FIVE TOWNS CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1152389

Details

Other names	5TCF
Status	Registered
Legal form	Charitable company
Company number	08403880
Registered	2013-06-12
Register	View on the Charity Commission register

Contact

Address	Five Towns Christian Fellowship 2 Beancroft Street Castleford West Yorkshire WF10 5RR
Phone	01977517652
Email	contact@5tcf.org
Website	www.5tcf.org

Activities

Objects: THE OBJECTS OF THE COMPANY ARE FOR THE BENEFIT OF THE PUBLIC ("THE OBJECTS"): 4.1. TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME MAY THINK FIT;4.2. TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME THINK FIT; AND4.3. TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME MAY THINK FIT.

Activities: Proclamation and furtherance of the Christian faith and demonstration of practical Christianity through other charitable works, within the Five Towns area of West Yorkshire, throughout the UK and overseas.

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Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- City Of Wakefield

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£475,806	£271,624	-	-
2024-03-31	£391,257	£233,646	-	-
2023-03-31	£289,867	£208,757	-	-
2022-03-31	£467,419	£212,408	-	-
2021-03-31	£226,283	£103,557	-	-

Trustees

Name	Role	Appointed
Dr Philip Antony Jones	Chair	2013-04-30
BRIAN WEATHERS		2013-04-30
Christopher Weathers		2017-03-13
MARK HODGETT		2017-03-13
SIMON PETER KAYE		2013-04-30

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FIVE TOWNS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1152389

Accounts

COMPANY REGISTRATION NUMBER: 08403880

CHARITY REGISTRATION NUMBER: 1152389

Five Towns Christian Fellowship

Company Limited by Guarantee

Unaudited Financial Statements

For the year ended

31 March 2025

Townends

Chartered Accountants

Five Towns Christian Fellowship

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2025

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Five Towns Christian Fellowship

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Directors' Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	Five Towns Christian Fellowship
Charity registration number	1152389
Company registration number	08403880
Principal office and registered office	Five Towns Christian Fellowship Beancroft Street Half Acres Castleford West Yorkshire WF10 5RR
The trustees	B Weathers S P Kaye P A Jones M Hodgett C Weathers
Company secretary	M Hodgett
Independent examiner	Miss T J Maeer FCA of Townends Accountants LLP Fulford Lodge 1 Heslington Lane Fulford York YO10 4HW

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 14 February 2013 and registered as a charity on 12 June 2013.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those Articles, Trustees demonstrating their Christian faith may be appointed and serve as members.

Objectives and activities

The objectives of the Charity are the proclamation and furtherance of the Christian faith and the demonstration of practical Christianity through other charitable works, within the Five Towns area of West Yorkshire, throughout the UK and overseas.

The Charity pursues its objectives by providing regular services of worship, preaching, teaching and prayer that is open to all members of the community. We are committed to furthering the Christian faith by increasing the number of people who have the opportunity to worship and be changed by hearing the gospel of Jesus, so they may be able to live out their faith and demonstrate works of practical Christianity.

We maintain a church building in Castleford which is used during the week for prayer meetings, support for the elderly and active youth and children's work.

Our five year agreement with a local sixth form college, which enables us to hold a weekly service of worship at their premises, has come to an end. However, the college agreed that we could have an extension free of charge to August 2025 to compensate for the period during Covid-19 when the college was not open.

Pastoral care and encouragement towards works of practical Christianity is another main element of our work. This is achieved through experienced staff and volunteers offering support in the local community and through home-based groups that enable people to support and encourage each other to maintain a strong faith that results in works of practical Christianity.

Our outreach activities consist of a number of special activities and events designed to make contact with people in the local community, to provide the opportunity for them to learn more about and consider the Christian faith. We continue to work alongside the Saviour Trust, a charity working towards ending homelessness throughout Yorkshire. The pantry provision set up last year with the assistance of Eastmoor CIC has continued this year. This is not a foodbank, but a community pantry which offers food, cleaning and personal products. This costs £5 per shop for members but the average value of each weekly shop is £30.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. This can be seen above and in our summary of activities and achievements.

Achievements and performance

The core activities of preaching, teaching and prayer designed to encourage and equip members of the church to acts of service continued during the year. Consistency in this respect remains a key priority for us. These activities are maintained through a core of experienced internal staff and volunteers, supplemented with nationally recognised external preachers and teachers.

Achievements and performance *(continued)*

There have been no changes in the year to the broader leadership team. The head of community engagement has continued to have a positive impact and maintained the church programme and strengthened our links into the community. Our pastoral team now provides support to four local high schools. Outside of this specific area, the pastoral team also provide practical care and support to those that need it and continue to make a strong contribution to the operation of the church. To that end, the trustees are pleased to report that the church enters 2025/26 in as strong a position as it has been for some time in relation to deploying financial resources to increase its capability in the areas of outreach and practical support ministries.

Our relatively informal departmental operating structure continues to be the system by which we are able to run our day-to-day activities efficiently, enabling a high proportion of volunteers to take responsibility in the life of the church. Co-operation continues to be strong and the improved use of our internet-based diary tools has allowed volunteers to interact and better manage core activities and special projects.

Our children's work maintained its weekly Sunday School activities and our midweek playgroup, Busybodies, continued to offer young children and their parents a high quality service. Our work continues with and for the local council who provide funding to run an open access youth provision from our Castleford premises.

Financial review

Full details of the financial transactions are contained in the Accounts.

The Charity enjoyed a surplus of £204k for the year.

The net assets of the Charity at 31 March 2025 were £3.195 million. The trustees consider the Charity's financial position is strong.

The Charity employs two staff at 31 March 2025.

Reserves policy

The trustees review their reserves policy annually. Although building up reserves is not primarily an aim of the trust, provided it is able to meet the requirements of its principal objectives, it does take the opportunity to augment the general reserves to provide a capital base that allows the trustees to consider options for future investments that will support the long-term future of the trust and/or allow the expansion of its activities.

Investment policy

The trustees have the power to invest as they see fit, and review the market on a regular basis. During the year, the trustees have continued to place funds on short term deposits to maximise interest income and have opened discussions with a national wealth management practice to assess investment options for the charity's funds.

Financial review *(continued)*

Risk management

Through the formal process that is part of the trustees' work plan the trustees have assessed the major risks to which the trust is exposed, in particular to those related to the operations and finances, and are satisfied that adequate systems are in place to mitigate exposure to the major risks. A review of this process is undertaken at least annually.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report (incorporating the directors' report) was approved on ....22/12/2025.. and signed on behalf of the board of trustees by:

P A Jones
Trustee

Five Towns Christian Fellowship

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Five Towns Christian Fellowship

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of Five Towns Christian Fellowship ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

TJ Maeer

Miss T J Maeer FCA of Townends Accountants LLP
Independent Examiner

Fulford Lodge
1 Heslington Lane
Fulford
York
YO10 4HW

22 December 2025

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Activities
(including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	275,192	–	**275,192**	240,777
Charitable activities	**6**	68,107	66,812	**134,919**	89,245
Investment income	**7**	65,695	–	**65,695**	61,235
Total income		408,994	66,812	**475,806**	391,257
Expenditure					
Expenditure on charitable activities	**8,9**	182,791	88,833	**271,624**	233,646
Total expenditure		182,791	88,833	**271,624**	233,646
Net income		226,203	(22,021)	**204,182**	157,611
Transfers between funds		(4,422)	4,422	**–**	–
Net movement in funds		221,781	(17,599)	**204,182**	157,611
Reconciliation of funds					
Total funds brought forward		2,949,869	40,806	**2,990,675**	2,833,064
Total funds carried forward		3,171,650	23,207	**3,194,857**	2,990,675

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	14		**382,348**		356,852
Current assets					
Debtors	15	**59,265**		52,025	
Investments	16	**1,700,000**		1,600,000	
Cash at bank and in hand		**1,060,607**		991,822	
		2,819,872		2,643,847	
Creditors: amounts falling due within one year	17	**7,363**		10,024	
Net current assets			**2,812,509**		2,633,823
Total assets less current liabilities			**3,194,857**		2,990,675
Net assets			**3,194,857**		2,990,675
Funds of the charity					
Restricted funds			**23,207**		40,806
Unrestricted funds			**3,171,650**		2,949,869
Total charity funds	18		**3,194,857**		2,990,675

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on ...22/12/2025... and are signed on behalf of the board by:

P A Jones
Trustee

M Hodgett
Trustee

The notes on pages 8 to 16 form part of these financial statements.

1. General information

The charity is a private company limited by guarantee and a registered charity. The address of the registered office is Five Towns Christian Fellowship, Beancroft Street, Half Acres, Castleford, West Yorkshire, WF10 5RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

The UK economy has recently been impacted by rising inflation, interest rates and energy costs, exacerbated by the war in Ukraine. All these matters have impacted the charity's trading results to a greater or lesser extent. At the date of signing these financial statements, the trustees have considered the effect of these matters on the charity with the information available to it and do not believe that it will affect the ability of the charity to continue to operate for the foreseeable future. On this basis, the trustees have prepared these financial statements on a going concern basis.

(c) Fund accounting

Fund accounting

Funds held by the charity are either:

Unrestricted general funds

These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted Funds

These funds can only be used for particular restricted purposes within the objects at the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

3. Accounting policies *(continued)*

(d) Incoming resources

Income and donations are accounted for as received by the charity. No permanent endowments have been received in the period.

(e) Resources expended

Expenditure is recognised when a liability is incurred. Charitable activities include all expenditure associated with the day to day operation of the Church and the provision of Christian worship. Governance costs include those incurred primarily associated with the constitutional and statutory requirements.

