

RUTHIN CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1143713

Details

Status Registered

Legal form Trust

Registered 2011-09-08

Register [View on the Charity Commission register](#)

Contact

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Cefn Ddwysarn
Bala
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LL23 7HE

Phone 07888722955

Email rcftreasurer@gmail.com

Website www.rcfnorthwales.com

Activities

Objects: THE OBJECTS OF THE CHURCH ARE FOR THE BENEFIT OF THE PUBLIC AND ARE TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN 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.

Activities: The principal purpose of the Church is the advancement of the Christian faith according to the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Denbighshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-03-31 | £30,536 | £31,430 | - | - |
| 2024-03-31 | £33,924 | £30,489 | - | - |
| 2023-03-31 | £40,079 | £27,203 | - | - |
| 2022-03-31 | £31,085 | £32,248 | - | - |
| 2021-03-31 | £28,324 | £33,516 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------------|------|------------|
| Cher Davies | | 2014-02-05 |
| Dr Geraint Llwyd Owens PhD | | 2018-10-07 |
| Joseph William Angell BVSc MRCVS | | 2014-05-18 |
| KURT THOMAS JOHN FRANCIS BA HONS | | 2011-08-19 |
| Martin Jeffrey Sweeney | | 2021-10-17 |
| Norman Stuart Jones | | 2019-10-13 |

RUTHIN CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1143713

Accounts

TRUSTEES' REPORT

AGM December 14th 2025

RCF (Ruthin Christian Fellowship) is a registered charity, number 1143713. The board of trustees of RCF exists as a legal requirement to fulfil RCF's obligations to the Charity Commission so that RCF can remain a registered charity. As a registered charity, RCF has certain legal privileges, such as exemption from paying tax on donations to us, and we can claim Gift Aid on donations from UK taxpayers. To qualify for these privileges, we must demonstrate that RCF is acting responsibly and in accordance with the stated objectives of the trust in the trust deed. The role of the trust board is to ensure that this is the case, the trust deed is available for all church members to read. It sets out the aims of RCF and the responsibilities of the trustees. The trustees must be satisfied that the activities of RCF are consistent with its stated aims in the trust deed and submit an annual report to the Charities Commission. The trust board is therefore an essential part of the governance of RCF.

We would like to record our thanks to Elle Sanders for stepping up into the role of secretary. But because of a change in circumstances, she has had to step down from the role. The role has again been taken on by members of the board of trustees. We are still actively looking for someone from among us to fill this role permanently.

We continue to be GDPR compliant, making sure that all personal information is stored and protected. In 2018 the trustees adopted and approved a GDPR Policy which is still available upon request.

All sensitive data is still saved on a separate password-protected laptop for any issues relating to Treasury and Safeguarding.

Mrs Nicola Owens, our safeguarding lead, had arranged for further training at events over previous months and several members, including trustees, took part. We are continuing to work through current DBS requirements for all trustees, staff and those involved in children's work. We are pleased to say we have no current safeguarding issues.

The RCF website meets all critical Data Protection compliancy standards, with new updated opt-in consent forms for all members. The website provider continues to be Hubb.Church of Knapwell Wood Farm Business Park, Cambridge, CB23 4NS, formally known as Endis, which has protected servers within the UK.

The laptop that we use on Sundays contains no sensitive information and is used entirely for non-data-sensitive purposes.

The composition of the board is decided according to the Constitution of RCF and the Trust Deed, and comprises the church leaders, the church secretary (when available), the church treasurer and several members elected from the congregation.

The membership of the board is currently as follows:

Mr Norman Jones (Treasurer) Dr Joseph Angell, Mrs Cher Davies, Mr Kurt Francis (Chair) Dr Geraint Owens, Mr Martin Sweeney.

Over the last year, the board met on the dates *14th November 2024*, 11th April 2025, 14th Nov 2025

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Minutes of these meetings can be viewed by church members on request. Our meetings begin and end with prayer. At each meeting, we have a report from the leadership regarding developments in the church

and work being undertaken.

We also receive an up-to-date financial report from the treasurer and an up-to-date Safeguarding report. Other issues discussed have included agreeing on a budget for Missions and scrutinising other spending proposals.

RCF employ one part-time member of staff, Mr Kurt Francis (Pastor). As a trust board, we work in a united and efficient manner, with the aims and the objectives of the trust always foremost in our considerations.

The first impact of the transfer will not be seen in these accounts as the funds were transferred in June and July 2024 and interest is credited annually so first payment will be May 2025 and then for only the period July 2024 to May 2025.

Figures below reflect the main variances between 2023/24 and 2024/25:

Income

Total income was £30,536.80 (transfer not included) being a decrease of £3,387.93.

Overall income has varied over the past 5 years and the major impact was caused by a substantial gift which we received from one of our members who has since left the area.

Regular income by the way of standing order has remained steady

Gift Aid is based on the previous year's figures, and these were impacted by the large gift received that year.

Expenditure

Main variances:

Staff costs reflected a salary increase to Kurt Francis our pastor.

Worship costs were higher following payment of CCLI licence and £459 for the purchase of two hand held microphones.

The transfer of £24,000 again is covered above in my opening remarks.

| | | | | | | | | | | | | |
|--------------------------------------|---|--|--|----------|--|-----------|--|-----------|--|------------|--|--------|
| | | | | | | | | | | | | |
| Net of Receipts and payments. | | | | -1163.46 | | 12,875.34 | | 3435.54 | | -£893.53 | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Assets and Liabilities | | | | | | | | | | | | |
| Assets | | | | | | | | | | | | |
| Cash Funds - Bank Accounts (current) | | | | 9193.16 | | 22022.06 | | 25,246.43 | | £12,289.55 | | |
| Cash Funds - Bank Accounts (deposit) | | | | 12065.15 | | 12111.59 | | 12322.76 | | £386.61 | | |
| Skipton Building Society | | | | | | | | | | £24,010.00 | | |
| Total Assets | | | | 21258.31 | | 0 | | | | | | |
| | 0 | | | 0 | | 34133.65 | | 37,569.19 | | £36,686.16 | | |
| Liabilities - uncleared cheques | | | | 0 | | 0 | | | | | | |
| Total Liabilities | | | | 0 | | 0 | | | | | | |
| | 0 | | | 0 | | 0 | | | | | | |
| Net Assets | | | | 21258.31 | | 34133.65 | | 37,569.19 | | £36,686.16 | | 883.03 |

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 direction 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.

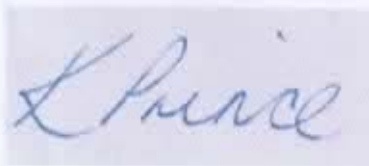
Basis of independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the account 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 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 Examiners Report

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:
 - a. To keep accounting records in accordance with Section 130 of the Charities Act; and
 - b. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities ActHave 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,



.....
Katherine Prince AVOW

Dated.....27th November 2025.

