CHRIST THE ROCK CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1153404

Details

Status	Registered
Legal form	Charitable company
Company number	08576555
Registered	2013-08-14
Register	View on the Charity Commission register

Contact

Address	Christ The Rock 88A Station Road Yate Bristol BS37 4PH
Phone	01454326395
Email	office@ctr-yate.org
Website	www.ctr-yate.org

Activities

Objects: THE CHARITABLE PURPOSES OF THE CHARITY ARE:1) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH;2) THE RELIEF OF THOSE IN NEED BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE;3) THE ADVANCEMENT OF EDUCATION FOR PEOPLE OF ALL AGES UNDER THE PRINCIPLES OF THE CHRISTIAN FAITH, IN ACCORDANCE WITH THE BASIS OF FAITH.

Activities: Holding regular services of Christian worship, providing religious teaching and pastoral care, providing grants to support the advancement of the Christian faith throughout the world and the relief of hardship amongst the homeless and needy families of Bristol and the local community, development of the Candle premises as a community facility.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Education/training, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Other Defined Groups, The General Public/mankind

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Geography

- Albania
- Burkina Faso
- Greece
- India
- Bristol City
- South Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£183,543	£149,681	-	-
2023-12-31	£169,568	£164,133	-	-
2022-12-31	£185,949	£146,246	-	-
2021-12-31	£164,612	£142,439	-	-
2020-12-31	£199,765	£150,137	-	-

Trustees

Name	Role	Appointed
Gillian Stafford	Chair	2022-05-12
Andrew David Penn		2014-04-01
Elliot Steven Blackburn		2024-02-01
Louise Julia Charles		2016-01-18
Pat Douglas		2014-06-30

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CHRIST THE ROCK CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1153404

Accounts

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

FINANCIAL STATEMENTS

31 DECEMBER 2024

Company Number 08576555

Charity Number 1153404

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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The Trustees have pleasure in presenting their report and financial statements of the Charity for the year ended 31 December 2024, which complies with statutory requirements, the governing documents and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) issued in 2019.

Objects of the Charity

The objects of the Charity, as contained in the Articles of Association are:

(a) The advancement of the Christian faith, the preaching and proclamation of the Christian gospel, the teaching of Christian doctrine and principles, the pastoral care of Christian people and the printing and distribution of the Bible and Christian literature.

(b) The relief of persons who are in a condition of need, hardship or distress, or who are aged or sick.

(c) The advancement of education on the basis of Christian principles for persons of all ages.

The charity seeks to further its objects through the provision of regular church services, by supporting missionary activities and by the provision of a community meeting facility at 88 Station Road Yate ('The Candle').

Organisation

The Charity is governed by a Board of Trustees which is responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees meets regularly and involves the Leadership team of Christ the Rock Christian Fellowship in the operation of the organisation.

Any new Trustees are recruited in light of the mix of skills and experience needed on the Board and on the basis of the knowledge of the existing Trustees of suitable candidates and after prayer and listening to the leading of the Holy Spirit. In selecting persons to be appointed, the Trustees take into account the benefits of appointing a person who is able by virtue of his or her professional qualifications or experience to make a contribution to the pursuit of the purposes or the management of Christ the Rock Christian Fellowship. Selected candidates are appointed by a simple majority by Trustees at a meeting.

Investment powers

The Trustees have full and unrestricted powers of investing and transposing investments in all respects as they are absolutely and beneficially entitled thereto.

Review of the activities and future developments

The charity continues to hold regular Sunday services at Abbotswood Primary School Although the majority of members now prefer to attend services physically, they are still able to attend via Zoom and a small number continue to use this facility.

The charity continues to rent a High Street premises as its public contact base, which houses offices and several meeting rooms used by both the church and community groups. The community café continues to thrive and is very popular. Hot drinks and cakes are provided without charge and craft workshops are available. During the winter the café was recognised by the local council as an official 'warm space' to help alleviate the cost-of-living crisis.

The Charity is no longer in discussion with the Western Counties and South Wales Evangelisation Trust (a Christian organisation) with a view to potentially leasing and then purchasing Cranleigh Court Chapel because a mutually acceptable price was not able to be agreed upon.

The Charity continues to facilitate and support mission activities by its members with donations to Pakistan and Albania and once again a small group of church members visited our long-term mission partner in Albania during the year.

The Charity continues to rely on the voluntary support of its members for both its internal activities and its outreach to the local community. During the year the Charity continued to employ a Youth Leader, an Office Manager, a Finance Assistant and a Leader.

The Charity has had regard for the guidance from the Charity Commission regarding public benefit, and considers that its charitable purposes fulfil the public benefit requirement as follows:

1. As mentioned above, the Charity has held regular services of worship on premises rented from Abbotswood Primary School, Yate since September 2022. These services are also available on Zoom for those who are unable to attend in person. It has continued to facilitate ongoing teaching, support and social contact between members through regular small group meetings and Whole Church meetings. The Leadership Team and Trustees have started joint Leadership/Trustee meetings which have proved very successful in terms of discussing key issues and understanding each other roles.

2. The Charity's rented premises at 88 Station Road, Yate (known as 'the Candle') are available as a community facility and are used intermittently by various local groups. A limited programme of general maintenance work has continued during the year.

