

**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	Mrs. Diane Collins (appointed 30 June 2024) Mr. Peter Buchan Mr. Peter Midgley (None of the trustees hold title to any property belonging to the charity) 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	<a href="http://www.wscfchurch.com">www.wscfchurch.com</a>

## **Report of the Trustees / Directors for the year ended 31<sup>st</sup> 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 11<sup>th</sup> May 2004 and registered as a charity on 13<sup>th</sup> 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 Ichthus club and we always get a lot of children join the club. The celebrations that take part in church are also excellent and the Ichthus 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.

AP Buchan

Peter Buchan  
Director/Trustee

PR 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**

		General Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
<b>INCOME AND EXPENDITURE</b>					
<b>INCOME AND ENDOWMENTS FROM:</b>	Notes				
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		-	-	-	-
<b>Total incoming resources</b>		<b>321,407</b>	<b>12,317</b>	<b>333,724</b>	<b>266,465</b>
<b>EXPENDITURE ON:</b>					
<b>Raising Funds</b>		-	-	-	-
<b>Charitable activities</b>	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
<b>Total resources expended</b>		<b>270,688</b>	<b>54,266</b>	<b>324,954</b>	<b>312,121</b>
<b>NET INCOME/(EXPENDITURE) for the year</b>		<b>50,719</b>	<b>(41,949)</b>	<b>8,770</b>	<b>(45,656)</b>
<b>TRANSFERS BETWEEN FUNDS</b>	17	<b>(37,656)</b>	<b>37,656</b>	<b>-</b>	<b>-</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>13,063</b>	<b>(4,293)</b>	<b>8,770</b>	<b>(45,656)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		463,454	188,025	651,479	697,135
Total funds carried forward		<b>476,517</b>	<b>183,732</b>	<b>660,249</b>	<b>651,479</b>

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**

		Group 2024 £	Group 2023 £	Parent Charity 2024 £	Parent Charity 2023 £
	Notes				
<b>FIXED ASSETS</b>					
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
<b>CURRENT ASSETS</b>					
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
<b>LIABILITIES</b>					
<b>CREDITORS</b>					
Amounts falling due within one year	16	(7,587)	(6,605)	(7,587)	(6,605)
<b>NET CURRENT ASSETS</b>		185,078	170,673	185,078	170,673
<b>NET ASSETS</b>		660,249	651,479	497,115	480,920
<b>THE FUNDS OF THE CHARITY</b>					
Restricted income funds	17	183,732	188,025	20,598	17,466
General unrestricted income funds		476,517	463,454	476,517	463,454
<b>TOTAL CHARITY FUNDS</b>		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.

AP Buchan Peter Buchan Director / Trustee

PR Midgley 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 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, 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.



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

**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**

<b>4. Voluntary Income</b>	<b>2024</b>	<b>2023</b>
<b>Unrestricted</b>		
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	<u>267,153</u>	<u>196,708</u>
<b>Restricted Gifts for:</b>		
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	<u>12,317</u>	<u>16,185</u>
Total Voluntary Income	<u>279,470</u>	<u>212,893</u>

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

<b>6. Costs of Charitable Activities</b>	<b>Activities undertaken directly</b>	<b>Grant funding of activities (see note 9)</b>	<b>Support costs</b>	<b>2024 Total</b>	<b>2023</b>
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	<u>71,465</u>	<u>28,283</u>	<u>225,206</u>	<u>324,954</u>	<u>312,121</u>

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

7. Support Cost	Church Pastoral & Teaching	Youth & Schools Work	Community Projects			Christian Book & Coffee Shop	2024	2023
			Christians Against Poverty	5 Minus	Seniors Day			
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

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

9. Grant funding of Activities	2024	2023
Disaster Relief , Missionary & Charitable Projects		
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 Alliance	250	250
Churches Together in Crewe	50	50
South Cheshire CLASP	300	300
Acts 435	-	200
Other	123	33
Total Gifts via Organisations	<u>16,887</u>	<u>12,911</u>
Gifts to Individuals	<u>11,396</u>	<u>14,083</u>
Total Grants	<u>28,283</u>	<u>26,994</u>

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	<u>155,809</u>	<u>147,854</u>

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.



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

**12 Operating Lease Commitments**

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

	<b>2024</b>	<b>2023</b>
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	<u>6,600</u>	<u>9,000</u>

**13 Rentals to be Received**

	<b>2024</b>	<b>2023</b>
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	<u>34,700</u>	<u>27,000</u>

**14 Tangible Fixed Assets - Group**

	Freehold land and buildings	Furniture & Fittings	Equipment	Motor Vehicles	Total
<b>Cost</b>					
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	<u>997,825</u>	<u>284,637</u>	<u>77,077</u>	<u>-</u>	<u>1,359,539</u>
<b>Depreciation</b>					
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	<u>600,636</u>	<u>230,732</u>	<u>53,000</u>	<u>-</u>	<u>884,368</u>
<b>Net book value</b>					
At 31 December 2023	414,121	57,234	9,451	-	480,806
At 31 December 2024	<u>397,189</u>	<u>53,905</u>	<u>24,077</u>	<u>-</u>	<u>475,171</u>

**15 Debtors**

	Parent & Group <b>2024</b>	Parent & Group <b>2023</b>
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
	<u>14,928</u>	<u>23,484</u>

**16 Creditors: amounts falling due within one year**

	Parent & Group <b>2024</b>	Parent & Group <b>2023</b>
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
	<u>7,587</u>	<u>6,605</u>

**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

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

	<b>2024</b>	<b>2023</b>
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	<u>13,322</u>	<u>(58,935)</u>



**West Street Christian Fellowship**  
**NOTES TO THE ACCOUNTS**

**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**

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

### Consolidated Receipts & Payments a/c and Income & Expenditure a/c Year ended 31 December 2024

	Receipts & Payments Account £	Income & Expenditure Account £
<b>RECEIPTS / INCOME</b>		
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
<b>Total incoming resources</b>	<b>342,122</b>	<b>333,724</b>
<b>PAYMENTS / EXPENDITURE</b>		
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
<b>Total resources expended</b>	<b>318,179</b>	<b>324,954</b>
<b>NET INCOME/(EXPENDITURE) for the year</b>	<b>23,943</b>	<b>8,770</b>
<b>Opening Cash &amp; Bank / Reserves</b>	<b>153,794</b>	<b>651,479</b>
<b>Closing Cash &amp; Bank / Reserves</b>	<b>177,737</b>	<b>660,249</b>
<b>Analysis of Closing Reserves</b>		
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)
	<b>177,737</b>	<b>660,249</b>

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

Values in £

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

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