



**Registered Charity Number 1129197**

**CHESTER FAMILY CHURCH  
REPORT AND ACCOUNTS  
FOR THE YEAR ENDED  
30 NOVEMBER 2021**



[elpizoaccountancy.co.uk](http://elpizoaccountancy.co.uk)

---

**CHESTER FAMILY CHURCH**  
**Reports and accounts**

**Contents**

	<b>Page</b>
Trustees' Report	3
Statement of Trustees' Responsibilities	5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the accounts	9

## **CHESTER FAMILY CHURCH**

### **The report of the Trustees for the year ended 30 November 2021**

#### **Introduction**

The trustees present their annual report and financial statements of the charity for the year ended 30 November 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

#### **Purpose and Activities of the Charity**

We preach and present the gospel of Jesus Christ as detailed in the Bible. The Word is preached on Sundays, and we hold Bible studies. There is prayer meeting conducted where people's needs, and issues lifted up to the Lord. Where possible CFC assists with needs of individuals and communities. We aim to reach the lost with the Gospel.

#### **Objectives**

To advance the Christian faith in accordance with the statement of beliefs in such ways and such parts of the United Kingdom or the World as the trustees from time to time may think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Church; to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the World as the Trustees from time to time may think it fit. The Trustees must use the income and may use the capital of the Church in promoting the objects.

#### **Achievements and performances**

During the year under review, the Church continued to grow and see recovery from the lockdown due to Covid 19. Church attendance improved significantly compared to the previous year. The church was able to increase its support to Christian Concern and the Christian Institute. In addition, we included giving to the Ocean Wings Trust, who support the gospel of Jesus Christ offshore.

During the current year, the church has concentrated on Christian values as specified in the Bible. This has been done by using multimedia (FaceBook and Zoom); live church services; Bible based courses and active home groups. The church has placed high importance on prayer for the government, the nation, families, marriages and individuals.

In August 2021, the volunteers from the church assisted with the Nefyn Christian Youth camp in Wroughtington.

Our in-house policies and procedures have been kept up to date. These are made up of Safeguarding Policy for Children and Vulnerable Adults, and Health and Safety Policy. Our children's ministry continues, and the children's ministry teacher is DBS compliant.

#### **Plans for future periods**

For the foreseeable future, Chester Family Church will continue along the path as described above and we will extend our efforts to reach the lost for Jesus Christ. Our giving will reach a total of 20% of all income received by the church in early 2022 and, once this is achieved, the church will then give support to Open Doors and a selected local church which is experiencing extreme difficulties.

## **CHESTER FAMILY CHURCH**

### **The report of the Trustees for the year ended 30 November 2021**

In the 2022-year, CFC will be involved in the Franklin Graham's "God Loves You Tour UK" and we will act as volunteers. The church will also include this outreach in our prayers and make an effort to take unbelievers to the event in Liverpool.

Our assistance at the Nefyn Christian Youth camp will continue and we are expecting an increase in the number of volunteers from the church.

For the 2022 year there will be 2 main Bible courses presented: Quick Answers to Difficult Questions; and an in-depth study of the Book of Galatians. The 2 courses should take a combined total of 20 weeks, being held on Monday evenings.

Outreach activities will increase in 2022 where we will use events to present the gospel of Jesus Christ to those who wish to hear the gospel. Such activities will include events outside of church services and people will be invited to attend.

#### **Financial Review**

##### **Policies on reserves**

Adequate reserves are maintained to fund the charity's activities for at least six months forward.

##### **Availability and adequacy of assets of the funds.**

The board of Trustee is satisfied that the charity assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

##### **Transactions and Financial position**

The Statement of Financial Activities shows net incoming resources for the year of a revenue nature of £1,979 (2020: £1,056).

The total reserves at the yearend stand at £22,888.

