

## **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 apposition 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 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
<b>Receipts</b>			
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
<b>Payments</b>			
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
<b>Net of Receipts and payments.</b>	-394.98	-1163.46	12,875.34
<b>Assets and Liabilities</b>			
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	0	34133.65
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

### Independent Examiners Report

I report that on the accounts of Ruthin Christian Fellowship for the year ended 31<sup>st</sup> 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.

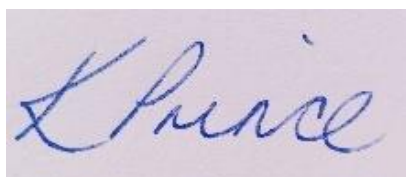
#### **Independent Examiners Report**

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.....24<sup>th</sup> August 2023.....

