



Registered Charity Number 1129197

**CHESTER FAMILY CHURCH
REPORT AND ACCOUNTS
FOR THE YEAR ENDED
30 NOVEMBER 2023**



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CHESTER FAMILY CHURCH
Reports and accounts

Contents

	Page
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 2023

Introduction

The trustees present their annual report and financial statements of the charity for the year ended 30 November 2023. 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

The financial results show an increase in surplus income for the year. Giving to the church increased by 9% from the previous year, while expenses increased by 1.5%. In line with Church policy, giving to Christian brothers and sisters, and Christian Organisations is in excess of 20% of all gross income received by the Church. The plan for the church is to continue our giving at current levels.

For the current year, church giving amounted to £6,475 (2022: £5,397). Distribution was as follows: Christian Concern £1,550; Free Church Harlesden £300; Community Care £437; Nefyn Youth Camps £415; Christian Institute £1,550; Open Doors £700; Congregants in need £1,150 and Hungarian Church – P. Wilcox £300. (Still remaining for distribution £73).

Chester Family Church continued to be involved in Nefyn Camps during 2023. In total volunteers from the Church numbered 4, which is a significant contribution, considering the size of the church.

In 2023, there was one Bible large course The subject of the course was Eschatology, with detailed analysis of end time scriptures (New and Old Testaments), and an in-depth study of the Book of Revelation. The course was presented over some 6 months of the year. In 2024 the first course to be presented will be a study of the Book of John, which should commence early March 2024.

CHESTER FAMILY CHURCH

The report of the Trustees for the year ended 30 November 2023

Church attendance for the first 7 months was not strong. In the last 5 months of the year, we have seen a significant increase in church attendance.

Plans for future

In the coming year, we will encourage congregants to participate in Nefyn Camps. There are various opportunities to volunteer at Nefyn and we are seeing an interest by church members. Currently there are 3 members who are committed for 2024. In addition, we are trusting the Lord for greater participation in Paul Wilcox's ministry in Hungary.

We are trusting the Lord that our giving will continue at 20% of gross income. We may continue to extend our scope of giving to include Christian organizations who are spreading the Gospel of Jesus Christ and assisting with the wellbeing of people living in poverty offshore. At this stage our giving continues to be focussed on 5 specific organisations, plus one off gifts as appropriate. The Trustees will continue to monitor the level of giving in relation to solvency of the church. The Lord is to make the difference.

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 Trustees 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 £2,239 (2022: £138).

The total reserves at the yearend stand at £25,275.

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.

CHESTER FAMILY CHURCH

The report of the Trustees for the year ended 30 November 2023

Bankers

HSBC Bank Plc.
P.O. Box 16
47 Eastgate St.
Chester, Cheshire, CH1 1XW

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 March 2024

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 2023.

I report on the financial statement of the charity on page 7 to 13 for the year ended 30 November 2023.

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 or 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 March 2024

CHESTER FAMILY CHURCH
Statement of Financial Activities
For the year ended 30 November 2023

		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Last Year Total Funds 2022 £
	Notes				
Income					
Gifts & offerings	2	29,899	-	29,899	27,671
Investment income		298	-	298	-
Total income		30,197	-	30,197	27,671
Expenditure					
Expenditure on church activities	3	27,538	-	27,538	27,053
Governance costs		420	-	420	480
Total expenditure		27,958	-	27,958	27,533
Net income/(expenditure) for the year		2,239	-	2,239	138
Net movement in funds		2,239	-	2,239	138
Reconciliation of funds:					
Total funds brought forward		22,898	-	23,036	22,998
Total funds carried forward		25,275	-	25,275	23,036

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 13 form an integral part of these accounts

CHESTER FAMILY CHURCH
Balance Sheet
As at 30 November 2023

	Notes	2023 £	2022 £
The Assets and liabilities of the charity			
Fixed Assets	7	-	49
Current Assets			
Cash at the bank and in hand		<u>25,833</u>	<u>23,545</u>
Total current assets		<u>25,833</u>	<u>23,545</u>
Creditors: -			
Amount due within one year	8	<u>558</u>	<u>558</u>
Net current assets		<u>25,275</u>	<u>22,987</u>
Total net assets		<u>25,275</u>	<u>23,036</u>
The funds of the charity			
Unrestricted income funds			
Unrestricted revenue accumulated funds		<u>25,275</u>	<u>23,036</u>
Total charity funds		<u>25,275</u>	<u>23,036</u>

Jackie Sidwell – Chair
Approved by the board of Trustees on 13 March 2024

The notes on page 9 to 13 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 2023

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 note1.

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 estimating 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 loan 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 2023****2 Income from donations and legacies**

	2023	2022
	£	£
Donations		
Gifts from individuals	25,088	24,020
HMRC Gift aid	<u>4,811</u>	<u>3,651</u>
	<u>29,899</u>	<u>27,671</u>

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

	2023	2022
	£	£
Gratuity	17,800	16,800
Premises costs	1,349	1,216
Gifts and grants	6,621	6,232
Events and conferences	687	1,454
Depreciation	49	437
General office exp.	<u>1,132</u>	<u>914</u>
Total	<u>27,538</u>	<u>27,053</u>

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.

	General support	Governance Function	Total	Basis of apportionment
	£	£	£	
General office	1,132	-	1,132	Pro rata to staff equivalents
Independent Examiner	<u>-</u>	<u>420</u>	<u>420</u>	Governance
Total	<u>1,132</u>	<u>420</u>	<u>1,552</u>	

CHESTER FAMILY CHURCH**Notes to the Accounts for the year ended 30 November 2023****5 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel.**

	2023	2022
	£	£
Gratuities given related to church activities	<u>17,800</u>	<u>16,800</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 (2022: £nil) neither were they reimbursed expenses during the year (2022: £nil).

Jackie Sidwell, a trustee, received £11,040 (2022: £11,040) for professional services provided to the charity.

In the same periods Gary Sidwell received £6,760 (2022: £5,760) 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 (2022: nil).

7 Tangible fixed assets

	Plant machinery	Total
	£	£
Cost:		
As at 1 December 2022	<u>5,154</u>	<u>5,154</u>
As at 30 November 2023	<u>5,154</u>	<u>5,154</u>
Depreciation:		
As at 1 December 2022	5,105	5,105
Charge for the year	<u>49</u>	<u>49</u>
As at 30 November 2023	<u>5,154</u>	<u>5,154</u>
Net book value		
As at 1 December 2022	<u>49</u>	<u>49</u>
As at 30 November 2023	<u>-</u>	<u>-</u>

CHESTER FAMILY CHURCH**Notes to the Accounts for the year ended 30 November 2023****8 Creditors: amounts falling due within one year.**

	2023	2022
	£	£
Accrued expenses	<u>558</u>	<u>558</u>
	<u>558</u>	<u>558</u>

9 Contingent assets – legacy income

As at 30 November 2023 the charity had not been notified of any legacy income or prospective legacy income.

10 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.