



Trustees' Annual Report for the period

| | | | | | | | |
|------|-------------------|----------|------|----|-----------------|----------|------|
| From | Period start date | | | To | Period end date | | |
| | 1 | December | 2020 | | 30 | November | 2021 |

Section A Reference and administration details

Charity name **Regent Christian Fellowship**

Other names charity is known by **Regent Chapel**

Registered charity number (if any) **1149241**

Charity's principal address **Regent Chapel, Regent Farm Road**
Gosforth
Newcastle upon Tyne
Postcode **NE3 3HD**

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------------|------------------------|-----------------------------------|---|
| 1 | Keith Mowat | Chairman | | |
| 2 | Paul Mullis | Treasurer | | |
| 3 | Andrew Gibson | Full Time Elder | | |
| 4 | Peter Hedley | | | |
| 5 | Fiona Waugh | | | |
| 6 | Laura Elliott | | | |
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

Andrew Gibson: Full Time Elder.

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Trust deed

How the charity is constituted
(eg. trust, association, company)

Trust

Trustee selection methods
(eg. appointed by, elected by)

Appointed by incumbent trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The Objects of the Trust are, for the benefit of the public, 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 may from time to time 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 Trust.

Trustees have had regard to the guidance issued by the Charity Commission on public benefit and consider the operation of normal church worship activities and additional social welfare activities, including operating a Churches Against Poverty Debt Centre and gifts to organisations and individuals working within the UK and the rest of the world who have aims and objectives compatible with those of the Charity, to be within the definition.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

A program of weekly worship, evangelism and service to the community was undertaken throughout the year. Covid-19 restrictions again impacted on our ability to meet for much of the year, with a hybrid approach of socially distanced worship and online streaming. While restrictions were relaxed in the summer some of our normal activities were resumed – such as our annual “community fun day”, and a new regular “Oaks and Acorns” group focussed on the needs of grandparents looking after grandchildren was begun.

Donations from Members again increased in comparison to the prior year, and membership has grown, although for many, an inability to attend services in person is remaining a hardship.

The Christians Against Poverty Debt Centre has continued to operate successfully throughout the year seeing several individuals becoming clear of debt and others continuing to make progress towards that aim. Due to Covid restrictions, in person meetings were reduced over part of the year, however a combination of social distancing and telephone support has enabled the work to continue. External financial support from trusts, while improving over 2020 remained low, with the Fellowship meeting the funding balance from reserves and financial support of the congregation.

7 organisations working elsewhere in the UK and 1 overseas in furtherance of aims compatible with the objects of the Trust were supported with financial gifts. These varied between a value of £389 and £12,000 and totalled £19,920.

During the year the Fellowship completed “phase 1” of our building expansion plans, with the creation of ground works, access points and additional car and cycle parking space and planting at the front of the building. The cost of this was £118,668 which was assisted by the gift of £10,000 from North Shields Fellowship, £1,000 from Prudhoe Fellowship, £1,000 from the Catherine Cookson Foundation, and £1,000 from Qualitek Safety. The balance of funding was provided through donations from the congregation.

Brief statement of the charity's policy on reserves

The Trustees seek to maintain a balance in undesignated and unrestricted reserves that is approximately equal to 6 months running costs of the charity. In 2021 this was determined to be £45,000.

Funds in excess of this are identified and designated for specific purposes to assist in the furtherance of the aims of the Fellowship: namely the running costs of the Christians Against Poverty Debt Centre, a Building Fund towards the costs of extending Regent Chapel, and funds collected specifically for missionary and welfare activities operated by reputable third parties.

These are designated as separate identifiable funds within the overall restricted reserves of the Trust.

Details of any funds materially in deficit

None.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The primary source of funding consists of weekly and monthly donations and offerings collected voluntarily from the congregation which has enabled the employment of staff and the operation of services out of Regent Chapel, Regent Farm Road, Gosforth.

The Trust received donations totalling £6,000 from the following third party organisations during 2020/22, which were entirely used in operating the Newcastle North West CAP Debt Centre:

| | |
|-------------------------|--------|
| Barbour Foundation | £5,000 |
| Christ Church Newcastle | £1,000 |

In addition, the Trust received donations totalling £9,160 from Acts435 and other charities on behalf of CAP clients. The full amount was passed on in within the year.

The Trust has no investments.

All Trustees are voluntary and unpaid, with the exception of the Full Time Elder who was remunerated as follows:

| | |
|-----------------------|----------------|
| Gross Salary | 32,572 |
| Pension contributions | <u>1,303</u> |
| Total | <u>£33,875</u> |

The Full Time Elder has the same pension arrangements as all other charity staff, which is a Defined Contributions scheme administered by NEST.

