

Registered Charity Number 1129197



CHESTER FAMILY CHURCH
REPORT AND ACCOUNTS
FOR THE YEAR ENDED
30 NOVEMBER 2024

CHESTER FAMILY CHURCH
Report and accounts

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CHESTER FAMILY CHURCH

The report of the Trustees for the year ended 30 November 2024

Introduction

The trustees present their annual report and financial statements of the charity for the year ended 30 November 2024. 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 performance

The financial results show an increase in surplus income for the year. Giving to the church increased by 8.8% from the previous year; while expenses increased by 6.8%. 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.

For the current year, church giving to believers amounted to £7,257 (2023: £6,475; 2022: £5,397). Distribution was as follows: Christian Concern £860; Christian Institute £1,060; Community Care £461; Nefyn Youth Camps £490; Open Doors £1,140; Congregants in need £1,781; Hungarian Church (P. Wilcox) £200; Jerusalem Ministry (J Loubser) £765; White Stone £500.

Chester Family Church continued to be involved in Nefyn Camps during 2024. In total, volunteers from the church numbered 3, which is a significant contribution, considering the size of the church.

Bible studies took place throughout the year. The courses comprise in-depth studies of Books of the Bible. In 2024, we ran 2 study courses: the Book of Galatians and the Book of John. The study/course on the Book of John is to continue into the new year. Once this course is completed, a decision will be made concerning further Bible courses.

Church attendance has improved in the last year compared to 2023. Unfortunately, serious health issues for certain members has impacted the church. However, members have been very supporting in this area by visitations and prayer.

Plans for future

In the coming year, we will continue to encourage congregants to participate in Nefyn Camps. There are various opportunities to volunteer at Nefyn. This year the church sponsored 2 young people to attend Nefyn. This proved to be a great success.

The Lord willing, we hope to be sending a church member to Hungary around April 2025 to assist with Paul Wilcox's ministry. The member will be travelling with Paul and the duration of the trip is expected to be around 1 week.

The church plans to assist James and Michelle Loubser in Jerusalem as far as possible. At the moment the church has assisted by contributing financially at a local level. We are trusting for the Lord's guidance.

We believe that our giving will continue to be at more than 20% of gross income. We plan to extend our scope of giving to include Christian organisations 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 focused on 6 specific organisations, plus one-off gifts as appropriate. The trustees continue to monitor the level of giving in relation to the solvency of the church. The Lord is making the difference.

In November 2024 the church hired the Methodist Hall in Saltney for a prayer meeting. This was necessary, giving numerous issues which the church members have been facing. From January 2025, we will plan to hold prayer meetings every 6-8 weeks, depending on access to the hall.

CHESTER FAMILY CHURCH

The report of the Trustees for the year ended 30 November 2024 (continued)

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 £3,012 (2023: £2,239).

The total reserves at the year-end stand at £28,287.

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 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

Independent Examiner

Adding Value Consultancy Limited
Studio 6, Bluecoat Chambers
School Lane
Liverpool
L1 3BX

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:

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The report of the Trustees for the year ended 30 November 2024 (continued)

- 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 15 June 2025.

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 2024.

I report on the financial statements of the charity on pages 5 to 10 for the year ended 30 November 2024.

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.



Matthew Brown
Adding Value Consultancy Limited

The date upon which my opinion is expressed is: 16 June 2025

CHESTER FAMILY CHURCH
Statement Of Financial Activities
For The Year Ended 30 November 2024

		Unrestricted funds	Restricted funds	Total funds	Total funds As restated
	Note	2024	2024	2024	2023
Income:		£	£	£	£
Gifts & offerings	2	32,345	-	32,345	29,899
Investment Income		516	-	516	298
Total Income		32,861	-	32,861	30,197
Expenditure:					
Expenditure on church activities	3	29,448	-	29,448	27,538
Governance costs	4	401	-	401	420
Total Expenditure		29,849	-	29,849	27,958
Net income/(expenditure) and net		3,012	-	3,012	2,239
Reconciliation of funds					
Total funds brought forward		25,275	-	25,275	23,035
Total funds carried forward		28,287	-	28,287	25,275

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 income and expenditure derive from continuing activities.

