it kept that continuity and connection for my child"
We have also used the time to reflect on and review what we do and how we do it. One of the biggest changes has been to the room we meet in. We have introduced a role play, construction, imagination and education areas for children. This has had a positive feedback from parents one commenting "My child loves the new play areas and is excited to see what will be there each week"
When we could open we did so under restrictions and parents were grateful for this, many commenting about how clean it was and how grateful they were to finally have somewhere to go with their child.

"Deliver Crewe". On the back of one of the school/TLG relationships we have been able to launch a new voluntary community project called 'Deliver Crewe'. The purpose of 'Deliver Crewe' is to deliver free, healthy, hot, family meals during school holidays. The families we have had referred to us, by 2 schools, are generally families whose financial circumstances have been dramatically changed due to COVID. These changes have largely been due to being furloughed or redundancy. We have also been able to partner with CAP and provide these families with a Christmas bag of goodies! Due to a recent generous donation we hope to run Deliver Crewe until at least Sep 2021.

Seniors.
The opportunities to meet and encourage our senior citizens evaporated with the news of the Coronavirus. We have been able to keep in regular contact with seniors within our own church and at various times we have sent cards and a newsletter to those people who have regularly attended our Seniors Days. We look forward to establishing face to face contact when conditions allow.

Church @ 4 was an exciting new venture launched in 2019, but like so many other of our meetings they were suspended from March onwards. The first hour in the church was packed with opportunities to do things together, craft, building, challenges, games, soft play for the little ones, refreshments, prayer zone, an upfront message/story from the Bible and singing. The last hour is a chance to have a free meal (paid for by the church) and to enjoy fellowship together. That's how it worked before the lockdowns and we hope we can re-establish these links with those who attended.

Other Community groups. Our Maybury Centre building and our Church Hall are in demand by quite a varied selection of groups. We are accommodating some very popular English language classes, sessions for people recovering from drug or alcohol abuse, family genealogy enthusiasts, acting and dance groups, birthday parties and we also provide some space for other church groups to meet, where they don't have their own premises. Groups come and go and so the list keeps changing. It's very fluid.

The church owns two flats, and these have both been managed by the YMCA. They have been useful as they seek to re-house people from the YMCA hostel. Being two bedroomed flats, they are especially useful for families.

4. Christian Bookshop

We keep reporting the demise of our Christian Bookshop but we still maintain a small facility in our Maybury Centre building and people, especially church groups, still order a small range of bible reading notes and we supply a range of Greetings cards with scripture verses on. These are not easily found elsewhere.

5. Christian Mission and Relief Work

2020 Objective and beyond – To share in the world-wide Christian mission to spread the good news of Jesus Christ and to provide practical relief in times of natural disasters.

The church has a long tradition of supporting Christian work overseas. £14,239 of our unrestricted voluntary income last year was channelled into a variety of missionary and disaster relief projects with the congregation directly contributing a further £4,120 (including tax reclaimed on Gift Aid). This additional financial support is shown within our restricted funds. During 2020 we had church members engaged in missionary work in the South Pacific area, Africa and Eastern Europe. When coupled with gifts to other UK Christian charities and workers, we have been able to provide a total of £21,231 to support Christian outreach, mission and disaster relief.

Volunteers

During the year, we employed ten either full or part time members of staff (equivalent of six full time), but the fellowship could not fulfil its goals and activities without the considerable help of volunteers. One cannot put a monetary value on this. The church encourages every member to be a volunteer. This may be serving the community, working with the young people, administration, maintenance work, music group etc. Not everyone can do this, but everyone can offer prayer, friendship and support for each other. This loving prayerful support provides the springboard for the church in its wider mission.

Risks

We have a small team that takes care of safeguarding at West Street. All our key workers are DBS checked and it is a high priority for us to keep all children and vulnerable adults safe, whether they are part of our church family or our local community. Over 20 people attended a safeguarding course specifically looking at adults at risk of harm. Planned for early 2021 is a course on Mental Health First Aid Training and a group from the church will

attend. We have revised and updated our Health and Safety policy and we thank Rhino Safety Ltd. who donated their time to help us in this task and to Cheshire Connect who put us in touch with them.