RUTHIN CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1143713

Accounts

RUTHIN CHRISTIAN FELLOWSHIP

REGISTERED CHARITY 1143713



www.rcfnorthwales.com

TRUSTEES' REPORT

October 20th 2024

RCF (Ruthin Christian Fellowship) is a registered charity, number 1143713. The board of trustees of RCF exists as a legal requirement to fulfil RCF's obligations to the Charity Commission so that RCF can remain a registered charity. As a registered charity, RCF has certain legal privileges, such as exemption from paying tax on donations to us, and we can claim Gift Aid on donations from UK taxpayers. To qualify for these privileges, we must demonstrate that RCF is acting responsibly, and in accordance with the stated objectives of the trust in the trust deed. The role of the trust board is to ensure that this is the case, the trust deed is available for all church members to read. It sets out the aims of RCF and the responsibilities of the trustees. The trustees must be satisfied that the activities of RCF are consistent with its stated aims in the trust deed and submit an annual report to the Charities Commission. The trust board is therefore an essential part of the governance of RCF. We would like to record for the record that we have not yet been able to appoint a secretary, The role has been taken on by members of the board of trustees. We are actively still looking for someone from among us to fill this role on a permanent basis.

We continue to be GDPR compliant, making sure that all personal information is stored and protected. In 2018 the trustees adopted and approved a GDPR Policy which is still available upon request.

All sensitive data is still saved on a separate password-protected laptops for any issues relating to Treasury and Safeguarding.

Mrs Nichola Owens our safeguarding lead has arranged for further training at events over the coming few months and is working though

current DBS requirements for all trustees, staff and those involved in children's work.

We are pleased to say that we can report that we have no current safeguarding issues.

The RCF website meets all critical Data Protection compliancy standards, with new updated opt-in consent forms for all members. The website provider Hubb.Church of Knapwell Wood Farm Business Park, Cambridge, CB23 4NS formally known as Endis has protected servers within the UK. The laptop used on Sundays, contains no sensitive information, and is used entirely for non data sensitive purposes.

The trust board meets at least three times in the year. The composition of the board is decided according to the Constitution of RCF and the Trust Deed, and comprises the church leaders, the church secretary (when available), the church treasurer and several members elected from the congregation. The membership of the board is currently as follows: Mr Norman Jones (Treasurer) Dr Joseph Angell, Mrs Cher Davies, Mr Kurt Francis (Chair) Dr Geraint Owens, Mr Martin Sweeney.

Over the last year, the board met on the dates of **3rd December 2023**, **26th April 2024**, **12th September 2024**

Minutes of these meetings can be viewed by church members on request. Our meetings begin and end with prayer. At each meeting we have a report from the leadership regarding developments in the church and work being undertaken.

We also receive an up-to-date financial report from the treasurer and an up-to-date Safeguarding report. Other issues discussed have included agreeing on a budget for mission and scrutinising other spending proposals.

RCF employ one part-time members of staff, Mr Kurt Francis (Pastor)

As a trust board we work in a united and efficient manner, with the aims

And objectives of the trust always foremost in our considerations.

RCF Financial Summary

For Financial Year End March 31st 2024

Norman Jones (Treasurer)

The accounts are prepared on a receipts and payment basis i.e. entered on the date that they were credited or debited to our account and not the date when an invoice was raised. They have been independently examined by AVOW (Assn. of Voluntary Organizations of Wales) and signed off without qualification. The previous three years figures are included for comparison purposes.

Income

Total income was £33,923.81, a decrease of £6,154.47 compared to an increase in 2022/23 of £8,994.23. The 2022/23 figure included a substantial gift which was given during that year.

The Gift Aid figure reflects the claim made in respect of the eligible contributions made in the previous year and on that basis the 2023/24 figure is substantially higher than the previous year.

We remain hugely grateful for the financial support that we receive from individuals/families, and we continue to be overwhelmed by the generosity of our members without which the Church would struggle to carry out its work.

As noted last year we acknowledge that not everyone is in a position to contribute financially, and we are keen that no one should feel burdened to give. Gifts of time, fellowship and hospitality are also highly valued and appreciated.

Expenditure

Expenditure for the year was £30,488.27 against £27,202.94 the previous year, this being an increase of costs of £3,285.33.

The main increase in costs relates to staff which is due to a pay rise for Kurt and increases in tax, NI and pension contributions.

The increase in subscriptions was caused by the Baptist Union of Wales taking two payments in the one year following an error the previous year.

2 Premises costs were higher than last year following the relaxation of COVID rules, greater usage of the Canolfan and an increase in prices.

Overall income exceeded expenditure by £3,435.54

Missional Spending

We continue to aspire to our pledge to spend an amount equivalent to a minimum of 10% of the previous year's income on mission projects. During 2022-23 our Mission spend was £3,941.43 against income of £31,084 for the previous year.

We categorise our mission spending according to whether the projects are local, national or international. We also include website costs as a mission spend.

In the year to 2024 our mission giving was as follows:

| | RCF Mission spending 2023-24 | |
|---------------|------------------------------|-----------|
| Local | | |
| National | Urban Saints | £1,000.00 |
| International | Daniel Burdea | £1,500 |
| | Dignity | £500 |
| | Open Doors | £200 |
| Website | | £656.51 |
| | TOTAL | £3,856.51 |

The figure of £500 to Dignity was matched by a donor effectively making the total to them £1,000.

Please note that the reason that this report is dated 12 Oct 2024 is that we have had to wait for the accounts to be inspected by an independent examiner; this being undertaken by AVOW (Assn. of Voluntary Organizations of Wales) who are based in Wrexham, and who in turn have had to wait for me to obtain the bank records and assemble them ready for the audit.

Norman Jones

Treasurer 12 Oct 2024.