(f) Tangible assets

Tangible Fixed Assets are capitalised if they can be used for more than one year and cost at least £250.

(g) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land & Buildings	-	2% reducing balance
Fixtures & Fittings	-	10% reducing balance
Computers & Other Equipment	-	15% reducing balance

(h) Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

(i) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

(j) Defined contributions plan

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The liability of the members is limited to £1.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Other donations and legacies				
Tithes and offerings	222,491	**222,491**	195,512	195,512
Recoverable income tax	52,701	**52,701**	45,265	45,265
	275,192	**275,192**	240,777	240,777

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Other grants	68,107	–	**68,107**
Childrens Work	–	2,296	**2,296**
Mental Health Alliance	–	–	**–**
WMDC Youth Project	–	22,000	**22,000**
Pantry Project	–	38,516	**38,516**
Yorkshire Sport Foundation	–	–	**–**
Chance To Shine	–	4,000	**4,000**
	68,107	66,812	**134,919**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other grants	22,786	–	22,786
Childrens Work	–	2,198	2,198
Mental Health Alliance	–	25,000	25,000
WMDC Youth Project	–	16,617	16,617
Pantry Project	–	16,026	16,026
Yorkshire Sport Foundation	–	4,618	4,618
Chance To Shine	–	2,000	2,000
	22,786	66,459	89,245

7. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Central fund interest	65,695	**65,695**	61,235	61,235

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Worship & Community Activities	171,019	–	**171,019**
Chance To Shine	–	4,131	**4,131**
Yorkshire Sport Foundation	–	3,060	**3,060**
Children & Youth Work	–	3,815	**3,815**
Mental Health Alliance	–	9,459	**9,459**
Fishing Project	–	2,000	**2,000**
Website Development	–	86	**86**
Pantry Project	–	40,368	**40,368**
WMDC Youth Project	–	25,914	**25,914**
Support costs	11,772	–	**11,772**
	182,791	88,833	**271,624**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Worship & Community Activities	157,090	–	157,090
Chance To Shine	–	2,596	2,596
Yorkshire Sport Foundation	–	4,108	4,108
Children & Youth Work	–	2,970	2,970
Mental Health Alliance	–	26,668	26,668
Fishing Project	–	7,880	7,880
Website Development	–	102	102
Pantry Project	–	4,875	4,875
WMDC Youth Project	–	15,073	15,073
Support costs	12,284	–	12,284
	169,374	64,272	233,646

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Worship & Community Activities	171,019	–	**171,019**	157,090
Chance To Shine	4,131	–	**4,131**	2,596
Yorkshire Sport Foundation	3,060	–	**3,060**	4,108
Children & Youth Work	3,815	–	**3,815**	2,970
Mental Health Alliance	9,459	–	**9,459**	26,668

Fishing Project	2,000	–	**2,000**	7,880
Website Development	86	–	**86**	102
Pantry Project	40,368	–	**40,368**	4,875
WMDC Youth Project	25,914	–	**25,914**	15,073
Governance costs	–	11,772	**11,772**	12,284
	259,852	11,772	**271,624**	233,646

10. Net income

Net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	**21,927**	15,877
Loss on disposal of heritage assets	**2,763**	–

11. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**2,640**	2,550

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	**49,118**	56,953
Social security costs	**–**	383
	49,118	57,336

The average head count of employees during the year was 3 (2024: 3). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Part time staff - Children's Work	**1**	1
Full time staff - Community Engagement	**2**	2
	3	3

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

14. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 April 2024	361,182	41,784	110,884	**513,850**
Additions	–	–	50,187	**50,187**
Disposals	–	(2,237)	(42,395)	**(44,632)**
At 31 March 2025	361,182	39,547	118,676	**519,405**
Depreciation				
At 1 April 2024	69,037	18,779	69,182	**156,998**
Charge for the year	5,843	2,301	13,783	**21,927**
Disposals	–	(2,090)	(39,778)	**(41,868)**
At 31 March 2025	74,880	18,990	43,187	**137,057**
Carrying amount				
At 31 March 2025	286,302	20,557	75,489	**382,348**
At 31 March 2024	292,145	23,005	41,702	356,852

15. Debtors

	2025 £	2024 £
Prepayments and accrued income	**5,758**	5,386
Other debtors	**53,507**	46,639
	59,265	52,025

16. Investments

	2025 £	2024 £
Short-term deposits	**1,700,000**	1,600,000

17. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	**5,109**	8,884
Other creditors	**2,254**	1,140
	7,363	10,024

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfers	**At 31 March 2025**
	£	£	£	£	**£**
General funds	2,949,869	408,994	(182,791)	(4,422)	**3,171,650**

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	2,792,383	324,798	(169,374)	2,062	2,949,869

18. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	**At 31 March 2025 £**
Children's Work Fund	–	2,296	(3,815)	1,519	**–**
Fishing Project	1,995	–	(2,000)	5	**–**
Website Development	576	–	(86)	–	**490**
Pantry Project	11,151	38,516	(40,368)	–	**9,299**
WMDC Youth Project	3,697	22,000	(25,914)	217	**–**
Mental Health Alliance	22,877	–	(9,459)	–	**13,418**
Yorkshire Sport Foundation	510	–	(3,060)	2,550	**–**
Chance To Shine	–	4,000	(4,131)	131	**–**
	40,806	66,812	(88,833)	4,422	**23,207**

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Children's Work Fund	–	2,197	(2,970)	773	–
Fishing Project	9,875	–	(7,880)	–	1,995
Website Development	678	–	(102)	–	576
Pantry Project	–	16,026	(4,875)	–	11,151
WMDC Youth Project	5,583	16,618	(15,073)	(3,431)	3,697
Mental Health Alliance	24,545	25,000	(26,668)	–	22,877
Yorkshire Sport Foundation	–	4,618	(4,108)	–	510
Chance To Shine	–	2,000	(2,596)	596	–
	40,681	66,459	(64,272)	(2,062)	40,806

18. Analysis of charitable funds *(continued)*

The Purpose of the restricted funds are as follows:

Children's Work Fund - To ensure direct donations are used only in children's work.

Fishing Project - To ensure direct donations are used only for fishing outings.

Website Development - To part finance developing the charity website.

WMDC Youth Project - To set up and run an open access youth provision in Castleford.

Mental Health Alliance - To develop structures and practices that allow access to larger and more long-term funding.

Pantry Project - To provide a community pantry, offering food, cleaning and personal products.

Yorkshire Sport Foundation - To provide skateboard sessions at the hut and during holidays.

Chance To Shine - To give children the opportunity to play, learn and develop through cricket.

19. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Tangible fixed assets	381,858	490	**382,348**
Current assets	2,789,792	22,717	**2,812,509**
Net assets	3,171,650	23,207	**3,194,857**

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	356,276	576	356,852
Current assets	2,593,593	40,230	2,633,823
Net assets	2,949,869	40,806	2,990,675

FIVE TOWNS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1152389

Accounts

COMPANY REGISTRATION NUMBER: 08403880

CHARITY REGISTRATION NUMBER: 1152389

Five Towns Christian Fellowship

Company Limited by Guarantee

Unaudited Financial Statements

For the year ended

31 March 2024

Townends

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Five Towns Christian Fellowship

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Financial Statements

Year ended 31 March 2024

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Five Towns Christian Fellowship

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Directors' Report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Reference and administrative details

Registered charity name	Five Towns Christian Fellowship
Charity registration number	1152389
Company registration number	08403880
Principal office and registered office	Five Towns Christian Fellowship Beancroft Street Half Acres Castleford West Yorkshire WF10 5RR
The trustees	B Weathers S P Kaye P A Jones M Hodgett C Weathers
Company secretary	M Hodgett
Independent examiner	Miss T J Maeer FCA of Townends Accountants LLP Fulford Lodge 1 Heslington Lane Fulford York YO10 4HW

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 14 February 2013 and registered as a charity on 12 June 2013.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those Articles, Trustees demonstrating their Christian faith may be appointed and serve as members.

Objectives and activities

The objectives of the Charity are the proclamation and furtherance of the Christian faith and the demonstration of practical Christianity through other charitable works, within the Five Towns area of West Yorkshire, throughout the UK and overseas.

The Charity pursues its objectives by providing regular services of worship, preaching, teaching and prayer that is open to all members of the community. We are committed to furthering the Christian faith by increasing the number of people who have the opportunity to worship and be changed by hearing the gospel of Jesus, so they may be able to live out their faith and demonstrate works of practical Christianity.

We maintain a church building in Castleford which, for many years, we used during the week for prayer meetings, support for the elderly and active youth and children's work. The five year agreement (executed in 2018) with a local sixth form college, which enables us to hold a weekly service of worship at their premises, has come to an end. However, the college have agreed an extension (free of charge) to August 2025 to compensate for the period during Covid-19 when the college was not open.

Pastoral care and encouragement towards works of practical Christianity is another main element of our work. This is achieved through experienced staff and volunteers offering support in the local community and through home-based groups that enable people to support and encourage each other to maintain a strong faith that results in works of practical Christianity.

Our outreach activities consist of a number of special activities and events designed to make contact with people in the local community, to provide the opportunity for them to learn more about and consider the Christian faith. This year we have been granted funds on mental health and wellbeing, and also working alongside the Saviour Trust, a charity working towards ending homelessness throughout Yorkshire. We have set up a pantry provision with the assistance of Eastmoor CIC. This is not a foodbank, but a community pantry which offers food, cleaning and personal products. This costs £5 per shop for members but the average value of each weekly shop is £30.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. This can be seen above and in our summary of activities and achievements.