Financial Review

In 2020 we recorded a deficit of £5,505 in our Statement of Financial Activities (SOFA) compared with a deficit in 2019 of £4,583. Total income including restricted funds reached £272,625 (2019 £274,176). Expenditure for the year (including depreciation charges) was £278,130 (2019 £278,759). The accounts and accompanying notes analyse these figures. The deficit of £5,505 as shown on the SOFA represents the movement in total net assets.

The Net Cash Flow in the year shows a deficit of £13,928 (2019 a surplus of £27,015) and this represents the movements in the cash and bank balances during the year.

Reserves Policy

Our current reserves policy aims to stabilise our unrestricted cash and bank balances at a level sufficient to cover our next three to four months of expenditure. This would suggest that our optimum cash balances would be approximately £70,000. At the end of 2020 our unrestricted church fund cash balances totalled £96,152.

Trustees' Responsibilities

The trustees (who are also directors of West Street Christian Fellowship for the purposes of Company Law) are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Company Law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- Observe the methods and principles in the Charities SORP.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking responsible steps for the prevention and detection of fraud and other irregularities

The report has been prepared taking advantage of the small company's exemption of section 415A of the Companies Act 2006.

Signed on behalf of the Trustees

AP Buchan ..... Pete Midgley .....

Peter Buchan
Director/Trustee

Peter Midgley
Director/Trustee

Date 30 April 2021

Independent Examiner's Report to the Trustees of West Street Christian Fellowship

I report to the charity trustees on my examination of the accounts of the group for the year ended 31 December 2020 which are set out on pages 3 to 23.

Responsibilities and basis of report

As the charity trustees of the group (and 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 group 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 the group'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

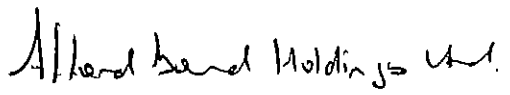
Because the parent company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants, which is one of the listed 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 that in any material respect:

1. accounting records were not kept in respect of the group 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.

Signed:



Paul Edwards FCCA CTA
Afford Bond Holdings Limited
Chartered Accountants
31 Wellington Road
Nantwich
Cheshire
CW5 7ED
30 April 2021

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
Consolidated Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
Year ended 31 December 2020

INCOME AND EXPENDITURE	Notes	General Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	2019 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	4	200,783	49,373	250,156	242,987
Charitable activities					
Community Projects - Playgroup		2,205	-	2,205	6,314
Christian Book & Coffee Shop		554	-	554	697
Other trading activities		-	-	-	-
Investments	5	19,710		19,710	24,178
Other		-	-	-	-
Total incoming resources		223,252	49,373	272,625	274,176
EXPENDITURE ON:					
Raising Funds			-		1,820
Charitable activities	6 & 7				
Church - Pastoral & Teaching		124,012	14,567	138,579	135,382
Youth & Schools Work		30,458	-	30,458	35,241
Community Projects		51,657	28,703	80,360	79,696
Christian Book & Coffee Shop		392	-	392	606
Christian Mission & Relief Work	9	4,335	24,006	28,341	26,014
Total resources expended		210,854	67,276	278,130	278,759
NET INCOME/(EXPENDITURE) for the year		12,398	(17,903)	(5,505)	(4,583)
TRANSFERS BETWEEN FUNDS	17	(13,215)	13,215	-	-
NET MOVEMENT IN FUNDS		(817)	(4,688)	(5,505)	(4,583)
RECONCILIATION OF FUNDS					
Total funds brought forward		468,880	224,950	693,830	698,413
Total funds carried forward		468,063	220,262	688,325	693,830

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 15 to 22 form part of these financial statements

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
CONSOLIDATED AND PARENT CHARITY BALANCE SHEET
At 31 December 2020

	Notes	Group 2020 £	Group 2019 £	Parent Charity 2020 £	Parent Charity 2019 £
FIXED ASSETS					
Land and buildings		479,966	506,830	283,207	308,478
Furniture and fittings		71,434	44,208	66,985	39,040
Plant and equipment		9,149	6,139	9,149	6,139
Tangible assets	14	560,549	557,177	359,341	353,657
CURRENT ASSETS					
Stocks		0	0	0	0
Debtors and accrued income	15	16,599	13,330	16,599	13,330
Cash at bank and in hand	19	115,700	129,628	115,700	129,628
		132,299	142,958	132,299	142,958
LIABILITIES					
CREDITORS					
Amounts falling due within one year	16	(4,523)	(6,305)	(4,523)	(6,305)
NET CURRENT ASSETS		127,776	136,653	127,776	136,653
NET ASSETS		688,325	693,830	487,117	490,310
THE FUNDS OF THE CHARITY					
Restricted income funds	17	220,262	224,950	19,054	21,430
General unrestricted income funds		468,063	468,880	468,063	468,880
TOTAL CHARITY FUNDS		688,325	693,830	487,117	490,310

