

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

**WEST STREET CHRISTIAN
FELLOWSHIP**

West Street Christian Fellowship

CONTENTS

Page No.

3	Legal and Administrative Information
4-11	Trustees and Directors Annual Report
12	Independent Examiner's Report
13	Consolidated Statement of Financial Activities
14	Consolidated and Charity Balance Sheets
15	Consolidated Cash Flow Statement
16-23	Notes to the Financial Statements

Plus Two Additional Schedules not part of Statutory Accounts

24	Receipts & Payments a/c and Income & Expenditure a/c
25	Receipts and Payments by Activity

LEGAL AND ADMINISTRATIVE DETAILS

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

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

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

Structure, Governance and Management

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

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

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

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

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

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

Charitable Objects, Activities and Public Benefits

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

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

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

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

The financial costs of these activities are analysed in the SOFA on Page 13.

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

Pastoral Overview by Heather Pritchard (Senior Leader)

It has been a privilege to lead the church over the last year in my role as Senior Leader. It was great to welcome Graham back to the leadership team in September, where we continue to foster a good working relationship whilst looking to grow more leaders.

West Street continues to be a place where we strive to nurture those who are part of our fellowship and invite and welcome those who are not, yet!

Our main focus over the last year has been our calling to be 'disciple-making disciples.' We seek to empower people to respond to the calling of Jesus in Matthew 28:19-20. As well as baptising some new believers, this has resulted in our Life Groups expanding – places of fellowship, learning and encouragement, where we can challenge each other to go out, wherever that means for our context and gently, share our faith.

The church continues to be creative in her ways to serve the community. It's wonderful to celebrate people becoming debt free through our CAP centre, to hear stories of loneliness being subdued through Friendship Hub gatherings and parents being supported through the highs and lows of raising children, through 5 Minus.

We look back and thank God for His faithfulness and look forward to His provision and blessing for the things to come.

Principle Activities, Achievements and Performance

1. Church – Worship, Pastoral and Teaching.

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

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

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

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

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

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

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

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

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

2. Youth and Schools Work

School based Meetings

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

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

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

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

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

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

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

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

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

Church based meetings

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

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

3. Community Projects

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

Christians Against Poverty

This year we celebrate 15 years of running the Crewe CAP Debt Centre and CAP nationally celebrates its 30th year!

When we look back and see how things have changed and how, sadly, financially, things are getting harder and harder for people year on year, it makes us realise, yet again, how vital the work of CAP is, especially in a town like Crewe, which nationally, is one of the highest areas of deprivation in the whole of the UK.

What makes CAP stand out from other organisations who provide debt help, is that we offer to meet people in their own homes...we meet them where they are at and that can make a huge difference to people. Many of those we work with struggle to meet new people and find it even harder to go and meet new people in a strange place. Being able to meet in their 'safe place, their home' enables people to at least make that first contact with a bit more peace.

Last year we saw a further 15 families be freed from the crippling weight of unmanageable debt and saw the difference it made to them, financially and emotionally!

One client sent this message to us "CAP really has changed my life. The relief I can't explain! I will be forever grateful to you and CAP, as I really didn't see a way out when I contacted you. It was really getting me down. Hoping to have all my debts paid off by next summer and I can look to the future now!"

Our diaries continue to be full and we look forward to hearing more stories of people whose lives have been changed...for the good!

5 Minus – Pre-School Playgroup

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

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

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

Friendship Hub

We meet every Friday morning in the Christian Centre, Richard Street. Our aim is to provide a warm welcome to anyone who enjoys meeting people, board games, crafting, puzzles or just having a cuppa and a catch-up. Even if you find social situations difficult, we will ensure you are a welcome part of the group.

We regularly welcome between 10-17 people each week, mainly over sixties and varying interests and abilities. We have 5-10 different volunteers each week, helping to serve refreshments, plan, and lead crafts or responsible for greeting and befriending those who come. Special meals are shared together every fifth Friday when we also have quizzes and games to entertain and help in building relationships.