Achievements and performance

The core activities of preaching, teaching and prayer designed to encourage and equip members of the church to acts of service continued during the year. Consistency in this respect remains a key priority for us. These activities are maintained through a core of experienced internal staff and volunteers, supplemented with nationally recognised external preachers and teachers.

Achievements and performance *(continued)*

There have been no changes in the year to the broader leadership team. The head of community engagement has continued to have a positive impact and has increased the breadth of the church programme and strengthened our links into the community. In particular, our pastoral team now provides support to four local high schools and a local sixth form college. Outside of this specific area, the pastoral team also provide practical care and support to those that need it and continue to make a strong contribution to the operation of the church. To that end, the trustees are pleased to report that the church enters 2024/25 in as strong a position as it has been for some time in relation to deploying financial resources to increase its capability in the areas of outreach and practical support ministries.

Our relatively informal departmental operating structure continues to be the system by which we are able to run our day-to-day activities efficiently, enabling a high proportion of volunteers to take responsibility in the life of the church. Co-operation continues to be strong and the improved use of our internet-based diary tools has allowed volunteers to interact and better manage core activities and special projects.

Our children's work maintained its weekly Sunday School activities and our midweek playgroup, Busybodies, continued to offer young children and their parents a high quality service. Our links with the local community remains strong, through our interaction with schools and our thriving "G4orce" programme for eight to twelve year olds. The programme continues to receive excellent feedback from parents and children. During the previous year, a grant was received from the local council and this was used to set up and run an open access youth provision from our Castleford premises. This has continued in the current year.

The exercise class for seniors has ceased to meet this year.

The Charity held its 'large events' programme in full this year; events around Easter, a community day in September and a Christmas programme.

Financial review

Full details of the financial transactions are contained in the Accounts.

The Charity enjoyed a surplus of £157k for the year.

The net assets of the Charity at 31 March 2024 were £2.991 million. The trustees consider the Charity's financial position is strong.

The Charity employs three staff at 31 March 2024. The two youth and family workers left during the year for alternative employment, and a member of the church joined to assist with the mental health and wellbeing programme.

Financial review *(continued)*

Reserves policy

The trustees review their reserves policy annually. Although building up reserves is not primarily an aim of the trust, provided it is able to meet the requirements of its principal objectives, it does take the opportunity to augment the general reserves to provide a capital base that allows the trustees to consider options for future investments that will support the long-term future of the trust and/or allow the expansion of its activities.

Investment policy

The trustees have the power to invest as they see fit, and review the market on a regular basis. The charity investment product of the trustees' preferred investment partner remained closed throughout the year. The Trustees' decided to commence a review of alternative options, which is expected to conclude in 2024/25. In the interim, the charity opened interest bearing accounts and placed funds on short term deposits to maximise interest income.

Risk management

Through the formal process that is part of the trustees' work plan the trustees have assessed the major risks to which the trust is exposed, in particular to those related to the operations and finances, and are satisfied that adequate systems are in place to mitigate exposure to the major risks. A review of this process is undertaken at least annually.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report (incorporating the directors' report) was approved on 23 December 2024 and signed on behalf of the board of trustees by:



P A Jones
Trustee

Five Towns Christian Fellowship

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Five Towns Christian Fellowship

Year ended 31 March 2024

I report to the trustees on my examination of the financial statements of Five Towns Christian Fellowship ('the charity') for the year ended 31 March 2024.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Miss T J Maeer FCA of Townends Accountants LLP
Independent Examiner

Fulford Lodge
1 Heslington Lane
Fulford
York
YO10 4HW

23 December 2024

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Activities
(including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 **Total funds** £	2023 Total funds £
Income and endowments					
Donations and legacies	**5**	240,777	–	**240,777**	241,157
Charitable activities	**6**	22,786	66,459	**89,245**	45,661
Investment income	**7**	61,235	–	**61,235**	3,049
Total income		324,798	66,459	**391,257**	289,867
Expenditure					
Expenditure on charitable activities	**8,9**	169,374	64,272	**233,646**	208,757
Total expenditure		169,374	64,272	**233,646**	208,757
Net income		155,424	2,187	**157,611**	81,110
Transfers between funds		2,062	(2,062)	**–**	–
Net movement in funds		157,486	125	**157,611**	81,110
Reconciliation of funds					
Total funds brought forward		2,792,383	40,681	**2,833,064**	2,751,954
Total funds carried forward		2,949,869	40,806	**2,990,675**	2,833,064

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 16 form part of these financial statements.

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Position

31 March 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible fixed assets	14		**356,852**		372,729
Current assets					
Debtors	15	**52,025**		72,342	
Investments	16	**1,600,000**		1,000,000	
Cash at bank and in hand		**991,822**		1,394,641	
		2,643,847		2,466,983	
Creditors: amounts falling due within one year	17	**10,024**		6,648	
Net current assets			**2,633,823**		2,460,335
Total assets less current liabilities			**2,990,675**		2,833,064
Net assets			**2,990,675**		2,833,064
Funds of the charity					
Restricted funds			**40,806**		40,681
Unrestricted funds			**2,949,869**		2,792,383
Total charity funds	18		**2,990,675**		2,833,064

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 23 December 2024, and are signed on behalf of the board by:

P A Jones
Trustee

M Hodgett
Trustee

The notes on pages 8 to 16 form part of these financial statements.

Five Towns Christian Fellowship

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2024

1. General information

The charity is a private company limited by guarantee and a registered charity. The address of the registered office is Five Towns Christian Fellowship, Beancroft Street, Half Acres, Castleford, West Yorkshire, WF10 5RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

The UK economy has recently been impacted by rising inflation, interest rates and energy costs, exacerbated by the war in Ukraine. All these matters have impacted the charity's trading results to a greater or lesser extent. At the date of signing these financial statements, the trustees have considered the effect of these matters on the charity with the information available to it and do not believe that it will affect the ability of the charity to continue to operate for the foreseeable future. On this basis, the trustees have prepared these financial statements on a going concern basis.

(c) Fund accounting

Fund accounting

Funds held by the charity are either:

Unrestricted general funds

These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted Funds

These funds can only be used for particular restricted purposes within the objects at the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

3. Accounting policies *(continued)*

(d) Incoming resources

Income and donations are accounted for as received by the charity. No permanent endowments have been received in the period.

(e) Resources expended

Expenditure is recognised when a liability is incurred. Charitable activities include all expenditure associated with the day to day operation of the Church and the provision of Christian worship. Governance costs include those incurred primarily associated with the constitutional and statutory requirements.

(f) Tangible assets

Tangible Fixed Assets are capitalised if they can be used for more than one year and cost at least £250.

(g) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land & Buildings	-	2% reducing balance
Fixtures & Fittings	-	10% reducing balance
Computers & Other Equipment	-	15% reducing balance

(h) Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

(i) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

(j) Defined contributions plan

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The liability of the members is limited to £1.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Other donations and legacies				
Tithes and offerings	195,512	**195,512**	194,099	194,099
Recoverable income tax	45,265	**45,265**	47,058	47,058
	240,777	**240,777**	241,157	241,157

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Other grants	22,786	–	**22,786**
Childrens Work	–	2,198	**2,198**
Fishing Project	–	–	**–**
Mental Health Alliance	–	25,000	**25,000**
WMDC Youth Project	–	16,617	**16,617**
Pantry Project	–	16,026	**16,026**
Yorkshire Sport Foundation	–	4,618	**4,618**
Chance To Shine	–	2,000	**2,000**
	22,786	66,459	**89,245**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Other grants	–	–	–
Childrens Work	–	4,946	4,946
Fishing Project	–	7,980	7,980
Mental Health Alliance	–	25,000	25,000
WMDC Youth Project	–	7,735	7,735
Pantry Project	–	–	–
Yorkshire Sport Foundation	–	–	–
Chance To Shine	–	–	–
	–	45,661	45,661

7. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Central fund interest	61,235	**61,235**	3,049	3,049

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Worship & Community Activities	157,090	–	**157,090**
Chance To Shine	–	2,596	**2,596**
Yorkshire Sport Foundation	–	4,108	**4,108**
Children & Youth Work	–	2,970	**2,970**
Mental Health Alliance	–	26,668	**26,668**
Fishing Project	–	7,880	**7,880**
Website Development	–	102	**102**
Pantry Project	–	4,875	**4,875**
WMDC Youth Project	–	15,073	**15,073**
Support costs	12,284	–	**12,284**
	169,374	64,272	**233,646**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Worship & Community Activities	186,066	–	186,066
Chance To Shine	–	–	–
Yorkshire Sport Foundation	–	–	–
Children & Youth Work	–	5,439	5,439
Mental Health Alliance	–	455	455
Fishing Project	–	–	–
Website Development	–	120	120
Pantry Project	–	–	–
WMDC Youth Project	–	2,152	2,152
Support costs	14,525	–	14,525
	200,591	8,166	208,757

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2024**	Total fund 2023
	£	£	**£**	£
Worship & Community Activities	157,090	–	**157,090**	186,066
Chance To Shine	2,596	–	**2,596**	–
Yorkshire Sport Foundation	4,108	–	**4,108**	–
Children & Youth Work	2,970	–	**2,970**	5,439
Mental Health Alliance	26,668	–	**26,668**	455
Fishing Project	7,880	–	**7,880**	–
Website Development	102	–	**102**	120
Pantry Project	4,875	–	**4,875**	–
WMDC Youth Project	15,073	–	**15,073**	2,152
Governance costs	–	12,284	**12,284**	14,525
	221,362	12,284	**233,646**	208,757