For the year ending 31st December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006, and the directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved and authorised for issue by the Board on 30 April 2021

Signed on behalf of the Board of Directors / Trustees.

APBuchan Peter Buchan Director / Trustee

Peter Midgley Director / Trustee

WEST STREET CHRISTIAN FELLOWSHIP, CREWE

Statement of Cash Flows

Year ended 31 December 2020

	Movements 2020 £	Movements 2019 £
Cash Flows from Operating Activities		
Net cash (outflow)/inflow from operating activities (see Note 18)	14,083	16,139
Investing Activities:		
Interest received	173	261
Rents received	14,892	19,092
Room Hire	4,645	4,825
Purchase of Property, Plant and Equipment	(47,721)	(13,302)
Net cash provided by (used in) investing activities	(28,011)	10,876
Increase/(decrease) in cash in the year	(13,928)	27,015
Transfer of Cash and deposits from related trusts	-	-
Total Movement in Funds	(13,928)	27,015
Reconciliation of Net Cashflow to Movement in Net funds		
Increase/(decrease) in cash in the year	(13,928)	27,015
Cash at 31 December 2019	129,628	102,613
Cash at 31 December 2020	115,700	129,628
Cash and deposits repayable on demand		
Bank Deposits	111,117	120,943
Cash at bank	4,420	8,284
Cash and cash in transit	163	401
	115,700	129,628

1. STATUS AND RELATIONSHIP WITH CONNECTED CHARITIES

West Street Christian Fellowship was incorporated in England and Wales as a company limited by guarantee on 11 May 2004. 2005 was the first year of operation. It is also a registered charity (no. 1107611). On 16 September 2005 the company was appointed as sole trustee, under section 16 of the Charities Act 1993 for it's two subsidiary charities :

(a) West Street Baptist Church (previously known as Monks Coppenhall Particular Baptist Church). The church is an excepted charity.

(b) West Street Baptist Church Crewe Christian Fellowship Centre Trust (charity 516816)

Neither of the two subsidiary charities accrue any income. The only expenditure is depreciation on the Fixed Assets. Any financial transactions for use of the trusts are included within the parent company accounts. The subidiary trusts balances are recorded in Note 17 (Restricted Funds).

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. CONTROLLING PARTY

The Committee of Trustees control the day to day legal and financial affairs of the Fellowship, with ultimate control being exercised by the Church Leadership Team.

3. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous year and also have been consistently applied within the same accounts.

First time adoption of FRS 102

FRS 102 was first adopted in 2015

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, in accordance with both the Financial Reporting Standard (FRS 102) and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in 2015, SORP (FRS102), the Charities Act 2011, Companies Act 2006

No judgements or key assumptions have been made which would significantly affect either the amounts recognised in the financial statements or the carrying amounts of assets and liabilities within the next financial year.

The statement of financial activities (SOFA) and balance sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Public Benefit Entity

The charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the likelihood that this support will continue, and accordingly, the accounts have been prepared on a going concern basis. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Fund accounting

General funds are available to meet and further the objectives of the Church. Included within general funds are monies that have been designated for special purposes or belong to sub sections of the church organisation. No restriction has been placed on these funds.

Restricted funds have been specifically set aside for special purposes, either by the Church or the donor. The purpose and value of each restricted fund is outlined in the notes to the financial statements (see note 17)

Incoming Resources

All income is included in the SOFA when the church is legally entitled to receive it, and when the amount can be quantified with reasonable accuracy. In practice, donations to the fellowship can only be included when the donation is actually received. Other items such as income tax recoverable on Gift Aid, and money owing from customers to the book and coffee shop will be calculated at the end of the financial year. No amounts are included in the financial statements for services donated by volunteers.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Wherever possible, costs are allocated directly to their relevant activity. However, a substantial part of the fellowship's expenditure supports more than one activity and has, therefore, been apportioned over the activities either on the basis of time spent or the estimated utilisation of facilities.