Statements of Receipts & Payments

| | 2020-2021 | 2021-22 | 2022-23 | 2023-24 | |
|----------------------|-----------|-----------|-----------|----------|--------------------|
| Receipts | | | | | |
| Standing Orders | 23,986.00 | 21,754.00 | 27,182.00 | 18407.00 | |
| Gift Aid | 5,652.28 | 5,178.82 | 5,085.84 | 6948.64 | |
| Collection | 0.00 | 0.00 | 130.00 | 460.00 | |
| Social Events | 0.00 | 0.00 | 220.00 | 0.00 | |
| Gifts | 5,700.00 | 4,150.00 | 6,439.00 | 7897.00 | |
| Cashback VISA | 0.00 | 0.00 | 975.00 | 0.00 | |
| Bank Interest | 6.53 | 1.23 | 46.44 | 211.17 | |
| Fundraising | 0.00 | 0.00 | 0.00 | 0.00 | |
| | 35,344.81 | 31,084.05 | 40,078.28 | 33923.81 | |
| Payments | | | | | |
| Staff | 22,693.80 | 23,351.61 | 16,481.09 | 18381.86 | inc/dec 1900.77 |
| Premises | 3,006.00 | 3,012.00 | 1,784.50 | 2437.00 | 652.5 |
| IT costs | 823.03 | 358.95 | 1,015.45 | 794.87 | 220.58 |
| Misc Office Expenses | 210.00 | 71.73 | 78.92 | 148.09 | 69.17 |
| Insurance | 638.80 | 671.00 | 688.24 | 785.04 | 96.8 |
| Subscriptions | 874.00 | 1,116.88 | 283.88 | 1836.88 | 1553.00 |
| Governance | 85.00 | 35.00 | 271.41 | 146.50 | 124.91 |
| Worship | 594.47 | 355.00 | 424.64 | 0.00 | 424.64 |
| Teaching | 656.63 | 473.76 | 894.93 | 1456.82 | 561.89 |
| Mission | 5,815.10 | 2,541.58 | 3,941.43 | 3856.51 | 84.62 |
| Hospitality | 0.00 | 0.00 | 1,338.45 | 544.70 | 793.75 |
| Gifts | 342.96 | 260.00 | 0.00 | 100.00 | 100.00 |
| | 35,739.79 | 32,247.51 | 27,202.94 | 30488.27 | |

| | | | | | |
|--|------------------|-----------------|-----------------|------------------|--|
| Net of Receipts and payments. | -394.98 | -1163.46 | 12,875.34 | 3435.54 | |
| Assets and Liabilities | | | | | |
| Assets | | | | | |
| Cash Funds - Bank Accounts (current) | 10,357.85 | 9193.16 | 22022.06 | 25,246.43 | |
| Cash Funds - Bank Accounts (deposit) | 12,063.92 | 12065.15 | 12111.59 | 12322.76 | |
| Total Assets | 22,421.77 | 21258.31 | 0 | 37,569.19 | |
| 0 | 0.00 | 0 | 34133.65 | | |
| Liabilities - uncleared cheques | | | | | |
| Liabilities - uncleared cheques | 0.00 | 0 | 0 | | |
| Total Liabilities | 0.00 | 0 | 0 | | |
| 0 | 0.00 | 0 | 0 | | |
| Net Assets | 22,421.77 | 21258.31 | 34133.65 | 37,569.19 | |

RUTHIN CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1143713

Accounts

TRUSTEES' REPORT KURT FRANCIS (CHAIR)

RCF (Ruthin Christian Fellowship) is a registered charity, number 1143713. The board of trustees of RCF exists as a legal requirement to fulfil RCF's obligations to the Charity Commission so that RCF can remain a registered charity. As a registered charity, RCF has certain legal privileges, such as exemption from paying tax on donations to us, and we can claim Gift Aid on donations from UK taxpayers.

To qualify for these privileges, we must demonstrate that RCF is acting responsibly, and in accordance with the stated objectives of the trust in the trust deed. The role of the trust board is to ensure that this is the case, the trust deed is available for all church members to read. It sets out the aims of RCF and the responsibilities of the trustees. The trustees must be satisfied that the activities of RCF are consistent with its stated aims in the trust deed and submit an annual report to the Charities Commission. The trust board is therefore an essential part of the governance of RCF.

Since the last report, Janet Ryder has stepped down from her position of RCF church secretary, we would like to record our gratitude for all her hard work and dedication over the last few years. We are still looking for someone among us to fill this role on a permanent basis.

We continue to be GDPR compliant, making sure that all personal information is stored and protected. In 2018 the trustees adopted and approved a GDPR Policy which is still available upon request. All sensitive data is still saved on a separate password-protected laptop for any issues relating to Treasury and Safeguarding. This is backed up by two external hard drives that are kept in a secure metal box. All paper-based documents kept for safeguarding purposes are kept in a locked cabinet.

We have appointed a new safeguarding lead Mrs Nicola (Billie) Owens and are pleased to say that we can report that we have no current safeguarding issues and that we are actively encouraging safeguarding training and renewing DBS certificates for all trustees, staff and those involved in children's work.

The RCF website meets all critical Data Protection compliancy standards, with new updated opt-in consent forms for all members. The website provider Hubb.Church of Knapwell Wood Farm Business Park, Cambridge, CB23 4NS formally known as Endis has protected servers within the UK.

The laptop used on Sundays, contains no sensitive information, and is used entirely for non-data sensitive purposes.

The trust board meets at least three times in the year. The composition of the board is decided according to the Constitution of RCF and the Trust Deed, and comprises the church leaders, the church secretary, the church treasurer and several members elected from the congregation. The membership of the board is currently as follows: Mr. Norman Jones (Treasurer); Dr. Joseph Angell; Mrs Cher Davies; Mr. Kurt Francis (Chair); Dr. Geraint Owens; Mr. Martin Sweeney.

Over the last year, the board met on the dates of October 26th, April 19th and September 28th. Minutes of these meetings can be viewed by church members on request. Our meetings begin and end with prayer. At each meeting we have a report from the leadership regarding developments in the church and work being undertaken. We also receive an up-to-date financial report from the treasurer. Other issues discussed have included agreeing on a budget for mission and scrutinising other spending proposals.

RCF employ one part-time members of staff, Mr Kurt Francis (Pastor) As a trust board we work in a united and efficient manner, with the aims and objectives of the trust always foremost in our considerations.

Treasurers Report

FINANCIAL SUMMARY for Financial Year End March 31st 2023 NORMAN JONES (TREASURER) The accounts are prepared on a receipts and payments basis. They have been independently examined by AVOW (Association of Voluntary Organisations of Wales) and signed off without qualification (subject to confirmation prior to AGM).

The previous three years are included for comparison. INCOME Total income was £40,078.28 an increase of £8,994.23 and this includes a substantial gift which was given during the year, and this is included in Standing Orders. Gifts which have increased by £2,289 are contributions which are not eligible for Gift Aid. The Gift Aid figure reflects the claim made in respect of the eligible contributions made in the previous year and on that basis the 2023/24 figure will be substantially higher.

We remain hugely grateful for the financial support that we receive from individuals/families, and we continue to be overwhelmed by the generosity of our members without which the Church would struggle to carry out its work. As noted last year we acknowledge that not everyone is in a position to contribute financially, and we are keen that no one should feel burdened to give. Gifts of time, fellowship and hospitality are also highly valued and appreciated.