10. Net income

Net income is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	**15,877**	17,582

11. Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**2,550**	2,364

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	**56,953**	77,979
Social security costs	**383**	1,917
	57,336	79,896

12. Staff costs *(continued)*

The average head count of employees during the year was 3 (2023: 4). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Part time staff - Children's Work	**1**	1
Full time staff - Community Engagement	**2**	3
	3	4

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

14. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 April 2023 and 31 March 2024	361,182	41,784	110,884	**513,850**
Depreciation				
At 1 April 2023	63,075	16,223	61,823	**141,121**
Charge for the year	5,962	2,556	7,359	**15,877**
At 31 March 2024	69,037	18,779	69,182	**156,998**
Carrying amount				
At 31 March 2024	292,145	23,005	41,702	**356,852**
At 31 March 2023	298,107	25,561	49,061	372,729

15. Debtors

	2024	2023
	£	£
Prepayments and accrued income	**5,386**	5,124
Other debtors	**46,639**	67,218
	52,025	72,342

16. Investments

	2024	2023
	£	£
Short-term deposits	**1,600,000**	1,000,000

17. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	**8,884**	4,635
Other creditors	**1,140**	2,013
	10,024	6,648

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023	Income	Expenditure	Transfers	**At 31 March 2024**
	£	£	£	£	**£**
General funds	2,792,383	324,798	(169,374)	2,062	**2,949,869**

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	2,749,261	244,206	(200,591)	(493)	2,792,383

18. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	**At 31 March 24 £**
Children's Work Fund	–	2,197	(2,970)	773	**–**
Fishing Project	9,875	–	(7,880)	–	**1,995**
Website Development	678	–	(102)	–	**576**
Pantry Project	–	16,026	(4,875)	–	**11,151**
WMDC Youth Project	5,583	16,618	(15,073)	(3,431)	**3,697**
Mental Health Alliance	24,545	25,000	(26,668)	–	**22,877**
Yorkshire Sport Foundation	–	4,618	(4,108)	–	**510**
Chance To Shine	–	2,000	(2,596)	596	**–**
	40,681	66,459	(64,272)	(2,062)	**40,806**

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 23 £
Children's Work Fund	–	4,946	(5,439)	493	–
Fishing Project	1,895	7,980	–	–	9,875
Website Development	798	–	(120)	–	678
Pantry Project	–	–	–	–	–
WMDC Youth Project	–	7,735	(2,152)	–	5,583
Mental Health Alliance	–	25,000	(455)	–	24,545
Yorkshire Sport Foundation	–	–	–	–	–
Chance To Shine	–	–	–	–	–
	2,693	45,661	(8,166)	493	40,681

18. Analysis of charitable funds *(continued)*

The Purpose of the restricted funds are as follows:

Children's Work Fund - To ensure direct donations are used only in children's work.

Fishing Project - To ensure direct donations are used only for fishing outings.

Website Development - To part finance developing the charity website.

WMDC Youth Project - To set up and run an open access youth provision in Castleford.

Mental Health Alliance - To develop structures and practices that allow access to larger and more long-term funding.

Pantry Project - To provide a community pantry, offering food, cleaning and personal products.

Yorkshire Sport Foundation - To provide skateboard sessions at the hut and during holidays.

Chance To Shine - To give children the opportunity to play, learn and develop through cricket.

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	356,276	576	**356,852**
Current assets	2,593,593	40,230	**2,633,823**
Net assets	2,949,869	40,806	**2,990,675**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	372,051	678	372,729
Current assets	2,420,332	40,003	2,460,335
Net assets	2,792,383	40,681	2,833,064

FIVE TOWNS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1152389

Accounts

COMPANY REGISTRATION NUMBER: 08403880
CHARITY REGISTRATION NUMBER: 1152389

Five Towns Christian Fellowship
Company Limited by Guarantee
Unaudited Financial Statements
For the year ended
31 March 2023

Five Towns Christian Fellowship

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2023

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Trustees' annual report (incorporating the directors' report)	**1 to 4**
Independent examiner's report to the trustees	**5**
Statement of financial activities (including income and expenditure account)	**6**
Statement of financial position	**7**
Notes to the financial statements	**8 to 16**

Five Towns Christian Fellowship

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Directors' Report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2023 .

Reference and administrative details

Registered charity name	Five Towns Christian Fellowship	
Charity registration number		1152389
Company registration number		08403880
Principal office and registered office	Five Towns Christian Fellowship Beancroft Street Half Acres Castleford West Yorkshire WF10 5RR	
The trustees		
	B Weathers S P Kaye P A Jones M Hodgett C Weathers	
Company secretary	M Hodgett	
Independent examiner	Miss T J Maeer FCA of Townends Accountants LLP Fulford Lodge 1 Heslington Lane Fulford York YO10 4HW	

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 14 February 2013 and registered as a charity on 12 June 2013.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those Articles, Trustees demonstrating their Christian faith may be appointed and serve as members.

Objectives and activities

The objectives of the Charity are the proclamation and furtherance of the Christian faith and the demonstration of practical Christianity through other charitable works, within the Five Towns area of West Yorkshire, throughout the UK and overseas.

The Charity pursues its objectives by providing regular services of worship, preaching, teaching and prayer that is open to all members of the community. We are committed to furthering the Christian faith by increasing the number of people who have the opportunity to worship and be changed by hearing the gospel of Jesus, so they may be able to live out their faith and demonstrate works of practical Christianity.

We maintain a church building in Castleford which, prior to Covid-19, we used during the week for prayer meetings, support for the elderly and active youth and children's work. These activities have started up again this year. We are four years through a five year agreement with a local sixth form college which enables us to hold a weekly service of worship at their premises. The college have agreed that we can have an extension free of charge to August 2025 to compensate for the period during Covid-19 when the college was not open.

Pastoral care and encouragement towards works of practical Christianity is another main element of our work. This is achieved through experienced staff and volunteers offering support in the local community and through home-based groups that enable people to support and encourage each other to maintain a strong faith that results in works of practical Christianity.

Our outreach activities consist of a number of special activities and events designed to make contact with people in the local community, to provide the opportunity for them to learn more about and consider the Christian faith. In addition we maintain some links with churches and organisations in the UK and overseas that pursue the same aims as ourselves.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. This can be seen above and in our summary of activities and achievements.

Achievements and performance

The core activities of preaching, teaching and prayer designed to encourage and equip members of the church to acts of service continued during the year. Consistency in this respect remains a key priority for us. These activities are maintained through a core of experienced internal staff and volunteers, supplemented with nationally recognised external preachers and teachers.

There have been no changes in the year to the broader leadership team. The head of community engagement has continued to have a positive impact and has increased the breadth of the church programme and strengthened our links into the community. In particular, our pastoral team now provides support to four local high schools and a local sixth form college. Outside of this specific area, the pastoral team also provide practical care and support to those that need it and continue to make a strong contribution to the operation of the church. To that end, the trustees are pleased to report that the church enters 2023/24 in as strong a position as it has been for some time in relation to deploying financial resources to increase its capability in the areas of outreach and practical support ministries.

Our relatively informal departmental operating structure continues to be the system by which we are able to run our day-to-day activities efficiently, enabling a high proportion of volunteers to take responsibility in the life of the church. Co-operation continues to be strong and the improved use of our internet-based diary tools has allowed volunteers to interact and better manage core activities and special projects.

The Charity employed two new members of staff from 1 May 2022 as youth and family workers. They have assisted with various activities within the church's community programme, including schools work, and internally within the church. Co-operation continues to be strong and the improved use of our internet-based diary tools has allowed volunteers to interact and better manage core activities and special projects.

Our children's work maintained its weekly Sunday School activities and our midweek playgroup, Busybodies, continued to offer young children and their parents a high quality service. Our links with the local community remains strong, through our interaction with schools and our thriving "G4orce" programme for eight to twelve year olds. The programme continues to receive excellent feedback from parents and children. During the year, a grant was received from the local council and this was used to set up up and run an open access youth provision from our Castleford premises.

The exercise class for seniors has restarted during the year, and now runs once per fortnight.

The Charity held its 'large events' programme in full this year; events around Easter, a community day in September and a Christmas programme.

During the year, a new heating system for the Castleford building was installed. The upstairs room was converted to a working office space.

Financial review

Full details of the financial transactions are contained in the Accounts.

The Charity enjoyed a surplus of £81k for the year.

The net assets of the Charity at 31 March 2023 were £2.833 million. The trustees consider the Charity's financial position is strong.

The Charity employs four staff at 31 March 2023, following the employment of two new members of staff as youth and family workers.

Reserves policy

The trustees review their reserves policy annually. Although building up reserves is not primarily an aim of the trust, provided it is able to meet the requirements of its principsl objectives, it does take the opportunity to augment the general reserves to provide a capital base that allows the trustees to consider options for future investments that will support the long-term future of the trust and/or allow the expansion of its activities.

Investment policy

The trustees have the power to invest as they see fit, and review the market on a regular basis. The trustees' preferred investment partner has still not re-opened its charity investment product. In the interim, the charity opened interest bearing accounts and placed funds on short term deposits to maximise interest income.