3. One outlet of the North Bristol Foodbank is operated from the Charity's Station Road premises ('the Candle'), managed primarily by volunteers with oversight from the group's paid manager. It provides emergency food and other provisions to people in need within the community, together with a signposting system for guidance and support to its clients with the aim of preventing their continuing need for the service. The huge increase in demand on Foodbanks seen during the pandemic has continued due to the current cost-of-living crisis, but the demand continues to be amply met by the dedicated team of volunteers and many generous donations.

4. The Charity provides financial and moral support to a volunteer who is working with immigrants and refugees in Greece.

5. The Charity provides financial support and volunteers for Regenerate, a Christian charity which provides regular activities in several local primary and secondary schools.

6. The Charity provides financial support and volunteers for the One25 charity, which reaches out to women who are street sex-working in Bristol and supports them to move from crisis and trauma towards independence in the community.

7. The Charity provides financial support and a volunteer for the Willow Tree Centre, a local charity providing help to women and their partners facing an unplanned pregnancy or needing support following a miscarriage, stillbirth or abortion.

Review of Relationships with other charities:

The Charity co-operates with other Christian groups and churches in the Bristol and Yate areas through joint worship services, leadership networking and voluntary service in the community. The charity is a Woodlands Associate Church and therefore part of the Woodlands Church, Bristol network.

As mentioned above, the Charity facilitates a local Foodbank under the management of a large neighbouring group of Foodbanks, working in collaboration with the Trussell Trust. Also as mentioned above, it provides volunteer workers for various other local charities such as Re-generate, One25 and the Willow Tree Centre.

The Charity also has ongoing links with missionaries in Albania and Pakistan.

Reserves

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") should represent 3 – 6 months of expenditure, which equated to between £37,500 and £75,000 in general funds. At this level, the Trustees are confident that the organisation will be able to continue its current activities in the event of a significant drop in funding.

In 2022 significant donations have been received and retained in the restricted funds (Foodbank account). This has been discussed with North Bristol Foodbank who were happy for the money to be retained in the Charity's account. Due to the expected increasing economic hardship in 2024, the Trustees were happy to retain these funds with a view to moving to a more normal level of reserves once conditions have stabilised.

At the balance sheet date, free reserves amounted to £169,593 (2023: £141,762) which provides additional protection against the risks of a drop in funding and inflationary pressures on costs expected in the current economic environment.

Church Attendance

The numbers attending Sunday services and various weekday activities have remained fairly consistent, over the previous 12 months.

Investment policy

As income from funders is used within a short time of receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit.

Risk review

The Trustees have a risk management strategy which comprises:

- annual review of the principal risks and uncertainties that the charity faces;
- the establishment of policies, systems and procedures to mitigate those risks identifiedin the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Safeguarding

Any issues that arise are promptly investigated by a Safeguarding Team, comprising the Safeguarding Officer (a Trustee) plus a member of the Senior Leadership team and a member of the congregation. During the past two years the Safeguarding Team has undertaken a thorough review of all the Charity's safeguarding practices and policies and the Charity is about to apply for a Safeguarding Accreditation. Professional guidance from thirtyone:eight, a consultancy organisation specifically for churches, is sought whenever necessary. It is this organisation that will manage the Accreditation process.

As mentioned in our previous Trustees Report, we were notified in 2020 of a police investigation into allegations of malpractice against a former member of the Charity several years ago. Following two brief Court hearings in the spring of 2022 where the Defendant pleaded "Not Guilty", the hearing was rescheduled to 2024 and was subsequently rescheduled to take place in the spring/summer of 2025. The hearing has, unfortunately, been rescheduled again and is now expected to take place in autumn 2025. Throughout these events we have regularly complied with the Police requests for information and sought advice from thirtyone:eight. We continue to inform our insurance company and have provided regular brief updates to church members. In line with advice from the Charity Commission, we have filed a Serious Incident Report with them in connection with this matter.

Health & Safety

The Trustee responsible for Health & Safety has retired and the Charity is in the process of securing cover for the Health & Safety Officer role to maintain oversight of all health & safety issues, with support from other members of the charity where appropriate. There are detailed policies to cover all relevant areas of the charity's operation, which are approved by Trustees and reviewed periodically.

Statement of trustees' responsibilities

The trustees (who are also directors of Christ the Rock - Christian Fellowship for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the trustees

Gill Stafford

G Stafford
Chair of the Trustees

Date: 8 September 2025

Status

The Charity is governed by its Articles of Association, dated 19 June 2013. It was incorporated as a company limited by guarantee, number 08576555 and was registered with the Charity Commission, number 1153404 on the 14th August 2013.

Trustees

The Trustees who are directors for the purpose of company law and who served during the year are:

A. Bailey (resigned 11/09/2024)
E. Blackburn (appointed 01/02/2024)
L.J. Charles
P. Douglas
A. D. Penn (treasurer)
P. Anthony (resigned 24/06/2024)
G. Stafford (Chair)

Registered Office

The Church Office,
88 Station Road,
Yate,
Bristol,
BS37 4PH

Independent Examiner

Josh Kingston ACA, Burton Sweet Limited,
The Clock Tower,
5 Farleigh Court,
Old Weston Road,
Flax Bourton,
Bristol BS48 1UR

Bankers

Lloyds Bank plc,
40 High Street,
Chipping Sodbury,
Bristol BS37 6AW

Independent examiner's report to the trustees of Christ the Rock Christian Fellowship

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.