Expenditure for the year was £27,202.94 against £32,247.51 being a reduction of £5,044.57. The main element of this reduction related to Ail stepping down from her position as Teaching Elder. Premises costs were also significantly down due to Covid. The main increases in payments related to Mission and Hospitality with a combined increase of £7,738.30. The above figures reflect a Net Increase of 12,875.34. MISSIONAL SPENDING We continue to aspire to our pledge to spend an amount equivalent to a minimum of 10% of the previous year's income on mission projects. During 2022-23 our Mission spend was £3,941.43 against income of £31,084 for the previous year. We categorise our mission spending according to whether the projects are local, national, or international. We also include website costs as a mission spend. In the year to 2023 our mission giving was as follows:

RCF Mission spending 2022-23 Local Find a Church Subscription £22.00
National Good News Mission A21 Campaign £1,000.00 International Daniel
Burdea Turkey appeal £2,030.00 £405.50 Website £483.93 TOTAL £3,941.43 As
we have noted in past years, our missional spending proprieties tend to arise as
a result of relationships. We believe that a personal relationship with our
missional partners facilitates trust and understanding of the work being done.

As trustees we acknowledge our duties to be financially prudent and continue
to follow advice to hold reserve funds to cover between 3 and 6 months
running costs for the organisation. We also carried out a review of our internal
financial controls using the Charity Commission's toolkit in January 2020.

Norman Jones, Treasurer RCF 18/10/2023 RCF ANNUAL REPORT 2023

| | 2020-2021 | 2021-22 | 2022-23 |
|--------------------------------------|----------------|-----------------|------------------|
| Receipts | | | |
| Standing Orders | 23,986.00 | 21,754.00 | 27,182.00 |
| Gift Aid | 5,652.28 | 5,178.82 | 5,085.84 |
| Collection | 0.00 | 0.00 | 130.00 |
| Social Events | 0.00 | 0.00 | 220.00 |
| Gifts | 5,700.00 | 4,150.00 | 6,439.00 |
| Cashback VISA | 0.00 | 0.00 | 975.00 |
| Bank Interest | 6.53 | 1.23 | 46.44 |
| Fundraising | 0.00 | 0.00 | 0.00 |
| | 35,344.81 | 31,084.05 | 40,078.28 |
| Payments | | | |
| Staff | 22,693.80 | 23,351.61 | 16,481.09 |
| Premises | 3,006.00 | 3,012.00 | 1,784.50 |
| IT costs | 823.03 | 358.95 | 1,015.45 |
| Misc Office Expenses | 210.00 | 71.73 | 78.92 |
| Insurance | 638.80 | 671.00 | 688.24 |
| Subscriptions | 874.00 | 1,116.88 | 283.88 |
| Governance | 85.00 | 35.00 | 271.41 |
| Worship | 594.47 | 355.00 | 424.64 |
| Teaching | 656.63 | 473.76 | 894.93 |
| Mission | 5,815.10 | 2,541.58 | 3,941.43 |
| Hospitality | 0.00 | 0.00 | 1,338.45 |
| Gifts | 342.96 | 260.00 | 0.00 |
| | 35,739.79 | 32,247.51 | 27,202.94 |
| Net of Receipts and payments. | -394.98 | -1163.46 | 12,875.34 |
| Assets and Liabilities | | | |
| Assets | | | |
| Cash Funds - Bank Accounts (current) | 10,357.85 | 9193.16 | 22022.06 |
| Cash Funds - Bank Accounts (deposit) | 12,063.92 | 12065.15 | 12111.59 |
| Total Assets | 22,421.77 | 21258.31 | 0 |
| | 0 | 0.00 | 34133.65 |
| Liabilities - uncleared cheques | 0.00 | 0 | 0 |
| Total Liabilities | 0.00 | 0 | 0 |
| | 0 | 0.00 | 0 |
| Net Assets | 22,421.77 | 21258.31 | 34133.65 |

Independent Examiners Report

I report that on the accounts of Ruthin Christian Fellowship for the year ended 31st March 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 direction 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 independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the account 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 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.

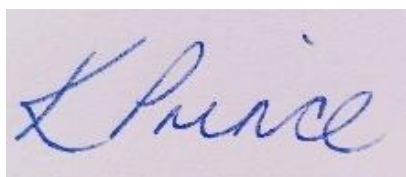
Independent Examiners Report

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:
 - a. To keep accounting records in accordance with Section 130 of the Charities Act; and
 - b. 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,



.....
Katherine Prince AVOW

Dated.....24th August 2023.....

RUTHIN CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1143713

Accounts

LEADER'S REPORT

Kurt Francis (Pastor)

Our reports are written and put forward for review towards the end of the year. However, they are also a reflection of our financial year, which is April to March.

Another year has passed, and one that has not been without its challenges as we found ourselves experiencing yet more change. Yet in some ways, we are perhaps nearer to our goal of becoming 'a church without walls' than we were before Covid and all of the changes we experienced before the end of last year.

We are a little fewer in number as some realised that they wanted to be involved in church work within their own geographical communities, so we sadly said farewell to the Roberts family (Ali, Dafydd, Osian, Ned and Jonas), Alan and Sue, and Andy and Rachel. We also said our goodbyes to the Welch family (Jennifer, Joe, Jonas and Caleb) as they moved to China to take up teaching jobs there. They all made invaluable contributions not just to our gatherings but also to a process that has brought us where we are today. We will forever be grateful to them and will miss them, whilst at the same time acknowledging that they are responding to the call of God to "Go!" and sending them out with glad hearts. We also recognise the work that God is already doing in their own mission fields and will always be ready to provide them with whatever support we can.

Whilst missing our traveling companions of the last few years on our journey of faith, we continue to pursue what it is to be 'a church without walls'.

We press forward, valuing the opportunity to gather as God's people in the Canolfan, in our homes, online, in Costa on a Wednesday morning, or wherever. However, we do this believing that God has chosen us and is equipping each one of us for works of ministry and service, which through the Gospel brings glory to him (Eph. 1:3-14). As we worship, break bread together and gather around God's word, we encourage and pray for one another that we are able to confidently give away that which we have freely received.

These past few years have been difficult in many ways, but now we are able to gather in person we should grasp the opportunity with both hands. Gathering together in the ways I have just mentioned is vital for us as members of the body of Christ. Many churches are seeing fewer people attend their weekly gatherings than before Covid; for some, this is because of genuine concerns about exposing themselves to the virus. Some individuals are just weary and tired,

but for others they have become accustomed to a different pattern and their churchgoing habits have changed.