Risk management

Through the formal process that is part of the trustees' work plan the trustees have assessed the major risks to which the trust is exposed, in particular to those related to the operations and finances, and are satisfied that adequate systems are in place to mitigate exposure to the major risks. A review of this process is undertaken at least annually.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report (incorporating the directors' report) was approved on 21 December 2023 and signed on behalf of the board of trustees by:

P A Jones

Trustee

Five Towns Christian Fellowship

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Five Towns Christian Fellowship

Year ended 31 March 2023

I report to the trustees on my examination of the financial statements of Five Towns Christian Fellowship ('the charity') for the year ended 31 March 2023.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Miss T J Maeer FCA of Townends Accountants LLP Independent Examiner

Fulford Lodge 1 Heslington Lane Fulford York YO10 4HW

21 December 2023

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Activities

(Including Income and expenditure account)

Year ended 31 March 2023

		2023			2022
		Unrestricted funds	Restricted funds	**Total funds**	Total funds
	Note	**£**	**£**	**£**	£
Income and endowments					
Donations and legacies	**5**	241,157	–	**241,157**	462,300
Charitable activities	**6**	–	45,661	**45,661**	5,119
Investment income	**7**	3,049	–	**3,049**	–
Total income		244,206	45,661	**289,867**	467,419
Expenditure					
Expenditure on charitable activities	**8,9**	200,591	8,166	**208,757**	212,408
Total expenditure		200,591	8,166	**208,757**	212,408
Net income		43,615	37,495	**81,110**	255,011
Transfers between funds		(493)	493	–	–
Net movement in funds		43,122	37,988	**81,110**	255,011
Reconciliation of funds					
Total funds brought forward		2,749,261	2,693	**2,751,954**	2,496,943
Total funds carried forward		2,792,383	40,681	**2,833,064**	2,751,954

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Position

31 March 2023

	Note	2023		2022	
		£	£	£	£
Fixed assets					
Tangible fixed assets	14		372,729		366,477
Current assets					
Debtors	15	72,342		141,304	
Investments	16	1,000,000		–	
Cash at bank and in hand		1,394,641		2,248,026	
		2,466,983		2,389,330	
Creditors: amounts falling due within one year	17	6,648		3,853	
Net current assets			2,460,335		2,385,477
Total assets less current liabilities			2,833,064		2,751,954
Net assets			2,833,064		2,751,954
Funds of the charity					
Restricted funds			40,681		2,693
Unrestricted funds			2,792,383		2,749,261
Total charity funds	18		2,833,064		2,751,954

For the year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 ;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements .

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 21 December 2023 , and are signed on behalf of the board by:

P A Jones
Trustee

M Hodgett
Trustee

Five Towns Christian Fellowship

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2023

1. General information

The charity is a private company limited by guarantee and a registered charity. The address of the registered office is Five Towns Christian Fellowship , Beancroft Street, Half Acres, Castleford, West Yorkshire, WF10 5RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

In March 2020 the UK was impacted by the outbreak of Covid-19. The Government imposed significant restrictions at that time in an effort to manage the spread of the virus which resulted in the charity having to review and change its working practices to ensure compliance with these restrictions. More latterly, the UK economy has been impacted by rising inflation, interest rates and energy costs, exacerbated by the war in Ukraine. All these matters have impacted the charity's trading results to a greater or lesser extent. At the date of signing these financial statements, the trustees have considered the effect of these matters on the charity with the information available to it and do not believe that it will affect the ability of the charity to continue to operate for the foreseeable future. On this basis, the trustees have prepared these financial statements on a going concern basis.

(c) Fund accounting

Fund accounting Funds held by the charity are either: Unrestricted general funds These are funds which can be used in accordance with the charitable objects at the discretion of the trustees. Restricted Funds These funds can only be used for particular restricted purposes within the objects at the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(d) Incoming resources

Income and donations are accounted for as received by the charity. No permanent endowments have been received in the period.

(e) Resources expended

Expenditure is recognised when a liability is incurred. Charitable activities include all expenditure associated with the day to day operation of the Church and the provision of Christian worship. Governance costs include those incurred primarily associated with the constitutional and statutory requirements.

(f) Tangible assets

Tangible Fixed Assets are capitalised if they can be used for more than one year and cost at least £250.

(g) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land & Buildings	-	2% reducing balance
Fixtures & Fittings	-	10% reducing balance
Computers & Other Equipment	-	15% reducing balance

(h) Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

(i) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

(j) Defined contributions plan

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The liability of the members is limited to £1.

5. Donations and legacies

	Unrestricted Funds	**Total Funds 2023**	Unrestricted Funds	Total Funds 2022
	£	**£**	£	£
Other donations and legacies				
Tithes and offerings	194,099	**194,099**	370,747	370,747
Recoverable income tax	47,058	**47,058**	91,553	91,553
	241,157	**241,157**	462,300	462,300

6. Charitable activities

	Unrestricted Funds	Restricted Funds	**Total Funds 2023**
	£	£	**£**
Conferences, Literature & Media	–	–	**–**
Childrens Work	–	4,946	**4,946**
Fishing Project	–	7,980	**7,980**
Paddleboard	–	–	**–**
Mental Health Alliance	–	25,000	**25,000**
WMDC Youth Project	–	7,735	**7,735**
	–	45,661	**45,661**

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Conferences, Literature & Media	11	–	11
Childrens Work	–	1,998	1,998
Fishing Project	–	530	530
Paddleboard	–	2,580	2,580
Mental Health Alliance	–	–	–
WMDC Youth Project	–	–	–
	11	5,108	5,119

7. Investment Income

	Unrestricted Funds	**Total Funds 2023**	Unrestricted Funds	Total Funds 2022
	£	**£**	£	£
Central fund interest	3,049	**3,049**	–	–

8. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	**Total Funds 2023**
	£	£	**£**
Worship & Community Activities	186,066	–	**186,066**
Children & Youth Work	–	5,439	**5,439**
Mental Health Alliance	–	455	**455**
Fishing Project	–	–	**–**
Website Development	–	120	**120**
Paddleboard	–	–	**–**
WMDC Youth Project	–	2,152	**2,152**
Support costs	14,525	–	**14,525**
	200,591	8,166	**208,757**

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Worship & Community Activities	193,605	–	193,605
Children & Youth Work	–	3,987	3,987
Mental Health Alliance	–	–	–
Fishing Project	–	847	847
Website Development	–	141	141
Paddleboard	–	3,858	3,858
WMDC Youth Project	–	–	–
Support costs	9,970	–	9,970
	203,575	8,833	212,408

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2023**	Total fund 2022
	£	£	**£**	£
Worship & Community Activities	186,066	–	**186,066**	193,605
Children & Youth Work	5,439	–	**5,439**	3,987
Mental Health Alliance	455	–	**455**	–
Fishing Project	–	–	**–**	847
Website Development	120	–	**120**	141
Paddleboard	–	–	**–**	3,858
WMDC Youth Project	2,152	–	**2,152**	–
Governance costs	–	14,525	**14,525**	9,970
	194,232	14,525	**208,757**	212,408

10. Net income

Net income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	**17,582**	16,474

11. Independent examination fees

	2023	2022
	£	£

Fees payable to the independent examiner for:		
Independent examination of the financial statements	**2,364**	2,400

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	**77,979**	39,279
Social security costs	**1,917**	–
	79,896	39,279

The average head count of employees during the year was 4 (2022: 2). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Part time staff - Children's Work	**1**	1
Full time staff - Community Engagement	**3**	1
	4	2

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

14. Tangible fixed assets

	Land and buildings	Fixtures and fittings	Equipment	**Total**
	£	£	£	**£**
Cost				
At 1 April 2022	361,182	24,495	104,339	**490,016**
Additions	–	17,289	6,545	**23,834**
At 31 March 2023	361,182	41,784	110,884	**513,850**
Depreciation				
At 1 April 2022	56,991	13,383	53,165	**123,539**
Charge for the year	6,084	2,840	8,658	**17,582**
At 31 March 2023	63,075	16,223	61,823	**141,121**
Carrying amount				
At 31 March 2023	298,107	25,561	49,061	**372,729**
At 31 March 2022	304,191	11,112	51,174	366,477

15. Debtors

	2023	2022
	£	£
Prepayments and accrued income	**5,124**	4,911
Other debtors	**67,218**	136,393
	72,342	141,304

16. Investments

	2023	2022
	£	£
Short-term deposits	**1,000,000**	–

17. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	**4,635**	2,869
Other creditors	**2,013**	984
	6,648	3,853

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	2,749,261	244,206	(200,591)	(493)	**2,792,383**

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	2,493,792	462,311	(203,575)	(3,267)	2,749,261

Restricted funds

	At 1 April 2022	Income	Expenditure	Transfers	**At 31 March 2023**
	£	£	£	£	**£**
Children's Work Fund	–	4,946	(5,439)	493	**–**
Fishing Project	1,895	7,980	–	–	**9,875**
Website Development	798	–	(120)	–	**678**
Paddleboard	–	–	–	–	**–**
WMDC Youth Project	–	7,735	(2,152)	–	**5,583**
Mental Health Alliance	–	25,000	(455)	–	**24,545**
	2,693	45,661	(8,166)	493	**40,681**

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
Children's Work Fund	–	1,998	(3,987)	1,989	–
Fishing Project	2,212	530	(847)	–	1,895
Website Development	939	–	(141)	–	798
Paddleboard	–	2,580	(3,858)	1,278	–
WMDC Youth Project	–	–	–	–	–
Mental Health Alliance	–	–	–	–	–
	3,151	5,108	(8,833)	3,267	2,693

The Purpose of the restricted funds are as follows:

Children's Work Fund - To ensure direct donations are used only in children's work.

Fishing Project - To ensure direct donations are used only for fishing outings.

Website Development - To part finance developing the charity website.