Joshua Kingston

Joshua Kingston BSc ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 8 September 2025

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income from:					
Donations and legacies	2	154,039	27,829	181,868	169,079
Investments		1,675	-	1,675	489
Total income		155,714	27,829	183,543	169,568
Expenditure on:					
Charitable activities	3	124,246	25,435	149,681	164,133
Total expenditure		124,246	25,435	149,681	164,133
Net income/(expenditure)	6	31,468	2,394	33,862	5,435
Transfers between funds	13	1,268	(1,268)	-	-
Net movement in funds		32,736	1,126	33,862	5,435
Total funds at start of year	13	143,075	94,989	238,064	232,629
Total funds at end of year	13	175,811	96,115	271,926	238,064

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 10 to 19 form part of these financial statements.
See note 9 for fund-accounting comparative figures.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

BALANCE SHEET

AS AT 31 DECEMBER 2024

Company Registration Number 08576555

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	**10**	6,218	1,313
Current assets			
Debtors	**11**	9,720	9,381
Cash at bank and in hand		258,980	230,235
		268,700	239,616
Liabilities			
Creditors : amounts falling due within one year	**12**	(2,992)	(2,865)
Net current assets or liabilities		265,708	236,751
Net assets or liabilities		271,926	238,064
FUNDS			
Unrestricted funds			
General funds	**14**	175,811	143,075
Restricted funds	**14**	96,115	94,989
Total funds		271,926	238,064

For the year ended 31 December 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on .....8 September 2025..... and are signed on their behalf by:

Gill Stafford

Gill Stafford
(Chair of Trustees)

The notes on pages 10 to 19 form part of these financial statements.

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Companies Act 2006.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Gifts in kind includes donated services and facilities which are recognised at a reasonable estimate of the amount the Charity would be prepared to pay for such items. An equivalent amount has been included as expenditure under the appropriate heading in the Statement of Financial Activities.

The charity receives donations of food items for the Foodbank to distribute to those in short-term need. These donations are not valued as the charity considers the benefit from doing so would be outweighed by the cost of calculating such a valuation.

Investment income is included on a receivable basis.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

1 **Accounting policies *(continued)***

Tangible fixed assets
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Office equipment	- 25% p.a. reducing balance
Fixtures and fittings	- 25% p.a. reducing balance
Improvements to leasehold property	- straight line over the remaining period of the lease

Trade and other debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

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

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 13 of the financial statements.

2 Income from: Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Offerings and donations	128,812	27,829	156,641
Gift aid	25,227	-	25,227
	154,039	27,829	181,868

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Offerings and donations	102,829	46,092	148,921
Gift aid	20,158	-	20,158
	122,987	46,092	169,079

Aggregate donations from Trustees, key management personnel, and other related parties was £51,093 (2023: £38,190).

3 Expenditure on: Charitable activities

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2024
	£	£	£	£
General Ministry	20,455	-	99,703	120,158
Mission	-	20,118	-	20,118
Youth	1,601	-	7,804	9,405
	22,056	20,118	107,507	149,681

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2023
	£	£	£	£
General Ministry	21,456	-	94,728	116,184
Mission	-	33,361	-	33,361
Youth	2,694	-	11,894	14,588
	24,150	33,361	106,622	164,133

4 Analysis of grants

The total grants awarded during the year was as follows:	**2024**	2023
	£	£
Grants to Christian organisations		
Bristol International Trust (BISC)	600	600
Willow Tree Centre	1,200	1,200
Regener8	1,510	1,340
Persecuted Church	-	6,263
Grants to individuals	16,808	23,958
Total grants payable	20,118	33,361

5 Support costs

Support costs are allocated on the basis of cost of activities undertaken directly.

	Total 2024	Total 2023
	£	£
Office costs	36,705	37,116
Insurance	1,415	1,419
Staff and other costs	53,738	47,013
Sundry	1,836	505
Repairs & renewals	6,001	15,832
Bank charges	186	183
Depreciation	473	438
Legal and professional fees	4,573	1,770
Governance costs		
Independent examination fees	2,580	2,346
	107,507	106,622

6 Net income/(expenditure) for the year

This is stated after charging:

		2024	2023
		£	£
Independent examiner's fee	- Independent examination	930	822
	- Accounts preparation	1,650	1,524
Depreciation		473	438

No Trustees have been reimbursed for their out of pocket travel expenses (2023: None). No Trustee received any remuneration during the year (2023: None).

7 Staff costs and numbers

The aggregate payroll costs were:

	2024	2023
	£	£
Wages & salaries	52,457	44,208
Pension contributions	938	880
	53,395	45,088

No employee received emoluments of more than £60,000.

The total employment benefits received by key management personnel including employer national insurance and employer pension were £53,395 (2023: £45,088).