The truth is though, Jesus has put us in church families in order that we may grow together. This is not a new phenomenon: it is even one that was experienced in the early church. The author of the letter to the Hebrews makes this startling statement:

“And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another – and all the more as you see that day approaching.” (Heb. 10:24-25)

This is not about ‘getting bums on seats’ but is to do with how we have an impact on our communities together and live out what it means to be effective disciple makers. With one eye on that day when Jesus comes again and another on the task that’s before us, we cannot do it without one another.

We have completed the ‘Unquenchable Series’ by looking through the book of Acts, and in Allsorts we have begun to look at those that the Holy Spirit used to write the New Testament, investigating their lives and their relationship with Jesus and the early church. When we have completed this we will begin to look at other key figures, including many of the women who served and led in the local church. For those months with more than four Sundays, we continue to use the fifth Sunday for Vision days.

As part of our thinking about being church in our community, we now use the second Sunday in the month to gather in our local communities. On these Sundays we use a simple format, often with a pre-recorded video of the message. It’s an opportunity not only to think about what it means to be a church in our locality but also to invite friends and family who might not feel comfortable coming to any other type of gathering.

Our regular Sunday morning gatherings in the Canolfan are much more informal than before. Due to us being fewer in number, our ability to offer regular Sunday school classes is limited and this is the cause of real heartache for the leadership team. We do our best to be as inclusive of children in all of our gatherings as possible. However, we want to be able to offer the best that we have to all of our young people and will continue to seek help in this area.

Over the past few years, we have joined with churches from all over Wales in order to grow in our understanding of who God is, of his mission to reconcile this world to himself, and of our part in his plan. The Ethos and Explore courses, run through Forge Cymru, at times

felt very intense as Cameron Roxburgh sought to communicate to us in a relatively short time what took him years to grasp; nonetheless, the courses have been very valuable indeed.

Through Forge we have grown in our conviction that being 'on mission' is about more than just 'church survival' - it is our prime purpose as we look to see Jesus build his church through us.

As the lockdown ended and we were able to return to face-to-face gatherings, we have continued to benefit from some of our online gatherings and other forms of communication. Prayer meetings, Monday night home group, and trustees' and elders' meetings are often still held on zoom where it is not possible for us to meet in person. This certainly helps in those cold winter months.

WhatsApp is still a firm favourite with the RCF family as far as sharing news and prayers is concerned; it's not a perfect 'mass-communication' tool by any means, but it's still secure and remains very useful.

We continue to seek to build relationships with other churches in North Wales and have had the opportunity to meet with other leaders outside of the BUW once a month in St. Asaph. This has been a valuable time of sharing with and praying for one another, to see and hear what God is doing and saying in our region. Where possible, we are also continuing to build links with the Welsh and English-speaking churches around us, seeking ways to partner together and encourage one another.

Again, this is my opportunity to reflect on the fact that, although we might be small in number, we continue to be a church whose people offer their time, gifts and talents to the benefit of all in a way that reflects the grace and servant heart of the master Jesus. We take time to give thanks to all and for all. May God have all the Glory!

Let us continue to encourage one another and all the more as we see that day approaching!

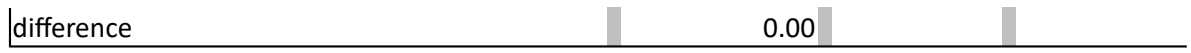
Many thanks

Kurt

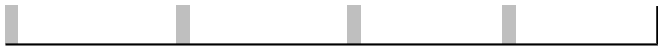
| Charity Number 1143713 | | | |
|---|------------------|------------------|------------------|
| Statement of Payments and Receipts | 2021-2022 | 2020-2021 | 2019-2020 |
| Receipts | £ | £ | £ |
| Standing Orders | 21,754.00 | 23,986.00 | 21,991.00 |
| Gift Aid | 5,178.82 | 5,652.28 | 5,643.31 |
| Collection | 0.00 | 0.00 | 351.25 |
| Social Events | 0.00 | 0.00 | 0.00 |
| Gifts | 4,150.00 | 5,700.00 | 7,500.00 |
| Cash back on VISA debit card | 0.00 | 0.00 | 0.37 |
| Bank Interest | 1.23 | 6.53 | 24.17 |
| Fundraising | 0.00 | 0.00 | 0.00 |
| TOTAL RECEIPTS | 31,084.05 | 35,344.81 | 35,510.10 |
| Payments | | | |
| Staff | 23,351.61 | 22,693.80 | 24,609.89 |
| Premises | 3,012.00 | 3,006.00 | 5,125.00 |
| IT costs | 358.95 | 823.03 | 1,189.96 |
| Misc Office Expenses | 71.73 | 210.00 | 27.64 |
| Insurance | 671.00 | 638.80 | 635.97 |
| Subscriptions | 1,116.88 | 874.00 | 699.50 |
| Governance | 35.00 | 85.00 | 134.50 |
| Worship | 355.00 | 594.47 | 491.40 |
| Teaching | 473.76 | 656.63 | 679.74 |
| Mission | 2,541.58 | 5,815.10 | 1,520.00 |
| Hospitality | 0.00 | 0.00 | 314.33 |
| Gifts | 260.00 | 342.96 | 72.50 |
| TOTAL PAYMENTS | 32,247.51 | 35,739.79 | 35,500.43 |
| Net of Receipts and Payments | -1,163.46 | -394.98 | 9.67 |
| Cash Funds as at 31 March previous year | 22,421.77 | 22,816.75 | 22,807.08 |
| Cash Funds at end most recent month | 21,258.31 | 22,421.77 | 22,816.75 |
| Nominal reserve funds (held in deposit account) | 12,065.15 | 12,065.15 | 12,057.39 |
| Assets and Liabilities | | | |
| at end most recent month | 2021-22 | 2020-21 | 2019-20 |
| | £ | £ | £ |
| Assets | | | |
| Cash Funds - Bank Accounts (current) | 9,193.16 | 10,357.85 | 10,759.36 |
| Cash Funds - Bank Accounts (deposit) | 12,065.15 | 12,063.92 | 12,057.39 |
| Total Assets | 21,258.31 | 22,421.77 | 22,816.75 |
| Liabilities - uncleared cheques | | 0.00 | 0.00 |
| Total Liabilities | | 0.00 | 0.00 |
| Net Assets | 21,258.31 | 22,421.77 | 22,816.75 |