Tangible fixed assets and depreciation

Tangible fixed assets over the value of £200 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold Land & Buildings	between	10 - 50 years
Central Heating systems		5 - 10 years
Furniture and office equipment		3 - 8 years

Under Financial Reporting Standard (FRS) 15, the trustees have chosen to value Land and Buildings under historical cost methods, instead of a current valuation. The original church building costs are difficult to identify. The values within the accounts represent the major renovations to the buildings since the late 1970's.

The trustees are of the opinion that to have a revaluation carried out of the Fellowship's Assets would be an unduly expensive exercise and so have decided to retain the historical cost approach in the presentation of such Assets in its financial statements. Valuations of church buildings are fraught with difficulties and may not represent a true reflection of its realisable value.

The Trustees acknowledge the technical requirement under FRS 102 to have its investment properties (namely its let out flats and shop) revalued to reflect Fair Value. The church estimates it will be operating below its stated cash reserves policy next year and costs quoted for the revaluation were considered to be prohibitively high and would further reduce the cash balances. A revaluation will be considered once the cash balances are higher than the reserves policy.

Stock

Stock consist of purchased goods for resale. Stocks are valued the lower of cost or net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Financial Instruments

Basic Financial assets and liabilities

These include debtors, cash and bank balances and creditors which are all initially recognised at transaction price. Subsequently they are carried at amortised cost using the effective interest method. Financial assets and liabilities due within one year are not amortised.

4. Voluntary Income

	2020	2019
Unrestricted		
Weekly Church Collections	3,527	13,301
Donations made under Gift Aid	115,245	93,841
Donations via other agencies	8,479	7,809
Govt. Job Retention Scheme	14,886	
Other gifts	28,775	39,260
Tax recovered on Gift Aid	29,871	26,525
Total Unrestricted Gifts	200,783	180,736
Restricted Gifts for:		
Missionary funds	3,419	4,307
Disaster relief fund	410	508
PA System Fund	1,000	11,780
Transforming Lives for Good		800
Christians Against Poverty Gifts	3,710	5,180
Christians Against Poverty Grants		19,416
Christians Against Poverty Clients Fund	5,064	2,191
Seniors Day Fund	147	1,001
Senior Leader Fund	1,800	4,550
Gift Day Fund	20,788	
Building fund	468	768
Other	5,803	6,429
Tax recovered on Gift Aid (restricted funds)		
Missionary funds	201	245
Disaster relief fund	90	112
PA System Fund	250	2,945
Christians Against Poverty	430	867
Christians Against Poverty Clients Fund	417	
Senior Leader Fund	450	1,138
Gift Day Fund	4,584	
Building fund	39	44
Other	303	(30)
Total Restricted Gifts	49,373	62,251
Total Voluntary Income	250,156	242,987

5. Investment Income

Bank Interest - unrestricted funds	173	261
Room Hire	4,645	4,825
Rent received	14,892	19,092
	19,710	24,178

6. Costs of Charitable Activities

	Activities undertaken directly	Grant funding of activities (see note 9)	Support costs	2020 Total	2019
Church - Pastoral & Teaching	44,741		93,838	138,579	135,382
Youth & Schools Work	21,971		8,487	30,458	35,241
Community Projects	41,226		39,134	80,360	79,696
Christians Against Poverty	*28,364*		*18,407*	*46,761*	*42,751*
5 Minus	*12,523*		*20,727*	*33,250*	*35,544*
Seniors Day	*349*			*349*	*1,401*
Christian Book & Coffee Shop	392			392	606
Christian Mission & Relief Work		28,341		28,341	26,014
	108,330	28,341	141,459	278,130	276,939

