



Annual Report 2021



A member Church of the BUW
Registered charity number: 1143713

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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 off 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.

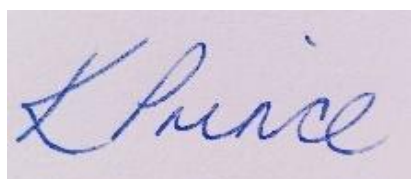
Basis of independent examiner's report

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,



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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		