The average weekly number of employees based on average headcount during the year was as follows:

	2024	2023
	No.	No.
Fellowship	4	4

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

9 Statement of Financial Activities comparative figures

For the year ended 31 December 2023	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income from:			
Donations and legacies	122,987	46,092	169,079
Investment income	489	-	489
Total income	123,476	46,092	169,568
Expenditure on:			
Charitable activities	119,866	44,267	164,133
Total expenditure	119,866	44,267	164,133
Net income/expenditure	3,610	1,825	5,435
Transfers between funds	(8,297)	8,297	-
Net movement in funds	(4,687)	10,122	5,435
Total funds at start of year	147,762	84,867	232,629
Total funds at end of year	143,075	94,989	238,064

10 Tangible fixed assets

	Improvements to Leasehold Property £	Office Equipment £	Fixtures & Fittings £	Total £
Cost or valuation				
At 1 January 2024	18,700	4,654	689	24,043
Additions	-	1,337	4,041	5,378
At 31 December 2024	18,700	5,991	4,730	29,421
Depreciation				
At 1 January 2024	18,700	3,382	648	22,730
Charge for the year	-	379	94	473
At 31 December 2024	18,700	3,761	742	23,203
Net book value				
At 31 December 2024	-	2,230	3,988	6,218
At 31 December 2023	-	1,272	41	1,313

11 Debtors

	2024 £	2023 £
Gift Aid	8,792	7,374
Other debtors & prepayments	928	600
Tax and social security	-	1,407
	9,720	9,381

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	-	519
Accruals	2,552	2,346
Tax and social security	440	-
	2,992	2,865

13 Movement in funds

For the year ended 31 December 2024

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General funds	143,075	155,714	(124,246)	1,268	175,811
	143,075	155,714	(124,246)	1,268	175,811
Restricted funds					
Special Needs	2,565	630	(1,107)	-	2,088
Mission Action Group	-	7,852	(8,604)	752	-
Foodbank Local Hardship Fund	92,293	15,777	(12,124)	(2,020)	93,926
Church Weekend Away	131	3,570	(3,600)	-	101
	94,989	27,829	(25,435)	(1,268)	96,115
Total funds	238,064	183,543	(149,681)	-	271,926

For the year ended 31 December 2023

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	At 31 Dec 2023 £
Unrestricted funds					
General funds	147,762	123,476	(119,866)	(8,297)	143,075
	147,762	123,476	(119,866)	(8,297)	143,075
Restricted funds					
Special Needs	5,580	630	(3,645)	-	2,565
Mission Action Group	-	17,865	(26,162)	8,297	-
Bean Fund	49	-	(49)	-	-
Foodbank Local Hardship Fund	79,107	27,597	(14,411)	-	92,293
Church Weekend Away	131	-	-	-	131
	84,867	46,092	(44,267)	8,297	94,989
Total funds	232,629	169,568	(164,133)	-	238,064

13 Movement in funds *(continued)*

Restricted funds

The Special Needs Fund consists of funds given by church members to support people both inside and outside the church with short-term problems.

Mission Action Group funds are those donated for supporting mission abroad, particularly in Greece, Albania and Burkina Faso.

The Bean Fund is made up of small donations from church members used to help provide meals (beans) for the homeless in Bristol.

Foodbank Local Hardship Fund. This fund provides a range of ancillary services to clients of the Trussell Trust Foodbank outlet that operates on the Charity's premises. An amount of £2,020 was transferred to general funds to support the purchase of a boiler.

Church Weekend Away Fund. This relates to contributions made by some members of the church towards the cost of a weekend away during the year.

The transfers between funds represents transfers from unrestricted funds to support the Mission Action Group fund as part of the Charity's Mission expenditure.

14 Analysis of net assets between funds

As at 31 December 2024	Restricted Funds £	General Funds £	Total 2024 £
Tangible fixed assets	-	6,218	6,218
Other net assets	96,115	169,593	265,708
	96,115	175,811	271,926

As at 31 December 2023	Restricted Funds £	General Funds £	Total 2023 £
Tangible fixed assets	-	1,313	1,313
Other net assets	94,989	141,762	236,751
	94,989	143,075	238,064

15 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

16 Operating lease commitments

At the year- end, the Charity had total minimum commitments under non-cancellable operating leases as set out below:

	Land & Buildings 2024 £	Land & Buildings 2023 £
Amounts payable:		
Within 1 year	6,875	27,500
Between 2-5 years	-	-

The charity holds a lease agreement on its premises with a term of 25 years commencing in 2020. The lease includes a break clause exercisable every five years. The current five-year period concludes in 2025, after which a new five-year commitment period will commence, subject to the terms of the lease

17 Company limited by guarantee

The charity is a company limited by guarantee having no share capital. Every member is liable to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity in the event of the

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 7.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2024

	Total Funds 2024 £	Total Funds 2023 £
Income		
Offerings	13,676	2,866
Gift aid donations	94,546	80,197
Gift aid receipt	25,227	20,158
Payroll giving	17,590	17,180
Church weekend contributions	3,570	-
Donations to Special Needs Fund	630	630
Mission Action Group Funds	10,625	19,605
Youthwork activities	227	846
Foodbank Local Hardship Fund	15,777	27,597
Investment income	1,675	489
Total income	183,543	169,568
Expenditure		
Charitable activities		
Mission		
Grants to Christian organisations	3,310	9,403
Grants to individuals	16,808	23,958
	20,118	33,361
General ministry		
Visiting speakers	550	913
Books, music & Traidcraft purchases	1,015	552
Foodbank local hardship	12,124	14,411
Membership	2,059	1,935
Special needs grants	1,107	3,645
Church weekend away	3,600	-
	20,455	21,456
Young people		
Kingdom Kids	43	-
Youth group	1,558	2,694
	1,601	2,694