7. Support Cost

	Church Pastoral & Teaching	Youth & Schools Work	Community Projects: Christians Against Poverty	Community Projects: 5 Minus	Community Projects: Seniors Day	Christian Book & Coffee Shop	2020	2019
Ministry/Salary costs	12,443		17,884				30,327	28,181
Cleaning	10,343	1,684	214	6,736			18,977	18,193
Rates & Insurance	10,070	560		560			11,190	12,052
Heating & Lighting	3,480	1,324	309	3,029			8,142	9,401
Repairs & Equipment	8,516	501		1,002			10,019	9,411
Stationery & Telephone	5,943	743		743			7,429	6,451
Depreciation	33,119	3,124		8,106			44,349	42,587
Governance Costs (see note 8)	2,430	135		135			2,700	2,710
Sundry Expenses	7,494	416		416			8,326	11,521
	93,838	8,487	18,407	20,727			141,459	140,507

	2020	2019
8. Governance Costs		
Independent Examination Fees	2,700	2,710
Legal Fees		
	2,700	2,710

9. Grant funding of Activities

	2020	2019
Disaster Relief and Missionary Projects		
Disaster Relief Projects	1,020	574
Overseas Mission/Medical	19,901	13,325
Home Mission	6,155	10,783
Support of other Charitable organisations	1,265	1,332
Miscellaneous Grants		
Total Value of Grants	28,341	26,014
Support Costs		
Total including support costs	28,341	26,014
Value of Grants to Individuals	10,185	13,422
Value of Grants to Organisations	18,156	12,592
	28,341	26,014

10 Staff Costs

(Total Church staff, Christians Against Poverty, Coffee Shop and 5 Minus)

	2020	2019
Wages & Salaries	117,247	102,969
Social security costs	2,983	2,465
Pension costs	6,558	5,321
Mileage Allowances	231	469
Total	127,019	111,224

The following remuneration payable to trustees is included in staff costs:

Trustees emoluments	Nil	Nil
National Insurance		
Pension costs		
Mileage and Telephone Expenses		
	Nil	Nil

There are no employees with emoluments above £60,000.

Number of Employees

	2020	2019
Total of Full time and Part time employees	10	10
Full time equivalents	6	6

11 Trustees Remuneration

Trustees should not generally receive payment for being a charity trustee. Clause 6 of our Memorandum of Association does provide for an exception to this rule. Mr. James Crawford is an unpaid Trustee but his wife Mrs. Annette Crawford is employed by the church. Annette's salary in 2020 was £5,556. Similarly Mrs. Jo Criddle is an unpaid Trustee but her husband Rev. Graham Criddle is the Senior Leader. Graham's salary in 2020 was £33,000.

12 Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2020	2019
Not later than one year	3,806	3,806
Later than one year but not later than five years	3,807	7,613
Later than five years		
Total	7,613	11,419

13 Rentals to be Received

	2020	2019
Not later than one year	6,732	13,392
Later than one year but not later than five years	6,750	12,816
Later than five years		
Total	13,482	26,208

14 Tangible Fixed Assets - Group

	Freehold land and buildings	Furniture & Fittings	Equipment	Motor Vehicles	Total
Cost					
At 31 December 2019	973,994	246,625	41,533	-	1,262,152
Additions	10,028	32,105	5,588	-	47,721
Transfers between categories	-	(1,840)	1,840	-	-
Disposals	-	(18,923)	(1,254)		(20,177)
At 31 December 2020	984,022	257,968	47,707	-	1,289,697
Depreciation					
At 31 December 2019	467,164	202,417	35,394	-	704,975
Additions	25,585	16,186	2,578		44,349
Transfers between categories	11,307	(13,147)	1,840		-
Disposals	-	(18,923)	(1,254)		(20,177)
At 31 December 2020	504,056	186,534	38,558	-	729,148
Net book value					
At 31 December 2019	506,830	44,208	6,139	-	557,177
At 31 December 2020	479,966	71,434	9,149	-	560,549

15 Debtors

	Parent & Group **2020**	Parent & Group **2019**
Prepayments and other accrued income		
Pre-payments - Insurance	4,684	4,790
Pre-payments - Utilities	1,728	
Pre-payments - Other	309	669
Church - Tax recoverable on Gift Aid donations	8,863	7,023
Room Hire	1,015	848
Other		
	16,599	13,330

16 Creditors: amounts falling due within one year

	Parent & Group **2020**	Parent & Group **2019**
Trade Creditors		
Accruals and other deferred income		
Independent Examination	2,700	2,700
Gas & Electric	1,367	2,685
Stationery and Telephone		132
Rent and Room Hire (received in advance)		500
Other	456	288
	4,523	6,305

