

Rutland Road Church Trust
ANNUAL REPORT
of the Trustees for the year ended 31 December 2022

Charitable Status

The charity is registered (No. 1127970) and governed in accordance with a Trust Deed dated 16 December 2008 as an unincorporated association.

Structure, Governance and Management

The Trustees held their Annual Meeting on 16 September 2022, at which there was one resignation to the Trustees.

Objectives and Activities

The objects of the Trust are:

- a. To advance the Christian faith in accordance with its Statement of Beliefs, which is summarised in leaflets that are readily available to visitors.
- b. To relieve sickness and financial hardship and to promote and preserve good health.

Public Benefit Statement

When planning activities, the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Achievements and Performance

Once again, we entered this year with restrictions due to the Coronavirus, having to wear masks and keep our distance from each other. Those restrictions eased in February.

Our Sunday morning service continued with most people returning to the church, but we continued to video the service for those still feeling vulnerable. During the year we had a number of 'Bring & Share' lunches after the Sunday morning service.

Prayer meetings take place each fortnight, to pray for the church members, the Rutland Road Area, and plans for the future of the church.

The Polish fellowship meet at the church three times a week, on a Monday, Friday and Sunday evenings.

We held craft days for friends and people in our area, and charity events.

The church building was used on Wednesday 7th September by Bedford Borough Council and carried out a public drop-in session regarding its Midland Road Regeneration project, which included investment to transform this key gateway from the railway station to the town centre.

Financial Review

The income of the Trust continues to be derived from members and friends of Rutland Road Christian Fellowship. Net incoming resources for the year ended 31 December 2022 amounted to -£1,461 (2021: £5,891) and the total financial assets of the Trust were £47,385 (2021: £48,846). These accounts were prepared on a Receipts & Payments basis.

The Reserves Policy of the Trust is that balances equivalent to 25% of annual budgeted, unrestricted general expenditure would be accumulated and maintained, as soon as

possible. As at 31 December 2022, the appropriate balance on hand amounted to £24,053 (2021: £22,663), which exceeded the estimated £2,000 that was required to comply with that policy.

Trustees

The Trustees during the year under review, and at the date that this Report was approved, were:

Dr. I. D. Aldrich

Mrs. W. M. Moisey (resigned 16 September 2022)

Miss M. Vissian

Miss R. Hanczar

Bankers

CAF Bank Ltd

King's Hill

West Malling

Kent ME19 4TA

Principal Office

28 Oakhill Place

High View

Bedford MK41 8FB

Signed on behalf of the Trustees,

Dr. I. D. Aldrich

Secretary



Date:

12th Sept 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Rutland Road Church Trust

No (if any)
1127970

CC16a

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01.01.2022		31.12.22

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
General Fund- offerings & donations	7,919	-	-	7,919	7,775
Evangelism & Training Fund	-	-	-	-	5,000
Missionary Fund- offerings & donations	-	12,819	-	12,819	9,456
Special Needs Fund- offerings & donations	-	4,652	-	4,652	5,330
Building Improvements Fund- offerings & donations	-	597	-	597	380
Future Expansion Fund- offerings & donations	-	-	-	-	-
Church Worker Fund- offerings & donations	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	7,919	18,068	-	25,987	27,941
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	7,919	18,068	-	25,987	27,941
A3 Payments					
General fund- church activities	6,529	-	-	6,529	6,869
Evangelism & Training Fund	-	3,000	-	3,000	-
Missionary Fund- donations	-	12,819	-	12,819	10,011
Special Needs Fund- donations	-	5,100	-	5,100	5,170
Building Improvements Fund- expenditure	-	-	-	-	-
Future Expansion Fund	-	-	-	-	-
Church Worker Fund- expenditure	-	-	-	-	-
Polish Fellowship	-	-	-	-	-
	-	-	-	-	-
Sub total	6,529	20,919	-	27,448	22,050
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	6,529	20,919	-	27,448	22,050
Net of receipts/(payments)	1,390	2,851	-	1,461	5,891
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	21,757	21,198	-	42,955	42,955
Cash funds this year end	23,147	18,347	-	41,494	48,846

Section B Statement of assets and liabilities at the end of the period

Categories

Details

Unrestricted
funds
to nearest £

Restricted
funds
to nearest £

Endowment
funds
to nearest £

B1 Cash funds

CAF Bank Ltd.- current account

24,053
-
-
24,053

23,332
-
-
23,332

-
-
-
-

Total cash funds

(agree balances with receipts and payments
account(s))

Agreement Error

Agreement Error

OK

Unrestricted
funds
to nearest £

Restricted
funds
to nearest £

Endowment
funds
to nearest £

B2 Other monetary assets

Details

-
-
-
-
-
-
-

-
-
-
-
-
-
-

-
-
-
-
-
-
-

B3 Investment assets

Details

Fund to which
asset belongs

Cost (optional)

-
-
-
-
-
-

Current value
(optional)

-
-
-
-
-
-

B4 Assets retained for the
charity's own use

Details

Fund to which
asset belongs

Cost (optional)

-
-
-
-
-
-
-
-
-
-

Current value
(optional)

-
-
-
-
-
-
-
-
-
-

B5 Liabilities

Details

Fund to which
liability relates

Amount due
(optional)

-
-
-
-
-
-

When due
(optional)

Signed by one or two trustees on
behalf of all the trustees

Signature

/s/ R. Hanczar
R. HANCZAR

Print Name

Dr Leon Aca Platt
R. HANCZAR

Date of
approval

12 Sept 23
12/09/23

Independent examiner's report to the trustees of
Ruland Road Church Trust
for the year ended 31 December 2022

I report on the accounts of the charity.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date

17/4/2023 .

Carolyn Smith FMAAT

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