difference

0.00



| 2018-2019 | 2017-2018 | 2016-17 | 2015-16 |
|------------------|------------------|------------------|------------------|
| £ | £ | £ | £ |
| 20,900.00 | 16,395.00 | 17,940.00 | 17,845.82 |
| 4,607.43 | 9,126.62 | 0.00 | 4,734.30 |
| 1,549.18 | 2,128.50 | 4,851.29 | 7,744.79 |
| 0.00 | 0.00 | 690.00 | 749.00 |
| 6,158.66 | 6,156.16 | 8,811.76 | 0.00 |
| 15.93 | 3.79 | 3.21 | 2.58 |
| 0.00 | 212.56 | 723.20 | 0.00 |
| 33,231.20 | 34,022.63 | 33,019.46 | 31,076.49 |
| 19,986.83 | 14,903.01 | 14,525.36 | 14,488.36 |
| 4,861.66 | 3,703.48 | 2,389.00 | 2,502.00 |
| 1,524.16 | 89.98 | 899.91 | |
| 15.54 | 114.12 | 45.40 | 95.87 |
| 603.02 | 526.36 | 486.33 | 430.27 |
| 692.00 | 520.00 | 742.00 | 1,238.50 |
| 229.50 | 140.00 | 269.75 | 359.75 |
| 340.22 | 1,691.78 | 519.15 | 840.19 |
| 1,063.25 | 1,371.31 | 1,315.31 | 2,623.27 |
| 3,776.05 | 4,917.09 | 11,405.98 | 5,416.68 |
| 102.64 | 251.20 | 1,176.09 | 1,505.36 |
| 84.25 | 484.38 | 350.03 | 1,102.99 |
| 33,279.12 | 28,712.71 | 34,124.31 | 30,603.24 |
| -47.92 | 5,309.92 | -1,104.85 | 473.25 |
| 22,855.00 | 17,545.08 | 18,649.93 | 18,176.68 |
| 22,807.08 | 22,855.00 | 17,545.08 | 18,649.93 |
| 12,033.22 | | | |
| 2018-19 | 2017-18 | 2016-17 | 2015-16 |
| £ | £ | £ | £ |
| 10,975.26 | 13,637.71 | 10,935.13 | 14,543.19 |
| 12,033.22 | 9,217.29 | 6,609.95 | 4,106.74 |
| 23,008.48 | 22,855.00 | 17,545.08 | 18,649.93 |
| 201.40 | 0.00 | 0.00 | 0.00 |
| 201.40 | 0.00 | 0.00 | 0.00 |
| 22,807.08 | 22,855.00 | 17,545.08 | 18,649.93 |



Independent Examiners Report

I report that on the accounts of Ruthin Christian Fellowship for the year ended 31st March 2022:

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 direction 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.

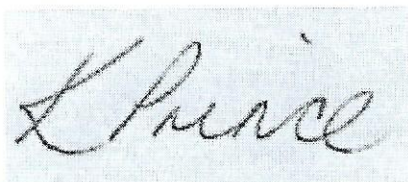
Basis of independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the account 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 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 Examiners Report

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:
 - a. To keep accounting records in accordance with Section 130 of the Charities Act; and
 - b. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities ActHave 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,



.....

Dated.....7th November 2022.....

Katherine Prince AVOW

RUTHIN CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1143713

Accounts



Annual Report 2021



A member Church of the BUW
Registered charity number: 1143713

Email: kurtrcf@gmx.com

Website: www.rcfnorthwales.com



FORGE CYMRU

wales / cymru

evangelical alliance
better together



Trustees

| | |
|------------------|--|
| Kurt Francis | Chair |
| Norman Jones | Treasurer |
| Janet Ryder | Secretary |
| Pete Davies | sadly deceased 13 th January 2021 |
| Cher Davies | |
| DR. Geraint Owen | |
| Alison Roberts | |
| DR Joe Angell | |

Leaders

| | |
|-----------------------|-------------------------|
| Kurt Francis | Senior Pastor / Elder |
| Alison Roberts | Teaching Pastor / Elder |
| DR Geraint Owen | Elder |
| Rachel Hughes | Prayer Co-ordinator |
| Alan Hodgkinson | Mission Secretary |
| Billie Owen | Worship Co-ordinator |
| DR Dan Muckle - Jones | Safeguarding Officer |

LEADER'S REPORT

Kurt Francis (Pastor)

Our reports are written and put forward towards the end of the year but reflect our financial year, which is April to March.

From the outset, I would also like to acknowledge the fact, that although this AGM we will not have all the usual reports. That worship, prayer, children and young people have all found new ways of expressing what it means to be a community of faith over these past months through various means. Particularly online. This has been a great encouragement and a constant challenge. To which I believe we have faced and excelled in so many ways. Our deep gratitude goes to all who have taken time to encourage and participate and to Holy Spirit who equips us and helps us.

This has been another challenging year for everyone. It is a year that has challenged every one of us in so many ways and yet we are so grateful to God for his kindness and faithfulness to us.

In the time between our last AGM and the beginning of the new financial year, we lost our dear friend Pete. I think it would be remiss of me not to talk about this here in the leader's report.

So many of us, in so many ways, owe so much to this man who lived out his faith with deep conviction and passion, who loved all of those that the great Shepherd had called him to lead. It is enough for us to confidently say that he has heard the words that he longed to hear: "Well done good and faithful servant!"

Our prayers, love and thanks remain with Cher and the family who also have borne upon their shoulders the work here in this part of North Wales. We are always grateful.

Despite the challenges that we have shared, we still sense the call to be ***"a church without walls, where Jesus Christ is our core."***

But as we look around, we realise all churches to a certain extent have become churches with walls.

In this transitional place, we still ask the question, what does this mean to be "a church without walls" and what does it look like? One thing I am more convinced of than ever is that it was never just about a building. My conviction has grown over the last year that yes, we gather in a building, for the most part, a home or a hall, but that has little bearing on being a church without walls...rather, our hearts individually and collectively demonstrate that truth.

If we want to know where our heart is, we need to see where the things we treasure are.

Last year, in my report I said regarding church without walls “It is simple, I think, but hugely profound, and something that still makes me excited and uncomfortable in equal measures. Something that has become a constant prayer, conversation and narrative of the leadership and many members of RCF over the last 2 or 3 years.”

And this is all still true today. Although the last year has meant for large parts, we have been unable to meet and for some of us even unable to leave the home because of shielding requirements, we have not been static.

In-person gatherings have been replaced by pre-recorded online gatherings with many of our members contributing week in, week out, children and adults. These were uploaded to YouTube and Facebook week in, week out by Josh and this was augmented by Zoom gatherings where we could see one another face to face.

We all became more adept at social media, with WhatsApp becoming a medium of choice for RCF family news and reports, prayer, and encouragement.

Although it hasn't been easy, we have been able to keep in touch with RCF family members and walk with them through these challenging times. We are so grateful for the many who have called, sent gifts, and encouraged one another...that is church!

It is true to say that we have seen gifts emerge, we have seen talents used, love shown, hospitality given, kindness shown to strangers, willing and helping hands in times of crisis and so much more.