#### **Name, registered office and constitution of the charity**

Date of registration : 17 April 2009

The Principal Office : 10 Robinsons Croft, Great Boughton, Chester, CH3 5YB

Charity Registration Number : 1129197

Telephone Number : 01244570205

#### **Reference and administrative details**

##### **Trustees and officers serving during the year end were as follows:**

###### **Trustees:**

Jackie Sidwell                      Alan Henry              Shayne Warren

The Board of trustees held regular meetings across the year. Minutes from these meetings can be provided on application.

The methods adopted for the recruitment and appointment of new trustees

The trustees are chosen to bring a wide variety of skills to the charity management.

#### **Bankers**

HSBC Bank Plc.

P.O. Box 16

47 Eastgate St.

Chester, Cheshire, CH1 1XW

## **CHESTER FAMILY CHURCH**

### **The report of the Trustees for the year ended 30 November 2021**

#### **Independent Examiner**

Malcolm Wright, Elpizo Limited, Chartered Accountants,  
13 Village Road, Higher Bebington Wirral, CH63 8PP

#### **Statement of Trustees' Responsibilities**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities requires the charity trustees to prepare financial statements for each 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, including the income and expenditure, of the charitable group for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

This report was approved by the board of Trustees on 13 May 2022

**Jackie Sidwell**

Chair

## **CHESTER FAMILY CHURCH**

### **Independent Examiner's Report to the Trustees of the Charity**

#### **Report of the Independent Examiners to the Trustees on the accounts of the Charity for the year ended 30 November 2021**

I report on the financial statement of the charitable company on page 7 to 12 for the year ended 30 November 2021.

#### **Respective responsibilities of the 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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

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

#### **Basis of opinion and scope of work undertaken**

My examination was carried out in accordance to general directions given by the charity commission. An examination includes a review of accounting records, kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeks explanations from the Trustees concerning any such matters. The procedure undertaken does not provide all the evidence that would be required in an audit. Consequently, no opinion is given to whether the accounts present a true and fair view and report is limited to the matters set out in the statement below.

#### **Independent Examiner's Statement**

In connection with examination, no matters have 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 Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Malcolm Wright - Chartered Accountant

Elpizo Limited, 13 Village Road, Higher Bebington, Wirral CH63 8PP

The date upon which my opinion is expressed is: 13 May 2022

**CHESTER FAMILY CHURCH**  
**Statement of Financial Activities**

**For the year ended 30 November 2021**

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Last Year Total Funds 2020 £
<b>Income</b>					
Gifts & offerings	2	26,952	-	26,952	24,311
Investment income		2	-	2	-
<b>Total income</b>		<b>26,954</b>	<b>-</b>	<b>26,954</b>	<b>24,311</b>
<b>Expenditure</b>					
Expenditure on church activities	3	24,495	-	24,495	23,255
Governance costs		480	-	480	-
<b>Total expenditure</b>		<b>24,975</b>	<b>-</b>	<b>24,975</b>	<b>23,255</b>
<b>Net income/(expenditure) for the year</b>		<b>1,979</b>	<b>-</b>	<b>1,979</b>	<b>1,056</b>
<b>Net movement in funds</b>		<b>1,979</b>	<b>-</b>	<b>1,979</b>	<b>1,056</b>
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>		<b>20,919</b>	<b>-</b>	<b>20,919</b>	<b>19,863</b>
<b>Total funds carried forward</b>		<b>22,898</b>	<b>-</b>	<b>22,898</b>	<b>20,919</b>

The net movement in funds to above in the net incoming resources as defined in the statement of Recommendation Practice for Accounting and reporting issued by the Charity Commission for England and Wales and is reconciled to the total funds as shown in the Balance Sheet on page 8 as required by the said statement.