WMDC Youth Project - To set up and run an open access youth provision in Castleford.

Mental Health Alliance - To develop structures and practices that allow access to larger and more long-term funding.

19. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2023**
	£	£	**£**
Tangible fixed assets	372,051	678	**372,729**
Current assets	2,420,332	40,003	**2,460,335**
Net assets	2,792,383	40,681	**2,833,064**

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible fixed assets	365,679	798	366,477
Current assets	2,383,582	1,895	2,385,477
Net assets	2,749,261	2,693	2,751,954

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

FIVE TOWNS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1152389

Accounts

COMPANY REGISTRATION NUMBER: 08403880

CHARITY REGISTRATION NUMBER: 1152389

Five Towns Christian Fellowship

Company Limited by Guarantee

Unaudited Financial Statements

For the year ended

31 March 2022

Five Towns Christian Fellowship

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2022

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Trustees' annual report (incorporating the directors' report)	1 to 5
Independent examiner's report to the trustees	6
Statement of financial activities (including income and expenditure account)	7
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Five Towns Christian Fellowship

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Directors' Report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

Reference and administrative details

Registered charity name	Five Towns Christian Fellowship
Charity registration number	1152389
Company registration number	08403880
Principal office and registered office	Five Towns Christian Fellowship Beancroft Street Half Acres Castleford West Yorkshire WF10 5RR
The trustees	
	B Weathers S P Kaye P A Jones M Hodgett C Weathers
Company secretary	M Hodgett
Independent examiner	Miss T J Maeer FCA of Townends Accountants LLP Fulford Lodge 1 Heslington Lane Fulford York YO10 4HW

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 14 February 2013 and registered as a charity on 12 June 2013.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those Articles, Trustees demonstrating their Christian faith may be appointed and serve as members.

Objectives and activities

The objectives of the Charity are the proclamation and furtherance of the Christian faith and the demonstration of practical Christianity through other charitable works, within the Five Towns area of West Yorkshire, throughout the UK and overseas.

The Charity pursues its objectives by providing regular services of worship, preaching, teaching and prayer that is open to all members of the community. We are committed to furthering the Christian faith by increasing the number of people who have the opportunity to worship and be changed by hearing the gospel of Jesus, so they may be able to live out their faith and demonstrate works of practical Christianity.

We maintain a church building in Castleford which, prior to Covid-19, we use during the week for prayer meetings, support for the elderly and active youth and children's work. These activities have started up again this year. We are three years through a five year agreement with a local sixth form college which enables us to hold a weekly service of worship at their premises. We began to use this again from September 2021.

Pastoral care and encouragement towards works of practical Christianity is another main element of our work. This is achieved through experienced staff and volunteers offering support in the local community and through home-based groups that enable people to support and encourage each other to maintain a strong faith that results in works of practical Christianity.

Our outreach activities consist of a number of special activities and events designed to make contact with people in the local community, to provide the opportunity for them to learn more about and consider the Christian faith. In addition we maintain some links with churches and organisations in the UK and overseas that pursue the same aims as ourselves.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. This can be seen above and in our summary of activities and achievements.

Achievements and performance

Following the loosening of Covid-19 restrictions over the course of the year, the core activities of preaching, teaching and prayer designed to encourage and equip members of the church to acts of service started up again in a face to face capacity. Consistency in this respect remains a key priority for us. These activities are maintained through a core of experienced internal staff and volunteers, supplemented with nationally recognised external preachers and teachers.

Achievements and performance *(continued)*

There have been no changes in the year to the broader leadership team. The head of community engagement has continued to have a positive impact and has increased the breadth of the church programme and strengthened our links into the community. In particular, our pastoral team now provides support to four local high schools and a local sixth form college. Outside of this specific area, the pastoral team also provide practical care and support to those that need it and continue to make a strong contribution to the operation of the church. To that end, the trustees are pleased to report that the church enters 2022/23 in as strong a position as it has been for some time in relation to deploying financial resources to increase its capability in the areas of outreach and practical support ministries.

Our relatively informal departmental operating structure continues to be the system by which we are able to run our day-to-day activities efficiently, enabling a high proportion of volunteers to take responsibility in the life of the church. Co-operation continues to be strong and the improved use of our internet-based diary tools has allowed volunteers to interact and better manage core activities and special projects.

Following resumption of face to face meetings, our children's work maintained its weekly Sunday School activities and our midweek playgroup, Busybodies, continued to offer young children and their parents a high quality service. Our links with the local community remains strong, through our interaction with schools and our thriving "G4orce" programme for eight to twelve year olds. The programme continues to receive excellent feedback from parents and children.

Our youth work maintained a strong membership and has seen an increase in the commitment of its members to the Christian faith.

Unfortunately, the exercise class for seniors has not restarted this year, although it has restarted in 2022/2023.

The Charity usually runs various events around Easter, a community day in September and a Christmas programme. Only the Christmas programme took place this year.

The building at Beancroft Street required some major capital works this year; replacement of a large part of the roof and remodelling of the patio/garden area so that it became a suitable space for children to be able to enjoy outdoors play. This was to facilitate the return of the Busybodies playgroup to the building during 2022/2023. Further works are planned for 2022/2023, including refurbishment of some existing space to provide more effective office space and a new heating system for the building.

Financial review

Full details of the financial transactions are contained in the Accounts.

The Charity enjoyed a surplus of £255k for the year.

The net assets of the Charity at 31 March 2022 were £2.752 million. The trustees consider the Charity's financial position is strong.

The Charity employs two staff at 31 March 2022, following the resignation of one member of staff who worked in the Busybodies playgroup.

Reserves policy

The trustees review their reserves policy annually. Although building up reserves is not primarily an aim of the trust, provided it is able to meet the requirements of its principal objectives, it does take the opportunity to augment the general reserves to provide a capital base that allows the trustees to consider options for future investments that will support the long-term future of the trust and/or allow the expansion of its activities.

Investment policy

The trustees have the power to invest as they see fit, and review the market on a regular basis. During the year, the trustees reviewed a proposal from an actively managed investment fund and decided not to pursue such an approach given the costs of doing so and the relatively straightforward nature of the trust's long-term financial objectives. The trustees have decided upon a suitable investment partner that will allow the trust to invest in low cost, passive funds that suit its relatively cautious risk appetite and return objectives. However, the chosen partner has not yet re-opened its charity investment product after the disruption caused by Covid-19 that led to a restriction in the product range.

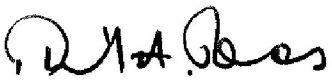
Risk management

Through the formal process that is part of the trustees' work plan the trustees have assessed the major risks to which the trust is exposed, in particular to those related to the operations and finances, and are satisfied that adequate systems are in place to mitigate exposure to the major risks. A review of this process is undertaken at least annually.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report (incorporating the directors' report) was approved on 22/12/22..... and signed on behalf of the board of trustees by:



P A Jones
Trustee

Five Towns Christian Fellowship

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Five Towns Christian Fellowship

Year ended 31 March 2022

I report to the trustees on my examination of the financial statements of Five Towns Christian Fellowship ('the charity') for the year ended 31 March 2022.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

T J Maeer

Miss T J Maeer FCA of Townends Accountants LLP
Independent Examiner

Fulford Lodge
1 Heslington Lane
Fulford
York
YO10 4HW

22 December 2022

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Activities
(including income and expenditure account)

Year ended 31 March 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	**5**	462,300	–	**462,300**	217,760
Charitable activities	**6**	11	5,108	**5,119**	5,997
Investment income	**7**	–	–	**–**	2,526
Total income		462,311	5,108	**467,419**	226,283
Expenditure					
Expenditure on charitable activities	**8,9**	203,361	9,047	**212,408**	103,557
Total expenditure		203,361	9,047	**212,408**	103,557
Net income		258,950	(3,939)	**255,011**	122,726
Transfers between funds		(3,481)	3,481	**–**	–
Net movement in funds		255,469	(458)	**255,011**	122,726
Reconciliation of funds					
Total funds brought forward		2,493,792	3,151	**2,496,943**	2,374,217
Total funds carried forward		2,749,261	2,693	**2,751,954**	2,496,943

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 9 to 16 form part of these financial statements.

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Position

31 March 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible fixed assets	14		**366,477**		382,951
Current assets					
Debtors	15	**141,304**		108,759	
Cash at bank and in hand		**2,248,026**		2,008,268	
		2,389,330		2,117,027	
Creditors: amounts falling due within one year	16	**3,853**		3,035	
Net current assets			**2,385,477**		2,113,992
Total assets less current liabilities			**2,751,954**		2,496,943
Net assets			**2,751,954**		2,496,943
Funds of the charity					
Restricted funds			**2,693**		3,151
Unrestricted funds			**2,749,261**		2,493,792
Total charity funds	17		**2,751,954**		2,496,943

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 22/12/22 and are signed on behalf of the board by:

P A Jones
Trustee

M Hodgett
Trustee

The notes on pages 9 to 16 form part of these financial statements.

1. General information

The charity is a private company limited by guarantee and a registered charity. The address of the registered office is Five Towns Christian Fellowship, Beancroft Street, Half Acres, Castleford, West Yorkshire, WF10 5RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

In March 2020 the UK was impacted by the outbreak of Covid-19. The Government imposed significant restrictions at that time in an effort to manage the spread of the virus which resulted in the charity having to review and change its working practices to ensure compliance with these restrictions. More latterly, the UK economy has been impacted by rising inflation, interest rates and energy costs, exacerbated by the war in Ukraine. All these matters have impacted the charity's trading results to a greater or lesser extent. At the date of signing these financial statements, the trustees have considered the effect of these matters on the charity with the information available to it and do not believe that it will affect the ability of the charity to continue to operate for the foreseeable future. On this basis, the trustees have prepared these financial statements on a going concern basis.