We have sung songs, shared our stories, shed some tears, and prayed...holding one another up in our battles, fears, and anxieties.

When we did not know what else we could do, we stood vigil through the night, where we read out scripture aloud and shared it with one another for encouragement... Looking for hope in the face of despair.

When anyone says that the church has shut its doors, we can truly say not at RCF....our homes and our lives were always open and our longing to see Jesus made known among us and our communities has been a reality.

As we press on forward and begin to gather in person, some of the things that we have learned on the way will stay with us.

Tools that we have had to rely on will still be used where necessary. No late-night travels on a cold, dark winter's night for a trustees' meeting – we can meet on Zoom.

It's been exciting to see new groups emerge – we have a Monday night small group that meets on Zoom, and we are having a great time going through the book of Acts.

We have another group that meets on Wednesday nights that has continued beyond the Alpha course...

Some of us have been involved in BUW / Forge initiative Ethos and Explore pathways. Through these, we have been understanding that God is a God of Mission and has been from the beginning, and it is our job to discern where God is at work and ask the question “how do I get involved?”. Ethos has been for those who want a more theological understanding of what it means to do mission with God, whereas Explore is for those who want a more practical application.

This year on Explore we are using David E. Fitch's book “Faithful Presence” as a textbook, from which we will launch our discussions. It is a joy also to be joining other believers from all over Wales on these courses.

We continue to build relationships with other local churches and leaders; again, out of necessity, we have had more opportunities to meet up online, strengthen friendships, give and receive both help and advice, and send up prayers.

Just recently the team at Sussex Street have relaunched the Valley Project and are regularly gathering leaders from around the Vale of Clwyd. We have in fact started to meet monthly and have been able to encourage one another.

We continue with series in the Book of Acts as part of our **'Unquenchable' Series**; we also intersperse this with short bursts of topical teaching and Vision days.

Vision days are always on the 5th Sunday of the month of which there are usually 4 a year. This is also a good opportunity to remind ourselves of the direction that we have set our sails towards.

We still grow in our relationship with the BUW, and our partners Forge Cymru and the Evangelical Alliance.

For the last couple of years, we led **Cytûn** [Churches together in Wales] in the Ruthin area and have just stepped down from this, but I think even though it was not without its challenges, we were able to help and offer support to put out Christmas and Easter videos and also set up a **Cytûn** Facebook page. A huge thanks to RCF members who helped on this journey.

We have an RCF app that is downloadable to Apple and Android phones. This simple app gives members access to recordings, contacts, and calendars/rotas. It has not been utilised very much, but it is free to download from our website and is easy to use so I would encourage you to check it out.

Again, a huge thanks to all and everyone who have carried the burden of the work by bringing their unique set of skills, gifts, and talents.

To those who prayed and endured sleepless nights, holding up the arms of the tired and weary, to those who encouraged, and to those who sacrificially gave of their time, energy, and finances we offer our thanks.

To our musicians, singers, readers, poets, preachers, teachers & storytellers, young and old, we are really very grateful.

Everything that is done in the name of Jesus is deeply appreciated.

Let's continue to grow and go forward together in His name!

Many thanks,

Kurt

TRUSTEES' REPORT

Kurt Francis (Chair)

RCF is a registered charity, number 1143713. The board of trustees of RCF exists as a legal requirement to fulfil RCF's obligations to the Charity Commission so that RCF can remain a registered charity. As a registered charity, RCF has certain legal privileges, such as exemption from paying tax on donations to us, and we can claim Gift Aid on donations from UK taxpayers. To qualify for these privileges, we must demonstrate that RCF is acting responsibly, and in accordance with the stated objectives of the trust in the trust deed. The role of the trust board is to ensure that this is the case, the trust deed is available for all church members to read. It sets out the aims of RCF and the responsibilities of the trustees. The trustees must be satisfied that the activities of RCF are consistent with its stated aims in the trust deed and submit an annual report to the Charities Commission. The trust board is therefore an essential part of the governance of RCF.

Since the last AGM, **Ms Janet Ryder has stepped into the role of Church Secretary** and has become a member of the board of trustees.

Mr Norman Jones has taken on the role of Treasurer from Dr Daniel Muckle-Jones. We are still seeking a replacement to take on the important role of safeguarding. We also need to report the sad passing of our dear friend and trustee Mr Pete Davies. We are forever indebted to him for his vision, wisdom and kindness, and RCF would not exist as it is today without Pete and Cher's willingness to see the fellowship birthed in this locality.

We continue to be GDPR compliant, making sure that all personal information is stored and protected. In 2018 the trustees adopted and approved a GDPR Policy which is still available upon request.

All sensitive data is still saved on a separate password-protected laptop for any issues relating to Treasury and Safeguarding. This is backed up by two external hard drives that are kept in a secure metal box.

All paper-based documents kept for safeguarding purposes are kept in a locked cabinet.

We are pleased to say that we can report that we have no current safeguarding issues and that we are actively encouraging safeguarding training for all trustees, staff and those involved in children's work.

The RCF website meets all critical Data Protection compliancy standards, with new updated opt-in consent forms for all members. The website provider 'Endis' has protected servers within the UK. The laptop used on Sundays, contains no sensitive information, and is used entirely for non-data sensitive purposes.

The trust board meets at least three times in the year. The composition of the board is decided according to the Constitution of RCF and the Trust Deed, and comprises the church leaders, the church secretary, the church treasurer and several members elected from the congregation.

The membership of the board is currently as follows:

Mr Norman Jones (Treasurer) Ms Janet Ryder (Secretary), Dr Joseph Angell, Mrs Cher Davies, Mr Kurt Francis (Chair) Mrs Alison Roberts, Dr Geraint Owens.

Over the last year, the board met on the dates of March 26th, May 20th and August 26th.

As a trust, we are watching and listening to advice from local government, the Evangelical Alliance, Cytûn and the BUW regarding how to safely proceed during this time, especially in regard to face-to-face gatherings. We are only just returning to physical gatherings in compliance with the Canolfan Cae Cymru Covid Risk Assessment, and are taking all practical measures to help one another remain safe.

Minutes of these meetings can be viewed by church members on request. Our meetings begin and end with prayer. At each meeting we have a report from the leadership regarding developments in the church and work being undertaken. We also receive an up-to-date financial report from the treasurer. Other issues discussed have included agreeing on a budget for mission and scrutinising other spending proposals.

RCF employ two part-time members of staff, Mr Kurt Francis (Pastor) and Mrs Alison Roberts (Teaching Pastor).

As a trust board we work in a united and efficient manner, with the aims and objectives of the trust always foremost in our considerations.

Independent Examiners Report

I report that on the accounts of Ruthin Christian Fellowship for the year ended 31st March 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 direction 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.

