

**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 1 st 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

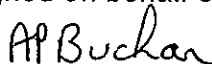
The trustees (who are also directors of West Street Christian Fellowship for the purposes of Company Law) are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Company Law requires the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

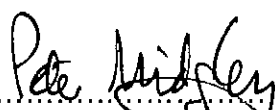
The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and with the Charities Act 2011. They are also responsible 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



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

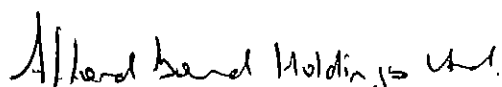
Because the parent company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants, which is one of the listed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

| | | General Unrestricted Funds £ | Restricted Funds £ | 2020 Total Funds £ | 2019 Total Funds £ |
|--|-------|---------------------------------------|--------------------------|-----------------------------|-----------------------------|
| INCOME AND EXPENDITURE | | | | | |
| INCOME AND ENDOWMENTS FROM: | Notes | | | | |
| 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

| | | Group 2020 £ | Group 2019 £ | Parent Charity 2020 £ | Parent Charity 2019 £ |
|-------------------------------------|-------|--------------------|--------------------|--------------------------------|--------------------------------|
| | Notes | | | | |
| 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.

AP Buchan Peter Buchan Director / Trustee

P Midgley 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 its 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.

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
NOTES TO THE ACCOUNTS
Year ended 31 December 2020

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.

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
NOTES TO THE ACCOUNTS
Year ended 31 December 2020

| 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 | | 28,354 | | 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 5 Minus 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 |

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
NOTES TO THE ACCOUNTS
Year ended 31 December 2020

| | 2020 | 2019 |
|------------------------------|--------------|--------------|
| 8. Governance Costs | | |
| Independent Examination Fees | 2,700 | 2,710 |
| Legal Fees | | |
| | <u>2,700</u> | <u>2,710</u> |

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 | <u>28,341</u> | <u>26,014</u> |
| Support Costs | | |
| Total including support costs | <u>28,341</u> | <u>26,014</u> |
| Value of Grants to Individuals | 10,185 | 13,422 |
| Value of Grants to Organisations | <u>18,156</u> | <u>12,592</u> |
| | <u>28,341</u> | <u>26,014</u> |

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 | <u>127,019</u> | <u>111,224</u> |

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

| | | |
|--------------------------------|------------|------------|
| Trustees emoluments | Nil | Nil |
| National Insurance | | |
| Pension costs | | |
| Mileage and Telephone Expenses | | |
| | <u>Nil</u> | <u>Nil</u> |

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 | <u>7,613</u> | <u>11,419</u> |

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 | <u>13,482</u> | <u>26,208</u> |

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
NOTES TO THE ACCOUNTS
Year ended 31 December 2020

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 | | |
| | <u>16,599</u> | <u>13,330</u> |

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 |
| | <u>4,523</u> | <u>6,305</u> |

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
NOTES TO THE ACCOUNTS
Year ended 31 December 2020

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 Christian Centre Trust | Charities 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

WEST STREET CHRISTIAN FELLOWSHIP, CREWE**NOTES TO THE ACCOUNTS****Year ended 31 December 2020****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 its 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 | <u>14,083</u> | <u>16,139</u> |

WEST STREET CHRISTIAN FELLOWSHIP, CREWE
NOTES TO THE ACCOUNTS

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

| | <u>2020</u> £ | <u>2019</u> £ |
|---------------------------------|-----------------------|---------------------|
| Incoming resources | 272,625 | 274,176 |
| Less | | |
| Resources expended | 265,790 | 266,547 |
| Transfers to Subsidiary Charity | (10,028) | - |
| Net Income/(expenditure) | <u>(3,193)</u> | <u>7,629</u> |

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

| | Receipts & Payments Account £ | Income & Expenditure Account £ |
|--|--|---|
| RECEIPTS / INCOME | Notes | |
| 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