The Full Time Elder's spouse is also employed in a part time capacity by the Charity, for which she received remuneration of £10,480.

Section F**Other optional information****Section G****Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|-------------|-------------|
| Signature(s) | | |
| Full name(s) | Keith Mowat | Paul Mullis |
| Position (eg Secretary, Chair, etc) | Chairman | Treasurer |
| Date | 25/2/2022 | 25/2/2022 |

| | | | | |
|--------------------------------|------------|---------|------------|-------|
| Regent Christian Fellowship | | 1149241 | | CC16a |
| Receipts and payments accounts | | | | |
| For the period from | 01/12/2020 | To | 30/11/2021 | |

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| General | 126,114 | - | - | 126,114 | 121,937 |
| Events | 130 | - | - | 130 | 322 |
| Restricted funds: CAP Debt Centre | - | 18,918 | - | 18,918 | 13,909 |
| Restricted funds: Building Fund | - | 60,862 | - | 60,862 | 7,354 |
| Restricted funds: Missionary Funds | - | 15,255 | - | 15,255 | 15,667 |
| Restricted funds: Other | - | 1,760 | - | 1,760 | 680 |
| Sub total (Gross income for AR) | 126,244 | 96,795 | - | 223,039 | 159,869 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 126,244 | 96,795 | - | 223,039 | 159,869 |
| A3 Payments | | | | | |
| General | 70,488 | - | - | 70,488 | 72,152 |
| Building | 9,494 | - | - | 9,494 | 6,860 |
| Additions and replacements | 7,808 | - | - | 7,808 | 4,242 |
| Gifts | 652 | - | - | 652 | 4,747 |
| Outreach and activities | 3,029 | - | - | 3,029 | 3,616 |
| Restricted funds: CAP Debt Centre | - | 25,181 | - | 25,181 | 25,203 |
| Restricted funds: Building Fund | - | 118,668 | - | 118,668 | 7,010 |
| Restricted funds: Missionary Funds | - | 19,920 | - | 19,920 | 8,634 |
| Restricted funds: Other | - | 2,260 | - | 2,260 | 423 |
| Sub total | 91,471 | 166,029 | - | 257,500 | 132,887 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 91,471 | 166,029 | - | 257,500 | 132,887 |
| Net of receipts/ (payments) | 34,773 | (69,234) | - | (34,461) | 26,982 |
| A5 Transfers between funds | (31,500) | 31,500 | - | - | - |
| A6 Cash funds last year end | 42,154 | 121,610 | - | 163,764 | 136,781 |
| Cash funds this year end | 45,427 | 83,876 | - | 129,303 | 163,763 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | | | | |
| | Current accounts | 45,427 | 32,720 | - |
| | Deposit accounts | - | 51,156 | - |
| | - | - | - | - |
| | Total cash funds | 45,427 | 83,876 | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |
| | | Unrestricted funds | Restricted funds | Endowment funds |

| | Details | to nearest £ | to nearest £ | to nearest £ |
|--------------------------|---------|--------------|--------------|--------------|
| B2 Other monetary assets | | | - | - |
| | | | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|----------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|--|---------------------------------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | Furniture, fittings & equipment | Unrestricted | - | - |
| | Exclusive use of Regent Chapel | Unrestricted | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|----------------|-----------------------------------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | Accrued payroll taxes | Unrestricted | 1,117 | 31/01/2022 |
| | Accrued pension contributions | Unrestricted | 309 | 19/01/2022 |
| | - | - | - | |
| | - | - | - | |
| | Other accruals net of prepayments | Unrestricted | 530 | 01/12/2021 |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|-----------|--|------------------|
| | <i>Paul Mullis</i> (Hon. Treasurer) | 25/2/22 |
| | <i>Keith Mowat</i> (Chairman) | 25/2/22 |



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Regent Christian Fellowship

On accounts for the year
ended

30th November 2021

Charity no
(if any)

1149241

Set out on pages

2 and 3

**Respective
responsibilities of
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 Directions 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 statement**

My examination was carried out in accordance with general Directions 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 the trustees concerning any 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
examiner's statement**

In connection with my examination, no matter has come to my attention (~~other than that disclosed below *~~)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

22/12/2021

Name:

Evan Menzies

Relevant professional
qualification(s) or body
(if any):

The Institute of Chartered Accountants in England and Wales

Address:

24 Balcombe Road

Haywards Heath

West Sussex

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.