

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.

Total £1248 (example)

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.

[illegible]

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	

[illegible]

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.

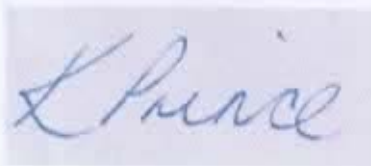
Basis of independent examiner's report

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.