

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 Reciepts & 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						inc/dec
Staff		22,693.80	23,351.61	16,481.09	18381.86	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		
0		0.00	0	34133.65	37,569.19	
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	