3. Accounting policies *(continued)*

(c) Fund accounting

Fund accounting

Funds held by the charity are either:

Unrestricted general funds

These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted Funds

These funds can only be used for particular restricted purposes within the objects at the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

(d) Incoming resources

Income and donations are accounted for as received by the charity. No permanent endowments have been received in the period.

(e) Resources expended

Expenditure is recognised when a liability is incurred. Charitable activities include all expenditure associated with the day to day operation of the Church and the provision of Christian worship. Governance costs include those incurred primarily associated with the constitutional and statutory requirements.

(f) Tangible assets

Tangible Fixed Assets are capitalised if they can be used for more than one year and cost at least £250.

(g) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land & Buildings	-	2% reducing balance
Fixtures & Fittings	-	10% reducing balance
Computers & Other Equipment	-	15% reducing balance

3. Accounting policies *(continued)*

(h) Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

(i) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

(j) Defined contributions plan

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The liability of the members is limited to £1.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Other donations and legacies				
Tithes and offerings	370,747	**370,747**	174,926	174,926
Recoverable income tax	91,553	**91,553**	42,834	42,834
	462,300	**462,300**	217,760	217,760

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
WMDC	–	–	**–**
Conferences, Literature & Media	11	–	**11**
Childrens Work	–	1,998	**1,998**
Fishing Project	–	530	**530**
Paddleboard	–	2,580	**2,580**
	11	5,108	**5,119**

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
WMDC	1,647	–	1,647
Conferences, Literature & Media	–	–	–
Childrens Work	–	3,000	3,000
Fishing Project	–	1,350	1,350
Paddleboard	–	–	–
	1,647	4,350	5,997

7. Investment income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Central fund interest	–	–	2,526	2,526

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Worship & Community Activities	194,444	–	**194,444**
Children & Youth Work	–	4,201	**4,201**
Fishing Project	–	847	**847**
Website Development	–	141	**141**
Paddleboard	–	3,858	**3,858**
Support costs	8,917	–	**8,917**
	203,361	9,047	**212,408**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Worship & Community Activities	90,429	–	90,429
Children & Youth Work	–	4,631	4,631
Fishing Project	–	–	–
Website Development	–	166	166
Paddleboard	–	–	–
Support costs	8,331	–	8,331
	98,760	4,797	103,557

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2022 £**	Total fund 2021 £
Worship & Community Activities	194,444	–	**194,444**	90,429
Children & Youth Work	4,201	–	**4,201**	4,631
Fishing Project	847	–	**847**	–
Website Development	141	–	**141**	166
Paddleboard	3,858	–	**3,858**	–
Governance costs	–	8,917	**8,917**	8,331
	203,491	8,917	**212,408**	103,557

10. Net income

Net income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	**16,474**	18,332

11. Independent examination fees

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	**2,400**	2,010

12. Staff costs

The average head count of employees during the year was 2 (2021: 3). The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Part time staff - Children's Work	**1**	2
Full time staff - Community Engagement	**1**	1
	2	3

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

14. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 April 2021 and 31 March 2022	361,182	24,495	104,339	**490,016**
Depreciation				
At 1 April 2021	50,783	12,148	44,134	**107,065**
Charge for the year	6,208	1,235	9,031	**16,474**
At 31 March 2022	56,991	13,383	53,165	**123,539**
Carrying amount				
At 31 March 2022	304,191	11,112	51,174	**366,477**
At 31 March 2021	310,399	12,347	60,205	382,951

15. Debtors

	2022 £	2021 £
Prepayments and accrued income	**4,911**	4,700
Other debtors	**136,393**	104,059
	141,304	108,759

16. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	**2,869**	2,080
Other creditors	**984**	955
	3,853	3,035

17. Analysis of charitable funds

Unrestricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	**At 31 March 2022 £**
General funds	2,493,792	462,311	(203,361)	(3,481)	**2,749,261**

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
General funds	2,372,250	221,933	(98,760)	(1,631)	2,493,792

Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	**At 31 March 2022 £**
Children's Work Fund	–	1,998	(4,201)	2,203	**–**
Fishing Project	2,212	530	(847)	–	**1,895**
Website Development	939	–	(141)	–	**798**
Paddleboard	–	2,580	(3,858)	1,278	**–**
	3,151	5,108	(9,047)	3,481	**2,693**

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Children's Work Fund	–	3,000	(4,631)	1,631	–
Fishing Project	862	1,350	–	–	2,212
Website Development	1,105	–	(166)	–	939
Paddleboard	–	–	–	–	–
	1,967	4,350	(4,797)	1,631	3,151

17. Analysis of charitable funds *(continued)*

The Purpose of the restricted funds are as follows:

Children's Work Fund - To ensure direct donations are used only in children's work.

Fishing Project - To ensure direct donations are used only for fishing outings.

Website Development - To part finance developing the charity website.

Paddleboard - To ensure direct donations are used only for paddleboard activities.

18. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2022**
	£	£	**£**
Tangible fixed assets	365,679	798	**366,477**
Current assets	2,383,582	1,895	**2,385,477**
Net assets	2,749,261	2,693	**2,751,954**

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	382,012	939	382,951
Current assets	2,111,780	2,212	2,113,992
Net assets	2,493,792	3,151	2,496,943

FIVE TOWNS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1152389

Accounts

COMPANY REGISTRATION NUMBER: 08403880

CHARITY REGISTRATION NUMBER: 1152389

Five Towns Christian Fellowship

Company Limited by Guarantee

Unaudited Financial Statements

For the year ended

31 March 2021

Five Towns Christian Fellowship

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2021

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Five Towns Christian Fellowship

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Directors' Report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

Reference and administrative details

Registered charity name	Five Towns Christian Fellowship
Charity registration number	1152389
Company registration number	08403880
Principal office and registered office	Five Towns Christian Fellowship Beancroft Street Half Acres Castleford West Yorkshire WF10 5RR
The trustees	
	B Weathers S P Kaye P A Jones M Hodgett C Weathers
Company secretary	M Hodgett
Independent examiner	Miss T J Maeer FCA of Townends Accountants LLP Fulford Lodge 1 Heslington Lane Fulford York YO10 4HW

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 14 February 2013 and registered as a charity on 12 June 2013.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those Articles, Trustees demonstrating their Christian faith may be appointed and serve as members.

Objectives and activities

The objectives of the Charity are the proclamation and furtherance of the Christian faith and the demonstration of practical Christianity through other charitable works, within the Five Towns area of West Yorkshire, throughout the UK and overseas.

The Charity pursues its objectives by providing regular services of worship, preaching, teaching and prayer that is open to all members of the community. We are committed to furthering the Christian faith by increasing the number of people who have the opportunity to worship and be changed by hearing the gospel of Jesus, so they may be able to live out their faith and demonstrate works of practical Christianity.

We maintain a church building in Castleford which, prior to Covid-19, we use during the week for prayer meetings, support for the elderly and active youth and children's work. We are two years through a five year agreement with a local sixth form college which enables us to hold a weekly service of worship at their premises. We have not been able to use this facility or the church building in Castleford during the year because of the restrictions imposed by Covid-19.

Pastoral care and encouragement towards works of practical Christianity is another main element of our work. This is achieved through experienced staff and volunteers offering support in the local community and through home-based groups that enable people to support and encourage each other to maintain a strong faith that results in works of practical Christianity.

Our outreach activities consist of a number of special activities and events designed to make contact with people in the local community, to provide the opportunity for them to learn more about and consider the Christian faith. In addition we maintain some links with churches and organisations in the UK and overseas that pursue the same aims as ourselves.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. This can be seen above and in our summary of activities and achievements.

We discuss the impact that Covid-19 has had on our usual activities later in this report.

Achievements and performance

The Covid-19 pandemic has curtailed the vast majority of the Charity's activity this year.

For a large part of the year, the UK has been in full lockdown or subject to the tier system imposed by the UK Government. As a congregation of 150-200, it has not been possible to meet physically during the year.

Achievements and performance ***(continued)***

The following is a summary of what the Charity has done to adapt during the year:

The team who usually preach have prepared sermons and these have been shared with the congregation via online media channels;

Sunday School has been run on a virtual basis, either by internal volunteers or using the many external resources which are available;

A church whatsapp group has been set up to aid communication; there are also specific whatsapp groups for each neighbourhood church group;

Meetings held via Zoom:

Weekly prayer meeting;
Mid-week meeting for worship and prayer (Worship Wednesday); The Gforce programme for years 3-7 has continued to meet once a month; Weekly Youth Group (with some small groups physically meeting when the 'rule of six' was in force).

Unfortunately, the Busybodies group for toddlers and the exercise class for seniors have not been able to meet this year.

The charity usually runs various events around Easter, a community day in September and a Christmas program. None of these events were able to take place this year.

There have been no changes in the year to the broader leadership team. The head of community engagement's focus has had to change this year and while he has tried to maintain virtual links with our various community based projects, his main role has been providing practical and pastoral support to the church congregation.

Financial review

Full details of the financial transactions are contained in the Accounts.

The Charity enjoyed a surplus of £123k for the year.

The net assets of the Charity at 31 March 2021 were £2.497 million. The trustees consider the Charity's financial position is strong.

As reported earlier, the Charity's activity has been significantly curtailed this year.