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2024

	Total Funds 2024 £	Total Funds 2023 £
Support costs allocated to charitable activities		
Rent	30,199	29,475
Rates & water	1,732	1,624
Light & heat	3,157	4,297
Insurance	1,415	1,419
Telephone	1,079	1,307
Printing, postage & stationery	538	413
Staff salaries & wages	52,457	44,208
Employer's pension contributions	938	880
Training and other staff costs	343	1,925
Sundry expenses	1,836	505
Repairs & renewals	6,001	15,832
Bank charges	186	183
Depreciation	473	438
Legal and professional fees	4,573	1,770
Independent examination fees	2,580	2,346
	107,507	106,622
Total expenditure	149,681	164,133
Net income/(expenditure)	33,862	5,435

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1153404

Accounts

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

FINANCIAL STATEMENTS

31 DECEMBER 2023

Company Number 08576555

Charity Number 1153404

CHRIST THE ROCK CHRISTIAN FELLOWSHIP
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023

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CHRIST THE ROCK CHRISTIAN FELLOWSHIP
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

The Trustees have pleasure in presenting their report and financial statements of the Charity for the year ended 31 December 2023, which complies with statutory requirements, the governing documents and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) issued in 2019.

Objects of the Charity

The objects of the Charity, as contained in the Articles of Association are:

a) The advancement of the Christian faith, the preaching and proclamation of the Christian gospel, the teaching of Christian doctrine and principles, the pastoral care of Christian people and the printing and distribution of the Bible and Christian literature.
b) The relief of persons who are in a condition of need, hardship or distress, or who are aged or sick.
c) The advancement of education on the basis of Christian principles for persons of all ages.

The charity seeks to further its objects through the provision of regular church services, by supporting missionary activities and by the provision of a community meeting facility at 88 Station Road Yate ('The Candle').

Organisation

The Charity is governed by a Board of Trustees which is responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees meets regularly and involves the Leadership team of Christ the Rock Christian Fellowship in the operation of the organisation.

Any new Trustees are recruited in light of the mix of skills and experience needed on the Board and on the basis of the knowledge of the existing Trustees of suitable candidates and after prayer and listening to the leading of the Holy Spirit. In selecting persons to be appointed, the Trustees take into account the benefits of appointing a person who is able by virtue of his or her professional qualifications or experience to make a contribution to the pursuit of the purposes or the management of Christ The Rock Christian Fellowship. Selected candidates are appointed by a simple majority by Trustees at a meeting.

Investment powers

The Trustees have full and unrestricted powers of investing and transposing investments in all respects as they are absolutely and beneficially entitled thereto.

Review of the activities and future developments

The charity continues to hold regular Sunday services at Abbotswood Primary School. Although the majority of members now prefer to attend services physically, they are still able to attend via Zoom and a small number continue to use this facility.

The charity continues to rent High Street premises as its public contact base, which houses offices and several meeting rooms used by both the church and community groups. The Community Café continues to thrive and is very popular. Hot drinks and cakes are provided without charge and craft workshops are available. During the winter the café was recognized by the local council as an official 'warm space' to help alleviate the cost-of-living crisis.

The Charity was in discussion with the Western Counties and South Wales Evangelisation Trust (a Christian organization) with a view to potentially leasing and then purchasing Cranleigh Court Chapel. Negotiations have paused as an acceptable purchase price could not be agreed but these may be picked up again if another purchaser can't immediately be found.

The Charity continues to facilitate and support mission activities by its members with donations to Greece, Pakistan and Albania and once again a small group of church members visited our long-term mission partner in Albania during the year.

The Charity continues to rely on the voluntary support of its members for both its internal activities and its outreach to the local community. During the year the Charity continued to employ a Youth Leader, an Office Manager, a Finance Assistant and a Leader.

The Charity has had regard for the guidance from the Charity Commission regarding public benefit, and considers that its charitable purposes fulfil the public benefit requirement as follows:

1. As mentioned above, the Charity has held regular services of worship on premises rented from Abbotswood Primary School, Yate since September 2022. These services are also available on Zoom for those who are unable to attend in person. It has continued to facilitate ongoing teaching, support and social contact between members through regular small group meetings and Whole Church meetings. The Leadership Team and Trustees have started joint Leadership/Trustee meetings which have proved very successful in terms of discussing key issues and understanding each other roles.

2. The Charity's rented premises at 88 Station Road, Yate (known as 'the Candle') are available as a community facility and are used intermittently by various local groups. A limited programme of general maintenance work has continued during the year.

3. One outlet of the North Bristol Foodbank is operated from the Charity's Station Road premises ('the Candle'), managed primarily by volunteers with oversight from the group's paid manager. It provides emergency food and other provisions to people in need within the community, together with a signposting system for guidance and support to its clients with the aim of preventing their continuing need for the service. The huge increase in demand on Foodbanks seen during the pandemic has continued due to the current cost-of-living crisis, but the demand continues to be amply met by the dedicated team of volunteers and many generous donations.

4. The Charity provides financial and moral support to a volunteer who is working with immigrants and refugees in Greece.

5. The Charity provides financial support and volunteers for Regenerate, a Christian charity which provides regular activities in several local primary and secondary schools.

6. The Charity provides financial support and volunteers for the One25 charity, which reaches out to women who are street sex-working in Bristol and supports them to move from crisis and trauma towards independence in the community.