All people come with a lifetime of personal experience and stories, and Friendship Hub has been a great place to share these experiences. Dementia, illness, acute and long term, life changes, bereavement, and loss are all things that are shared among the group.

Five of our regular attendees are living with dementia at various stages. The group's routine and activities help them stay engaged, contribute positively, and maintain social connections. We have also supported one couple through a cancer diagnosis and treatment, along with the challenges this has brought for them and their family. One newer attendee, who needs regular support, has found real joy in crafting and making cards for her many friends.

It has been a privilege to support each person and to see how the whole group care for one another, encouraging and caring, enabling everyone to thrive and feel an integral part of the group.

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

4. Christian Bookshop

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

5. Christian Mission and Relief Work

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

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

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

Volunteers

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

Risks

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

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

PAT testing is done. Any health and safety issues are dealt with as soon as they become apparent.

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

Financial Review

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

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

Reserves Policy

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

Trustees

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

Trustees' Responsibilities

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

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

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

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

Signed on behalf of the Trustees.


.....
Peter Buchan
Director/Trustee


.....
Peter Midgley
Director/Trustee

Date..... 31 May 2026

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

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

Responsibilities and basis of report

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

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

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

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the group as required by section 386 of the companies Act: or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 or the Companies Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination: or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

W/ Audit Services LLP

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

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

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

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

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

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

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

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

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

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

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

Signed on behalf of the Board of Directors / Trustees.

AP Buchan Peter Buchan Director / Trustee

PR Midgley Peter Midgley Director / Trustee

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

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

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

1. STATUS AND RELATIONSHIP WITH CONNECTED CHARITIES

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

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

2. CONTROLLING PARTY

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

3. ACCOUNTING POLICIES

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

Basis of preparation of financial statements

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

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

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

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

No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and paragraph 397 of the SORP. A summary of the parent company results are however shown in notes 20 to the accounts.