The notes on pages 7 - 10 form an integral part of these accounts

CHESTER FAMILY CHURCH
Balance Sheet
As at 30 November 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	7	958		-	
			<u>958</u>		<u>-</u>
Current assets					
Cash at bank and in hand		27,959		25,833	
		<u>27,959</u>		<u>25,833</u>	
Liabilities					
Creditors: Amounts falling due within one year	8	630		558	
		<u></u>		<u></u>	
Net current assets			27,329		25,275
Total assets less current liabilities			28,287		25,275
Net Assets			<u>28,287</u>		<u>25,275</u>
Funds of the charity					
Unrestricted Funds			28,287		25,275
Total charity funds			<u>28,287</u>		<u>25,275</u>

Jackie Sidwell - Chair

Approved by the board of Trustees on 15 June 2025

The notes on pages 7 - 10 form an integral part of these accounts

CHESTER FAMILY CHURCH

Notes to the Accounts for the year ended 30 November 2024

1 Accounting policies

1a 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.

The functional currency used by Chester Family Church is the £ Sterling.

1b Reconciliation with previous Generally Accepted Accounting 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.

There were no items as at the transition date which required restatement under FRS 102.

1c 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.

1d 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.

1e 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 the 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.

1f Income

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.

1g Fund accounting

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

1h 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.

CHESTER FAMILY CHURCH**Notes to the Accounts for the year ended 30 November 2024 (continued)****1i 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 4.

1j Tangible fixed assets and depreciation

Tangible assets are stated at cost (or deemed cost) less accumulated depreciation and accumulated impairment losses. Cost includes the original purchase price, costs directly attributable to bringing the asset into its working condition for its intended use, dismantling and restoration costs and borrowing costs capitalised.

Depreciation is provided at the following annual rates in order to write each asset off over its anticipated useful economic life. A full year's depreciation charge is charged in the year of acquisition and no depreciation is charged in the year of disposal.

Plant and machinery 33% pa on cost

Subsequent costs are included in the assets carrying amount or recognised as a separate asset, as appropriate, only when it is probably that economic benefits associated with the item will flow to the charitable company and the cost can be measured reliably.

Repairs, maintenance and minor inspection costs are expensed as incurred.

Tangible assets are derecognised on disposal or when no future economic benefits are expected. On disposal, the difference between the net disposal proceeds and the carrying amount is recognised in the Statement of Financial Activities.

1k 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.

1k 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.

2. Gifts & offerings

	2024	2023
	£	£
Gifts from individuals	27,768	25,088
HMRC Gift aid	4,577	4,811
	<u>32,345</u>	<u>29,899</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.

CHESTER FAMILY CHURCH**Notes to the Accounts for the year ended 30 November 2024 (continued)****3. Analysis of expenditure on church activities**

	2024	2023
	£	£
Gratuity	18,000	17,800
Premises costs	1,613	1,349
Gifts and grants	7,660	6,621
Events and conferences	766	587
Depreciation	229	49
General office expenses	1,180	1,132
	<u>29,448</u>	<u>27,538</u>

4. Analysis of governance and support costs

	General Support	Governance Function	Total	Basis of apportionment
			£	
General office expenses	1,180	-	1,180	Pro rata to staff equivalents
Independent examination	-	401	401	Governance
	<u>1,180</u>	<u>401</u>	<u>1,581</u>	<u>-</u>

5. Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel.

	2024	2023
	£	£
Gratuities given related to church activities	18,000	17,800
	<u>18,000</u>	<u>17,800</u>

There were no employees who had total remuneration benefits in excess of £60,000 per annum (2023: nil).

The trustees received no remuneration during the year for their role as trustees (2023: £nil).

The trustees did not receive any expenses during the year (2023: £nil).

The average number of employees was nil staff (2023: nil).

6. Related party transactions

Jackie Sidwell, a trustee, received £12,720 (2023: £12,520) for professional services provided to the charity.

In the same periods, Gary Sidwell received £5,280 (2023: £5,280) for professional services provided to the charity. Gary is the husband of Jackie Sidwell, who is a trustee.

The value of the gratuities is decided by the trustees (excluding those trustees affected by the decision) annually at a meeting of the trustees

CHESTER FAMILY CHURCH**Notes to the Accounts for the year ended 30 November 2024 (continued)****7. Tangible fixed assets**

	Plant & Machinery £	Total £
Cost / Valuation		
As at 1 December 2023	5,154	5,154
Additions	1,187	1,187
Disposals	(2,144)	(2,144)
As at 30 November 2024	<u>4,197</u>	<u>4,197</u>
Depreciation		
As at 1 December 2023	5,154	5,154
Charge for the year	229	229
Disposals	(2,144)	(2,144)
As at 30 November 2024	<u>3,239</u>	<u>3,239</u>
Net Book Amounts		
As at 30 November 2024	<u>958</u>	<u>958</u>
As at 1 December 2023	<u>-</u>	<u>-</u>

8. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accrued expenses	630	558
	<u>630</u>	<u>558</u>

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.