7. The Charity provides financial support and a volunteer for the Willow Tree Centre, a local charity providing help to women and their partners facing an unplanned pregnancy or needing support following a miscarriage, stillbirth or abortion.

Review of Relationships with other charities:

The Charity co-operates with other Christian groups and churches in the Bristol and Yate areas through joint worship services, leadership networking and voluntary service in the community. The charity is a Woodlands Associate Church and therefore part of the Woodlands Church, Bristol network.

As mentioned above, the Charity facilitates a local Foodbank under the management of a large neighbouring group of Foodbanks, working in collaboration with the Trussell Trust. Also as mentioned

above, it provides volunteer workers for various other local charities such as Re-generate, One25 and the Willow Tree Centre.

The Charity also has ongoing links with missionaries in Albania, Greece and Pakistan.

Reserves

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") should represent 3 – 6 months of expenditure, which equated to between £41,000 and £83,000 in general funds. At this level, the Trustees are confident that the organisation will be able to continue its current activities in the event of a significant drop in funding.

At the balance sheet date, free reserves amounted to £141,762 which provides additional protection against the risks of a drop in funding and inflationary pressures on costs expected in the current economic environment.

In 2022 significant donations were received and retained in the restricted funds (Foodbank account). This has been discussed with North Bristol Foodbank who were happy for the money to be retained in the Charity's account. Due to the expected increasing economic hardship in 2022, the Trustees were happy to retain these funds with a view to moving to a more normal level of reserves once conditions have stabilised. Foodbank donations were higher in 2023 £27,597 (2022: £20,441).

Church Attendance

The numbers attending Sunday services and various weekday activities has remained fairly consistent, over the previous 12 months.

Investment policy

As income from funders is used within a short time of receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit.

Risk review

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Safeguarding

Any issues that arise are promptly investigated by a Safeguarding Team, comprising the Safeguarding Officer (a Trustee) plus a member of the Senior Leadership team and a member of the congregation. During the past two years the Safeguarding Team has undertaken a thorough review of all the Charity's safeguarding practices and policies. Professional guidance from thirtyone:eight, a consultancy organisation specifically for churches, is sought whenever necessary.

As mentioned in our previous Trustees Report, we were notified in 2020 of a police investigation into allegations of malpractice against a Youth Worker employed by the Charity several years ago. Following two brief Court hearings in the spring of 2022 where the Defendant pleaded "Not Guilty", the hearing was rescheduled in 2024 and is now scheduled to take place in the spring /summer 2025. Throughout these events we have regularly complied with the police requests for information and sought advice from thirtyone:eight. We have also informed our insurance company and have provided regular brief updates to church members. In line with advice from the Charity Commission, we have

filed a Serious Incident Report with them in connection with this matter.

Health & Safety

A designated Health & Safety Officer (a Trustee) maintains oversight of all health & safety issues, with support from other members of the charity where appropriate. There are detailed policies to cover all relevant areas of the charity's operation, which are approved by Trustees and reviewed periodically.

Statement of trustees' responsibilities

The trustees (who are also directors of Christ the Rock - Christian Fellowship for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the trustees

Gill Stafford

Gill Stafford
Chair of the Trustees

Date: 11 September 2024

Status
The Charity is governed by its Articles of Association, dated 19 June 2013. It was incorporated as a company limited by guarantee, number 08576555 and was registered with the Charity Commission, number 1153404 on the same date.

Trustees
The Trustees who are directors for the purpose of company law and who served during the year are:

A. Bailey
L.J. Charles
P. Douglas
A. D. Penn (treasurer)
P. Anthony (resigned 24/06/2024)
G. Stafford (chair)
E.S. Blackburn (appointed 01/02/2024)

Key Management Personnel
M Clemas (Elder)
K Bailey (Administrator)
N Bright (Finance administrator)
M Goode (Youth & children's worker)

Registered Office
The Church Office,
88 Station Road,
Yate,
Bristol,
BS37 4PH

Independent Examiner
Josh Kingston BSc ACA
Burton Sweet Limited,
The Clock Tower,
5 Farleigh Court,
Old Weston Road,
Flax Bourton,
Bristol,
BS48 1UR

Bankers
Lloyds Bank plc,
40 High Street,
Chipping Sodbury,
Bristol,
BS37 6AW

Independent examiner's report to the trustees of Christ the Rock - Christian Fellowship

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.

Joshua Kingston

Joshua Kingston BSc ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 11 September 2024

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and legacies	**2**	122,987	46,092	169,079	185,906
Investments		489	-	489	43
Total income		123,476	46,092	169,568	185,949
Expenditure on:					
Charitable activities	**3**	119,866	44,267	164,133	146,246
Total expenditure		119,866	44,267	164,133	146,246
Net income/(expenditure)	**6**	3,610	1,825	5,435	39,703
Transfers between funds	**13**	(8,297)	8,297	-	-
Net movement in funds		(4,687)	10,122	5,435	39,703
Total funds at start of year	**13**	147,762	84,867	232,629	192,926
Total funds at end of year	**13**	143,075	94,989	238,064	232,629

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 9 to 18 form part of these financial statements
See note 9 for fund-accounting comparative figures