17. Restricted Funds

	General Restricted Gifts	Missionary Fund	Disaster Relief Fund	PA System Fund	Transforming Lives for Good Fund	Building Fund	Seniors Day Fund	Parent Charity Restricted Funds c/f
Balances Brought Forward At 31 December 2019	785	3,901	102	3,301	616	7,017	732	16,454
Donations and gifts	5,803	3,419	410	1,000		468	147	11,247
Tax recovered on Gift Aid	303	201	90	250		39		883
Grants Received								
Interest received								
Total Income	6,106	3,620	500	1,250		507	147	12,130
Payments - Grants + Other	4,386	20,211	1,020		616		349	26,582
Salaries and Expenses								
Total Expenditure	4,386	20,211	1,020		616		349	26,582
Surplus / (Deficit) in the year	1,720	(16,591)	(520)	1,250	(616)	507	(202)	(14,452)
Transfers from/(to) Unrestricted	(165)	13,739	500			165		14,239
Balances Carried Forward At 31 December 2020	2,340	1,049	82	4,551		7,689	530	16,241
Represented by :								
Fixed Assets								
Debtors/(Creditors)	303	110	22			14		449
Cash & Bank Balances	2,037	939	60	4,551		7,675	530	15,792
Total Net Assets	2,340	1,049	82	4,551		7,689	530	16,241

	Parent Charity Restricted Funds b/f	Christians Against Poverty Fund	Christians Against Poverty Clients	Senior Leaders Restricted Funds	Gift Day Appeal	Subsidiary Charities Christian Centre Trust	Church Building Trust	Group Restricted Funds
Balances Brought Forward At 31 December 2019	16,454	3,202	1,549	225		66,594	136,926	224,950
Donations and gifts	11,247	3,710	5,064	1,800	20,788			42,609
Tax recovered on Gift Aid	883	430	417	450	4,584			6,764
Grants Received								
Interest received								
Total Income	12,130	4,140	5,481	2,250	25,372			49,373
Payments - Grants + Other	26,582	9,610	4,439					40,631
Depreciation of Trust Fixed Assets						4,873	7,467	12,340
Salaries and Expenses		14,305						14,305
Total Expenditure	26,582	23,915	4,439			4,873	7,467	67,276
Surplus / (Deficit) in the year	(14,452)	(19,775)	1,042	2,250	25,372	(4,873)	(7,467)	(17,903)
Transfers from/(to) Unrestricted	14,239	16,751		(2,475)	(25,328)		10,028	13,215
Balances Carried Forward At 31 December 2020	16,241	178	2,591		44	61,721	139,487	220,262
Represented by :								
Fixed Assets						61,721	139,487	201,208
Debtors/(Creditors)	449	178	215		44			886
Cash & Bank Balances	15,792		2,376					18,168
Total Net Assets	16,241	178	2,591		44	61,721	139,487	220,262

Notes on the restricted funds are included on Page 21

17. Restricted Funds (continued)

General restricted funds handle miscellaneous gifts that have been made for specific purposes and are held temporarily in the church bank accounts. It also includes the funds belonging to sub-groups in the church, but again where the Church bank account holds their funds on their behalf.

The Missionary fund provides financial support to either members of the church who are engaged in Missionary activities at home or abroad, and also to support other missionary organisations. The church sets aside part of it's income for giving to support Christian missionary work and in 2020 it amounted to £14,239. In addition, £3,545 was donated by individual members of the congregation.

The Disaster Relief fund provides financial support for Relief agencies, to help in times of disaster. We gave £1,020 for relief work in Haiti.

The PA System Fund receives occasional gifts from people interested in upgrading the PA facilities at church. New donations totalling £1,250 were received leaving a balance of £4,551 to invest in the future.

Our project called Transforming Lives for Good provides one to one coaching for pupils struggling at schools. Gifts had been received for this project in previous years and the final balances were distributed during 2020.
The long standing Building Fund holds money towards any future renovation project. Whilst we do not request any funds for this at present, we still receive gifts and the fund stands at £7,689.

Seniors Day funds hold gifts towards our Quarterly Seniors Day in the community. Unfortunately only one meeting was held in 2020 due to the Coronavirus.