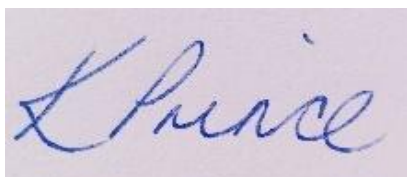
Basis of independent examiner's report

My examination was carried out in accordance with the general Direction 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 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 Examiners Report

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:
 - a. To keep accounting records in accordance with Section 130 of the Charities Act; and
 - b. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities ActHave 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,



.....

Dated.....11TH October 2021.....

Katherine Prince AVOW

FINANCIAL SUMMARY to Financial Year End March 2021

Norman Jones (Treasurer)

The accounts are prepared on a receipts and payments basis. They have been independently examined by AVOW (Association of Voluntary Organisations of Wales) and signed off without qualification. The previous five years' figures are included for comparison.

Firstly, I would like to acknowledge the tremendous amount of help that I have received from Dan in respect of the handover of treasurer's duties. The impact of Covid-19 has meant that for much of the year it was necessary for Dan to retain possession of the Church laptop and with social distancing in place we were not able to get together to affect a proper handover and for a while we were both having to be actively involved in record keeping etc. Despite Dan wishing to relinquish the role of treasurer, he never once gave me the impression that I was being a burden or that he begrudged me contacting him as I kept on chasing him for information or direction, I am really grateful for all of his support.

Total income for the year was £35,344.81, a decrease of £165.29 compared to the previous year. Income from regular donations, including standing orders, has remained fairly constant. With Sunday services having been held online for over a year it has not been possible to take income from Sunday collections. We have again benefitted from some substantial individual gifts during this financial year. We are hugely grateful for the financial support we get from members and friends of the fellowship.

Main variations:

In March 2020 the village hall where we meet was closed due to Covid and so no rent was payable for this element throughout the year. We did continue to make a much reduced payment for a storage area within the Canolfan to ensure that our assets were protected.

Our main cost reduction for IT was due to the fact that we cancelled our broadband subscription at £55pm, again due to Covid as no meetings being held in the hall where the broadband was situated.

Expenditure for the year showed a net increase of £239.36

We continue to be overwhelmed by the generosity of our members, without which the church would struggle to carry out its work. We acknowledge that not everyone is in a position to contribute financially, and we are keen that no-one should feel burdened to give. Your gifts of time, fellowship, hospitality and prayer are also highly valued.

Deposit reserve: There were no withdrawals against this account during the year and the balance has increased by a huge £6.53 in respect of interest giving a balance at the year end of £12,057.39 and this has resulted in an overall reduction in our

combined bank balances of £394.98 for the year giving a combined total of £22,421.77

We continue to aspire to our pledge to spend an amount equal to a minimum of 10% of the previous year's income on mission/outreach projects. During 2020-21 We categorize our mission spending according to whether projects are local, national, or international, and also include the website costs as a mission spend. In the year to 31/3/2021 our mission giving was as follows:

| | RCF MISSION SPENDING 2020-2021 | |
|----------------------|--|------------|
| LOCAL | 260.00£ .(Plant Clwb) Saints Urban Find a church" subscription £22.00 | £ 280.00 |
| NATIONAL | Rhys Hughes £1000 Urban Saints £2000. (£1000 cf from 2019-20) | £ 3000.00 |
| INTERNATIONAL | Daniel Burdea (Prison mission in Romania) | £ 1,030.00 |
| WEBSITE | Website costs | £ 339.30 |
| TOTAL | | £ 4649.30 |

It should be noted that our mission priorities tend to arise as a result of relationships. We believe that personal relationship with our mission partners facilitates trust and understanding of the work being done.

A comparison of the past 5 year's receipts and payments will be provided in addition to this report.

As trustees we acknowledge our duties to be financially prudent, and continue to follow advice to hold reserve funds to cover between 3 and 6 months running costs for the organisation. We also carried out a review of our internal financial controls using the Charity Commission's toolkit in January 2020.

Norman Jones
Treasurer.

Charity Number 1143713

Statement of Payments and Receipts

| | 2020-2021 | 2019-2020 | 2018-2019 |
|---|-----------------|-----------------|-----------------|
| Receipts | £ | £ | £ |
| Standing Orders | 23986 | 21991 | 20900 |
| Gift Aid | 5652.28 | 5643.31 | 4607.43 |
| Collection | 0 | 351.25 | 1549.18 |
| Social Events | 0 | 0 | 0 |
| Gifts | 5700 | 7500 | 6158.66 |
| Cash back on VISA debit card | 0 | 0.37 | |
| Bank Interest | 6.53 | 24.17 | 15.93 |
| Fundraising | 0 | 0 | 0 |
| TOTAL RECEIPTS | 35344.81 | 35510.1 | 33231.2 |
| Payments | | | |
| Staff | 22693.8 | 24609.89 | 19986.83 |
| Premises | 3006 | 5125 | 4861.66 |
| IT costs | 823.03 | 1189.96 | 1524.16 |
| Misc Office Expenses | 210 | 27.64 | 15.54 |
| | 638.8 | 635.97 | 603.02 |
| Subscriptions | 874 | 699.5 | 692 |
| Governance | 85 | 134.5 | 229.5 |
| Worship | 594.47 | 491.4 | 340.22 |
| Teaching | 656.63 | 679.74 | 1063.25 |
| Mission | 5815.1 | 1520 | 3776.05 |
| Hospitality | 0 | 314.33 | 102.64 |
| Gifts | 342.96 | 72.5 | 84.25 |
| TOTAL PAYMENTS | 35739.79 | 35500.43 | 33279.12 |
| Net of Receipts and Payments | -394.98 | 9.67 | -47.92 |
| Cash Funds as at 31 March previous year | 22816.75 | 22807.08 | 22855 |
| Cash Funds at end most recent month | 22421.77 | 22816.75 | 22807.08 |
| Nominal reserve funds (held in deposit account) | 12063.92 | 12057.39 | 12033.22 |
| Assets and Liabilities | | | |
| at end most recent month | 2020-21 | 2019-20 | 2018-19 |
| | £ | £ | £ |
| Assets | | | |
| Cash Funds - Bank Accounts (current) | 10357.85 | 10759.36 | 10975.26 |
| Cash Funds - Bank Accounts (deposit) | 12063.92 | 12057.39 | 12033.22 |
| Total Assets | 22421.77 | 22816.75 | 23008.48 |

| | | | |
|---------------------------------|----------|----------|----------|
| Liabilities - uncleared cheques | | 0 | 201.4 |
| Total Liabilities | | 0 | 201.4 |
| Net Assets | 22421.77 | 22816.75 | 22807.08 |
| difference | 0 | | |