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

BALANCE SHEET

AS AT 31 DECEMBER 2023

Company Registration Number 08576555

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	**10**	1,313	1,751
Current assets			
Debtors	**11**	9,381	8,831
Cash at bank and in hand		230,235	225,385
		239,616	234,216
Liabilities			
Creditors : amounts falling due within one year	**12**	(2,865)	(3,338)
Net current assets or liabilities		236,751	230,878
Net assets or liabilities		238,064	232,629
FUNDS			
Unrestricted funds			
General funds	**14**	143,075	147,762
Restricted funds	**14**	94,989	84,867
Total funds		238,064	232,629

For the year ended 31 December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on .....11 September 2024..... and are signed on their behalf by:

Gill Stafford

Gill Stafford
(Chair of Trustees)

The notes on pages 9 to 18 form part of these financial statements

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Companies Act 2006.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Gifts in kind includes donated services and facilities which are recognised at a reasonable estimate of the amount the Charity would be prepared to pay for such items. An equivalent amount has been included as expenditure under the appropriate heading in the Statement of Financial Activities.

The charity receives donations of food items for the Foodbank to distribute to those in short-term need. These donations are not valued as the charity considers the benefit from doing so would be outweighed by the cost of calculating such a valuation.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

1 Accounting policies *(continued)*

Tangible fixed assets
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Office equipment	- 25% p.a. reducing balance
Fixtures and fittings	- 25% p.a. reducing balance
Improvements to leasehold property	- straight line over the remaining period of the lease

Trade and other debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

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

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 13 of the financial statements.

2 Income from: Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Offerings, donations and gift aid	122,987	46,092	169,079
	122,987	46,092	169,079

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Offerings, donations and gift aid	141,147	44,759	185,906
	141,147	44,759	185,906

Aggregate donations from Trustees, key management personnel, and other related parties was £38,190 (2022: £38,300).

3 Expenditure on: Charitable activities

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2023
	£	£	£	£
General Ministry	21,456	-	94,728	116,184
Mission	-	33,361	-	33,361
Youth	2,694	-	11,894	14,588
	24,150	33,361	106,622	164,133

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2022
	£	£	£	£
General Ministry	8,404	-	85,107	93,511
Mission	-	33,941	-	33,941
Youth	1,689	-	17,105	18,794
	10,093	33,941	102,212	146,246

4 Analysis of grants

The total grants awarded during the year was as follows:	**2023**	2022
	£	£
Grants to Christian organisations		
Bristol International Trust (BISC)	600	600
Willow Tree Centre	1,200	1,200
Regener8	1,340	1,160
Persecuted Church	6,263	-
Tearfund	-	12,772
Grants to individuals	23,958	18,209
Total grants payable	33,361	33,941

5 Support costs

Support costs are allocated on the basis of cost of activities undertaken directly.

	Total 2023	Total 2022
	£	£
Office costs	37,116	37,556
Insurance	1,419	1,417
Staff costs	47,013	51,288
Sundry	505	549
Repairs & renewals	15,832	6,798
Bank charges	183	174
Depreciation	438	584
Legal and professional fees	1,770	1,716
Governance costs		
Independent examination fees	2,346	2,130
	106,622	102,212

6 Net income/(expenditure) for the year

This is stated after charging:

		2023	2022
		£	£
Independent examiner's fee	- Independent examination	1,387	1,171
	- Accounts preparation	959	959
Depreciation		438	584

No Trustees have been reimbursed for their out of pocket travel expenses (2022: None). No Trustee received any remuneration during the year (2022: None).

7 Staff costs and numbers

The aggregate payroll costs were:

	2023	2022
	£	£
Wages & salaries	44,208	48,922
Pension contributions	880	809
	45,088	49,731

No employee received emoluments of more than £60,000.

The total employment benefits received by key management personnel including employer national insurance and employer pension were £45,088 (2022: £49,731).

The average weekly number of employees based on average headcount during the year was as follows:

	2023	2022
	No.	No.
Fellowship	4	4

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

9 Statement of Financial Activities comparative figures

For the year ended 31 December 2022	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Income from:			
Donations and legacies	141,147	44,759	185,906
Investment income	43	-	43
Total income	141,190	44,759	185,949
Expenditure on:			
Charitable activities	117,545	28,701	146,246
Total expenditure	117,545	28,701	146,246
Net income/expenditure	23,645	16,058	39,703
Transfers between funds	(5,044)	5,044	-
Net movement in funds	18,601	21,102	39,703
Total funds at start of year	129,161	63,765	192,926
Total funds at end of year	147,762	84,867	232,629

10 Tangible fixed assets

	Improvements to Leasehold Property £	Office Equipment £	Fixtures & Fittings £	Total £
Cost or valuation				
At 1 January 2023	18,700	4,654	689	24,043
At 31 December 2023	18,700	4,654	689	24,043
Depreciation				
At 1 January 2023	18,700	2,958	634	22,292
Charge for the year	-	424	14	438
At 31 December 2023	18,700	3,382	648	22,730
Net book value				
At 31 December 2023	-	1,272	41	1,313
At 31 December 2022	-	1,696	55	1,751

11 Debtors

	2023 £	2022 £
Gift Aid	7,374	8,831
Other debtors & prepayments	600	-
Tax and social security	1,407	-
	9,381	8,831

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	519	775
Accruals	2,346	2,130
Tax and social security	-	433
	2,865	3,338