The Charity employs three staff, who have remained employed throughout the year. Due to the Charity's financial position, the trustees decided it would be inappropriate to utilise any Government support schemes such as the job retention scheme, bounce back or CBIL loans.

Financial review *(continued)*

Reserves policy

The trustees review their reserves policy annually. Although building up reserves is not primarily an aim of the trust, provided it is able to meet the requirements of its primary aims, it does take the opportunity to augment the general reserves from the current level to fund future refurbishment of existing and purchase of additional properties for furtherance of the trust's long-term strategy for a base in each of the Five Towns.

Investment policy

The trustees have the power to invest as they see fit, and review the market on a regular basis. During the year, the Charity moved its transactional banking to Handelsbanken and opened discussions with Heartwood, Handelsbanken's wealth management business, to understand what options are available to the Charity in relation to investment of its funds. The trustees anticipate making a final decision on investments prior to the end of March 2022.

Risk management

Through the formal process that is part of the trustees' work plan the trustees have assessed the major risks to which the trust is exposed, in particular to those related to the operations and finances, and are satisfied that adequate systems are in place to mitigate exposure to the major risks. A review of this process is undertaken at least annually.

Impact of Covid-19

The activity of the charity has been significantly curtailed throughout the year. However, the charity has significant financial reserves and the trustees are hopeful that, with the rollout of the vaccine programme, the Charity can begin to return to 'normal' activities at some point in the second half of 2021/2022.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report (incorporating the directors' report) was approved on 22/12/21 and signed on behalf of the board of trustees by:

P A Jones
Trustee

Five Towns Christian Fellowship

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Five Towns Christian Fellowship

Year ended 31 March 2021

I report to the trustees on my examination of the financial statements of Five Towns Christian Fellowship ('the charity') for the year ended 31 March 2021.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

TJMaeer

Miss T J Maeer FCA of Townends Accountants LLP
Independent Examiner

Fulford Lodge
1 Heslington Lane
Fulford
York
YO10 4HW

22 December 2021

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Activities
(including income and expenditure account)

Year ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 **Total funds** £	2020 Total funds £
Income and endowments					
Donations and legacies	**5**	217,760	–	**217,760**	315,166
Charitable activities	**6**	1,647	4,350	**5,997**	8,233
Investment income	**7**	2,526	–	**2,526**	8,755
Total income		221,933	4,350	**226,283**	332,154
Expenditure					
Expenditure on charitable activities	**8,9**	98,760	4,797	**103,557**	132,481
Total expenditure		98,760	4,797	**103,557**	132,481
Net income		123,173	(447)	**122,726**	199,673
Transfers between funds		(1,631)	1,631	**–**	–
Net movement in funds		121,542	1,184	**122,726**	199,673
Reconciliation of funds					
Total funds brought forward		2,372,250	1,967	**2,374,217**	2,174,544
Total funds carried forward		2,493,792	3,151	**2,496,943**	2,374,217

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Five Towns Christian Fellowship

Company Limited by Guarantee

Statement of Financial Position

31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible fixed assets	**14**		**382,951**		400,155
Current assets					
Debtors	**15**	**108,759**		146,000	
Cash at bank and in hand		**2,008,268**		1,840,940	
		2,117,027		1,986,940	
Creditors: amounts falling due within one year	**16**	**3,035**		12,878	
Net current assets			**2,113,992**		1,974,062
Total assets less current liabilities			**2,496,943**		2,374,217
Net assets			**2,496,943**		2,374,217
Funds of the charity					
Restricted funds			**3,151**		1,967
Unrestricted funds			**2,493,792**		2,372,250
Total charity funds	**17**		**2,496,943**		2,374,217

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 22/12/21, and are signed on behalf of the board by:

Brian Weathers.

B Weathers
Trustee

P A Jones
Trustee

The notes on pages 8 to 15 form part of these financial statements.

Five Towns Christian Fellowship

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2021

1. General information

The charity is a private company limited by guarantee and a registered charity. The address of the registered office is Five Towns Christian Fellowship, Beancroft Street, Half Acres, Castleford, West Yorkshire, WF10 5RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

In March 2020 the UK was impacted by the outbreak of Covid-19. The Government imposed significant restrictions at that time in an effort to manage the spread of the virus which resulted in the charity having to review and change its working practices to ensure compliance with these restrictions. At the date of signing these financial statements, the trustees have considered the effect of the Coronavirus pandemic on the charity with the information available to it and do not believe that it will affect the ability of the charity to continue to operate for the foreseeable future. On this basis, the trustees have prepared these financial statements on a going concern basis.

(c) Fund accounting

Fund accounting

Funds held by the charity are either:

Unrestricted general funds

These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted Funds

These funds can only be used for particular restricted purposes within the objects at the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

3. Accounting policies *(continued)*

(d) Incoming resources

Income and donations are accounted for as received by the charity. No permanent endowments have been received in the period.

(e) Resources expended

Expenditure is recognised when a liability is incurred. Charitable activities include all expenditure associated with the day to day operation of the Church and the provision of Christian worship. Governance costs include those incurred primarily associated with the constitutional and statutory requirements.

(f) Tangible assets

Tangible Fixed Assets are capitalised if they can be used for more than one year and cost at least £250.

(g) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land & Buildings	-	2% reducing balance
Fixtures & Fittings	-	10% reducing balance
Computers & Other Equipment	-	15% reducing balance

(h) Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

(i) Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

(j) Defined contributions plan

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

4. Limited by guarantee

The liability of the members is limited to £1.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Other donations and legacies				
Tithes and offerings	174,926	**174,926**	253,922	253,922
Recoverable income tax	42,834	**42,834**	61,244	61,244
	217,760	**217,760**	315,166	315,166

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Nova website grant	–	–	**–**
WMDC	1,647	–	**1,647**
Conferences, Literature & Media	–	–	**–**
Childrens Work	–	3,000	**3,000**
Fishing Project	–	1,350	**1,350**
	1,647	4,350	**5,997**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Nova website grant	–	1,300	1,300
WMDC	–	–	–
Conferences, Literature & Media	166	–	166
Childrens Work	–	5,971	5,971
Fishing Project	–	796	796
	166	8,067	8,233

7. Investment income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Central fund interest	2,526	**2,526**	8,755	8,755

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Worship & Community Activities	90,429	–	**90,429**
Children & Youth Work	–	4,631	**4,631**
Fishing Project	–	–	**–**
Website Development	–	166	**166**
Support costs	8,331	–	**8,331**
	98,760	4,797	**103,557**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Worship & Community Activities	115,332	–	115,332
Children & Youth Work	–	7,853	7,853
Fishing Project	–	115	115
Website Development	–	195	195
Support costs	8,986	–	8,986
	124,318	8,163	132,481

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2021 £**	Total fund 2020 £
Worship & Community Activities	90,429	–	**90,429**	115,332
Children & Youth Work	4,631	–	**4,631**	7,853
Fishing Project	–	–	**–**	115
Website Development	166	–	**166**	195
Governance costs	–	8,331	**8,331**	8,986
	95,226	8,331	**103,557**	132,481

10. Net income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	**18,332**	20,363

11. Independent examination fees

	2021	2020
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**2,010**	1,980

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	**30,555**	29,809
Social security costs	**–**	743
	30,555	30,552

The average head count of employees during the year was 3 (2020: 5). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Part time staff - Children's Work	**2**	2
Full time staff - Community Engagement	**1**	1
Part time staff - Pastoral	**–**	2
	3	5

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

14. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 April 2020	361,182	23,367	104,339	**488,888**
Additions	–	1,128	–	**1,128**
At 31 March 2021	361,182	24,495	104,339	**490,016**
Depreciation				
At 1 April 2020	44,448	10,776	33,509	**88,733**
Charge for the year	6,335	1,372	10,625	**18,332**
At 31 March 2021	50,783	12,148	44,134	**107,065**
Carrying amount				
At 31 March 2021	310,399	12,347	60,205	**382,951**
At 31 March 2020	316,734	12,591	70,830	400,155

15. Debtors

	2021 £	2020 £
Prepayments and accrued income	**4,700**	4,756
Other debtors	**104,059**	141,244
	108,759	146,000

16. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	**2,080**	10,596
Other creditors	**955**	2,282
	3,035	12,878

17. Analysis of charitable funds

Unrestricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	**At 31 March 2021 £**
General funds	2,372,250	221,933	(98,760)	(1,631)	**2,493,792**

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
General funds	2,174,363	324,087	(124,318)	(1,882)	2,372,250

Restricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	**At 31 March 2021 £**
Children's Work Fund	–	3,000	(4,631)	1,631	**–**
Fishing Project	862	1,350	–	–	**2,212**
Website Development	1,105	–	(166)	–	**939**
	1,967	4,350	(4,797)	1,631	**3,151**

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Children's Work Fund	–	5,971	(7,853)	1,882	–
Fishing Project	181	796	(115)	–	862
Website Development	–	1,300	(195)	–	1,105
	181	8,067	(8,163)	1,882	1,967

The Purpose of the restricted funds are as follows:

Children's Work Fund - To ensure direct donations are used only in children's work.

Fishing Project - To ensure direct donations are used only for fishing outings.

Website Development - To part finance developing the charity website.

18. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2021**
	£	£	**£**
Tangible fixed assets	382,012	939	**382,951**
Current assets	2,111,780	2,212	**2,113,992**
Net assets	2,493,792	3,151	**2,496,943**

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Tangible fixed assets	399,050	1,105	400,155
Current assets	1,973,200	862	1,974,062
Net assets	2,372,250	1,967	2,374,217