**All activities derive from continuing operations**

**The notes on page 9 to 12 form an integral part of these accounts**

**CHESTER FAMILY CHURCH**  
**Balance Sheet**  
**As at 30 November 2021**

	Notes	2021 £	2020 £
<b>The Assets and liabilities of the charity</b>			
<b>Fixed Assets</b>		486	1,451
<b>Current Assets</b>			
Cash at the bank and in hand		<u>22,892</u>	<u>19,468</u>
<b>Total current assets</b>		<b>22,892</b>	<b>19,468</b>
<b>Creditors: -</b>			
Amount due within one year		<u>480</u>	<u>-</u>
<b>Net current assets</b>		<u>22,412</u>	<u>19,468</u>
<b>Total net assets</b>		<b><u>22,898</u></b>	<b><u>20,919</u></b>
<b>The funds of the charity</b>			
<b>Unrestricted income funds</b>			
Unrestricted revenue accumulated funds		<u>22,898</u>	<u>20,919</u>
<b>Total charity funds</b>		<b><u>22,898</u></b>	<b><u>20,919</u></b>

**Jackie Sidwell – Chair**  
**Approved by the board of Trustees on 13 May 2022**

**The notes on page 9 to 12 form an integral part of these accounts**



**1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**a) Basis of preparation**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102.

**b) Reconciliation with previous Generally Accepted Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. No such restatement was found to be necessary.

**c) Preparation of the accounts on a going concern basis**

The financial statements are prepared on a going concern. The Charity is entirely dependent on continuing grant and donation support and as a consequence the going concern basis is also dependent on that continuing financial support.

**d) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

**e) Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

## CHESTER FAMILY CHURCH

### Notes to the Accounts for the year ended 30 November 2021

#### f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

#### g) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

#### h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

#### i) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, payroll and governance costs which support the charitable activities. These costs have been allocated between costs of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 1.

#### j) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### k) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

#### l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

#### m) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**CHESTER FAMILY CHURCH****Notes to the Accounts for the year ended 30 November 2021****2 Income from donations and legacies**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Donations</b>		
Gifts from individuals	24,108	22,121
HMRC Gift aid	<u>2,844</u>	<u>2,190</u>
	<b><u>26,952</u></b>	<b><u>24,311</u></b>

The Trust benefits from the involvement and enthusiastic support of its many volunteers, details of which are given in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

**3 Analysis of expenditure on church activities**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Gratuity	15,600	15,600
Premises costs	1,301	912
Gifts and grants	4,330	3,119
Events and conferences	1,289	825
General office exp.	<u>1,975</u>	<u>2,799</u>
Total	<b><u>24,495</u></b>	<b><u>23,255</u></b>

**4 Analysis of governance and support costs**

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Refer to the table below for the basis for apportionment and the analysis of support and governance costs.

	<b>General support</b>	<b>Governance Function</b>	<b>Total</b>	<b>Basis of apportionment</b>
	<b>£</b>	<b>£</b>	<b>£</b>	
General office	1,975	-	1,975	Pro rata to staff full-time equivalents
Independent Examiner	<u>-</u>	<u>480</u>	<u>480</u>	Governance
Total	<b><u>1,975</u></b>	<b><u>480</u></b>	<b><u>2,455</u></b>	

**CHESTER FAMILY CHURCH****Notes to the Accounts for the year ended 30 November 2021****5 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel.**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Gratuities given related to church activities	<u>15,600</u>	<u>15,600</u>

No employees had employee benefits in excess of £60,000 (2020: nil).

The charity trustees were not paid or received any other benefits from employment with charity, as trustees, in the year (2020: £nil) neither were they reimbursed expenses during the year (2020: £nil).

In each of the years reported Jackie Sidwell received £10,320 for services provided to the charity.

In the same periods Gary Sidwell received £5,280 for service provided to the charity. Gary is the husband of Jackie Sidwell who is a trustee.

**6 Staff Numbers**

The average monthly head count was nil staff (2020: nil).

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

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accrued expenses	<u>480</u>	<u>-</u>
	<u><b>480</b></u>	<u><b>-</b></u>

**8 Contingent assets – legacy income**

As at 30 November 2021 the charity had not been notified of any legacy income or prospective legacy income.

**9 Analysis of charitable funds  
Analysis of movements in unrestricted funds**

The movement in the fund of the charity, which consist of one unrestricted revenue fund, are shown in the statement of financial activities.

All the net assets of the charity as shown in the balance sheet relate to the one unrestricted revenue fund.