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

Public Benefit Entity

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

Going Concern

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

Fund accounting

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

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

Incoming Resources

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

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

Resources Expended

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

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

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

Tangible fixed assets and depreciation

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

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

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

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

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

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

Stock

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

Leases

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

Financial Instruments

Basic Financial assets and liabilities

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

Taxation

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

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

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

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

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

See Note 7 for analysis of Support costs

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

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

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

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

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

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

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

11 Trustees Remuneration

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

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

12 Operating Lease Commitments

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

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

13 Rentals to be Received

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

14 Tangible Fixed Assets - Group

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

15 Debtors

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

16 Creditors: amounts falling due within one year

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

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

17. Restricted Funds

	General Restricted Gifts	Missionary Fund	Disaster Relief Fund	PA System Fund	Transforming Lives for Good Fund	Building Fund	Friendship Hub Fund	Parent Charity Restricted Funds c/f
Balances Brought Forward At 31 December 2024	1,672	11,488	-	551	300	150	1,497	15,658
Donations and gifts	1,737	2,713	-	-	-	112	463	5,025
Tax recovered on Gift Aid	-	172	-	-	-	32	-	204
Grants Received	-	-	-	-	-	-	-	-
Interest received	-	-	-	-	-	-	-	-
Total Income	1,737	2,885	-	-	-	144	463	5,229
Payments - Grants + Other	1,635	24,073	-	-	-	-	86	25,794
Salaries and Expenses	-	-	-	-	-	-	-	-
Total Expenditure	1,635	24,073	-	-	-	-	86	25,794
Surplus / (Deficit) in the year	102	(21,188)	-	-	-	144	377	(20,565)
Transfers from/(to) Unrestricted Funds	-	14,374	-	-	-	-	(300)	14,074
Balances Carried Forward At 31 December 2025	1,774	4,674	-	551	300	294	1,574	9,167
Represented by :								
Fixed Assets	-	-	-	-	-	-	-	-
Debtors/(Creditors)	-	60	-	-	-	-	-	60
Cash & Bank Balances	1,774	4,614	-	551	300	294	1,574	9,107
Total Net Assets	1,774	4,674	-	551	300	294	1,574	9,167
	Parent Charity Restricted Funds b/f	Christians Against Poverty Office Expenses	Funds Clients Expenses	Family Worker Fund	Community Projects Fund	Subsidiary Christian Centre Trust	Charities Church Building Trust	Group Restricted Funds
Balances Brought Forward At 31 December 2024	15,658	151	4,789	-	-	47,888	115,246	183,732
Donations and gifts	5,025	4,300	1,365	21,815	-	-	-	32,505
Tax recovered on Gift Aid	204	890	(48)	4,865	-	-	-	5,911
Grants Received	-	3,250	-	-	20,000	-	-	23,250
Interest received	-	-	-	-	-	-	-	-
Total Income	5,229	8,440	1,317	26,680	20,000	-	-	61,666
Payments - Grants + Other	25,794	8,216	1,896	-	-	-	-	35,906
Depreciation of Fixed Assets	-	-	-	-	-	5,865	7,195	13,060
Salaries and Expenses	-	11,020	-	-	-	-	-	11,020
Total Expenditure	25,794	19,236	1,896	-	-	5,865	7,195	59,986
Surplus / (Deficit) in the year	(20,565)	(10,796)	(579)	26,680	20,000	(5,865)	(7,195)	1,680
Transfers from/(to) Unrestricted Funds	14,074	11,199	-	-	(20,000)	5,891	-	11,164
Balances Carried Forward At 31 December 2025	9,167	554	4,210	26,680	-	47,914	108,051	196,576
Represented by :								
Fixed Assets	-	-	-	-	-	47,914	108,051	155,965
Debtors/(Creditors)	60	421	-	3,721	-	-	-	4,202
Cash & Bank Balances	9,107	133	4,210	22,959	-	-	-	36,409
Total Net Assets	9,167	554	4,210	26,680	-	47,914	108,051	196,576

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

West Street Christian Fellowship
NOTES TO THE ACCOUNTS
Year ended 31 December 2025
17. Restricted Funds (continued)

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

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

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

Our project called Transforming Lives for Good provides one to one coaching for pupils struggling at schools. £300 is held in reserve here, but the Church has met all the expenses in 2025 from General Funds.

The long standing Building Fund holds money towards any future renovation project. Funds have almost been used up and £294 remains.

Friendship Hub hold gifts for our weekly Friendship Hub meeting which attracts mainly senior citizens, many of whom have no other Christians Against Poverty fund received £8,440 towards the cost of operating the debt counselling centre plus a further £1,317 was A new fund towards raising salary related costs for employing a new Family Worker. The position has been advertised. We held a The Christian Centre Trust (charity no. 516816) is now viewed as a subsidiary charity of the company following the issue of a uniting order, by the Charity Commission. The values of the trust are recorded within restricted funds. Similarly the values of the Church building trust (excepted charity) are shown as restricted funds as directed by the Charity Commission.

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

	2025	2024
Net income/(expenditure) for the reporting period as per the statement of financial activities see Page 13	3,879	8,770
Adjustment for :		
Depreciation charges	42,191	39,678
Interest and rents from investments	(48,804)	(44,664)
(Increase)/decrease in stocks	-	-
(Increase)/decrease in debtors	(8,877)	8,556
Increase/(decrease) in creditors	16	982
Net cash provided by/ (used in) operating activities see Page 15	<u>(11,595)</u>	<u>13,322</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	168,662		
5 Minus Playgroup	569		
Bookshop	2,468		
Missionary Fund		4,614	
Disaster Relief Fund		-	
PA System Fund		551	
Building Fund		294	
Seniors Day Fund		1,574	
Transforming Lives for Good Fund		300	
Christians Against Poverty - Office		133	
Christians Against Poverty - Clients Fund		4,210	
Family Worker Fund		22,959	
Other Restricted Funds		1,774	
Total	<u>171,699</u>	<u>36,409</u>	<u>208,108</u>

20. Summary of Parent Charity's Results

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

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

This page does not form part of the statutory financial statements

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

Values in £

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

This page does not form part of the statutory financial statements