Christians Against Poverty fund normally receives grant funding but sadly none were available to us in 2020. Other gifts and tax totalling £4,140 were received towards the cost of operating the debt counselling centre plus a further £5,481 was given towards supporting the CAP clients themselves.

The Senior Leader fund received gifts from principally one member of the church to help with relocation and initial salary costs of our new Senior Leader (Minister). Further gifts have been received. The Senior Leader salary is met by unrestricted church funds, so gifts received are immediately transferred across to help meet the cost.
Gift Day Appeal fund is launched whenever we have a specific project in the life of the church. In 2020 we launched an appeal to enable us to buy 300 new chairs and also to pay towards the cost of new gas pipes that were needed in the church and church hall buildings. A wonderful £25,372 was raised. The invoices were paid from unrestricted church funds, so the Gift Day monies were transferred over to meet this expense.

The Christian Centre Trust (charity no. 516816) is now viewed as a subsidiary charity of the company following the issue of a uniting order, by the Charity Commission. The values of the trust are recorded within restricted funds. Similarly the values of the Church building trust (excepted charity) are shown as restricted funds as directed by the Charity Commission.

18. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2020	2019
Net income/(expenditure) for the reporting period as per the	(5,505)	(4,583)
Adjustment for :		
Depreciation charges	44,349	42,587
Interest and rents from investments	(19,710)	(24,178)
(Increase)/decrease in stocks		
(Increase)/decrease in debtors	(3,269)	464
Increase/(decrease) in creditors	(1,782)	1,849
Net cash provided by/ (used in) operating activities see Page 14	14,083	16,139

19. Cash and Bank Balances by fund

	Unrestricted Funds	Restricted Funds	Balance Sheet Values
Analysis			
General Church Funds	96,152		
5 Minus Playgroup	401		
Bookshop	979		
Missionary Fund		939	
Disaster Relief Fund		60	
PA System Fund		4,551	
Building Fund		7,675	
Seniors Day Fund		530	
Christians Against Poverty - Clients Fund		2,376	
Other Restricted Funds		2,037	
Total	97,532	18,168	115,700

20. Summary of Parent Charity's Results

	2020 £	2019 £
Incoming resources	272,625	274,176
Less		
Resources expended	265,790	266,547
Transfers to Subsidiary Charity	(10,028)	-
Net Income/(expenditure)	(3,193)	7,629

21. Related Party Transactions

There were no related party transactions during the year other than those already disclosed elsewhere in these financial statements

WEST STREET CHRISTIAN FELLOWSHIP, CREWE

Consolidated Receipts & Payments a/c and Income & Expenditure a/c

Year ended 31 December 2020

	Notes	Receipts & Payments Account £	Income & Expenditure Account £
RECEIPTS / INCOME			
Donations and legacies		213,924	213,468
Gift Aid Tax Refund		34,795	36,635
5 Minus Playgroup		2,258	2,258
Christian Book & Coffee Shop		554	554
Rent		14,392	14,892
Room Hire		3,630	4,645
Bank Interest		173	173
Grants		0	0
Total incoming resources		269,726	272,625
PAYMENTS / EXPENDITURE			
Salaries and expenses		127,282	127,282
Visiting Speakers + Pastoral Support		1,314	1,314
Rates & Insurance		11,084	11,190
Heating & Lighting		14,408	12,210
Repairs		10,019	10,019
New Fixed Assets		47,721	0
Depreciation		0	44,349
Youth Meetings		2,500	2,500
5 Minus Playgroup (excl. Salaries)		1,331	1,331
Book & Coffee Shop (excl. Salaries)		392	392
Donations to other organisations		30,071	30,071
Stationery and photocopying		7,561	7,429
CAP (excl. Salaries)		14,049	14,049
Other		15,922	15,994
Total resources expended		283,654	278,130
NET INCOME/(EXPENDITURE) for the year		(13,928)	(5,505)
Opening Cash & Bank / Reserves		129,628	693,830
Closing Cash & Bank / Reserves		115,700	688,325
Analysis of Closing Reserves			
Cash & Bank Balances			
Unrestricted Funds - Church		96,152	96,152
Unrestricted Funds - Other		1,380	1,380
Restricted Funds		18,168	18,168
Fixed Assets (Net Book Value)			560,549
Debtors			16,599
Less Creditors			(4,523)
		115,700	688,325

This page does not form part of the statutory financial statements