13 Movement in funds

For the year ended 31 December 2023

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	At 31 Dec 2023 £
Unrestricted funds					
General funds	147,762	123,476	(119,866)	(8,297)	143,075
	147,762	123,476	(119,866)	(8,297)	143,075
Restricted funds					
Special Needs	5,580	630	(3,645)	-	2,565
Mission Action Group	-	17,865	(26,162)	8,297	-
Bean Fund	49	-	(49)	-	-
Foodbank Local Hardship Fund	79,107	27,597	(14,411)	-	92,293
Church Weekend Away	131	-	-	-	131
	84,867	46,092	(44,267)	8,297	94,989
Total funds	232,629	169,568	(164,133)	-	238,064

For the year ended 31 December 2022

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	At 31 Dec 2022 £
Unrestricted funds					
General funds	129,161	141,190	(117,545)	(5,044)	147,762
	129,161	141,190	(117,545)	(5,044)	147,762
Restricted funds					
Special Needs	-	6,780	(1,200)		5,580
Mission Action Group	1,325	17,538	(23,907)	5,044	-
Bean Fund	49	-	-	-	49
Foodbank Local Hardship Fund	62,260	20,441	(3,594)	-	79,107
Church Weekend Away	131	-	-	-	131
	63,765	44,759	(28,701)	5,044	84,867
Total funds	192,926	185,949	(146,246)	-	232,629

13 Movement in funds *(continued)*

Restricted funds

The Special Needs Fund consists of funds given by church members to support people both inside and outside the church with short-term problems.

Mission Action Group funds are those donated for supporting mission abroad, particularly in Greece, Albania and Burkina Faso.

The Bean Fund is made up of small donations from church members used to help provide meals (beans) for the homeless in Bristol.

Foodbank Local Hardship Fund. This fund provides a range of ancillary services to clients of the Trussell Trust Foodbank outlet that operates on the Charity's premises.

Church Weekend Away Fund. This relates to contributions made by some members of the church towards the cost of a weekend away during the year.

The transfers between funds represents transfers from unrestricted funds to support the Mission Action Group fund as part of the Charity's Mission expenditure.

14 Analysis of net assets between funds

As at 31 December 2023	Restricted Funds	General Funds	Total
	£	£	£
Tangible fixed assets	-	1,313	1,313
Other net assets	94,989	141,762	236,751
	94,989	143,075	238,064

As at 31 December 2022	Restricted Funds	General Funds	Total
	£	£	£
Tangible fixed assets	-	1,751	1,751
Other net assets	84,867	146,011	230,878
	84,867	147,762	232,629

15 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

16 Operating lease commitments

At the year- end, the Charity had total minimum commitments under non-cancellable operating leases as set out below:

	Land & Buildings 2023 £	Land & Buildings 2022 £
Amounts payable:		
Within 1 year	27,500	27,500
Between 2-5 years	-	27,500

17 Company limited by guarantee

The charity is a company limited by guarantee having no share capital. Every member is liable to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity in the event of the

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 6.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2023

	Total Funds 2023 £	Total Funds 2022 £
Income		
Offerings	2,866	13,330
Gift aid donations	80,197	85,643
Gift aid receipt	20,158	23,776
Payroll giving	17,180	16,890
Donations to Special Needs Fund	630	6,780
Mission Action Group Funds	19,605	18,766
Youthwork activities	846	280
Foodbank Local Hardship Fund	27,597	20,441
Investment income	489	43
Total income	169,568	185,949
Expenditure		
Charitable activities		
Mission		
Grants to Christian organisations	9,403	15,732
Grants to individuals	23,958	18,209
	33,361	33,941
General ministry		
Visiting speakers	913	400
Books, music & Traidcraft purchases	552	841
Foodbank local hardship	14,411	3,594
Membership	1,935	2,369
Special needs grants	3,645	1,200
	21,456	8,404
Young people		
Kingdom Kids	-	32
Youth group	2,694	1,657
	2,694	1,689

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2023

	Total Funds 2023 £	Total Funds 2022 £
Support costs allocated to charitable activities		
Rent	29,475	31,240
Rates & water	1,624	1,546
Light & heat	4,297	2,546
Insurance	1,419	1,417
Telephone	1,307	1,374
Printing, postage & stationery	413	850
Staff salaries & wages	44,208	48,922
Employer's pension contributions	880	809
Training and other staff costs	1,925	1,557
Sundry expenses	505	549
Repairs & renewals	15,832	6,798
Bank charges	183	174
Depreciation	438	584
Legal and professional fees	1,770	1,716
Independent examination fees	2,346	2,130
	106,622	102,212
Total expenditure	164,133	146,246
Net income/(expenditure)	5,435	39,703

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1153404

Accounts

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

FINANCIAL STATEMENTS

31 DECEMBER 2022

Company Number 08576555

Charity Number 1153404

CHRIST THE ROCK CHRISTIAN FELLOWSHIP
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

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Detailed Statement of Financial Activities	19 - 21

The Trustees have pleasure in presenting their report and financial statements of the Charity for the year ended 31 December 2022, which complies with statutory requirements, the governing documents and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) issued in 2019.

Objects of the Charity

The objects of the Charity, as contained in the Articles of Association are:

a) The advancement of the Christian faith, the preaching and proclamation of the Christian gospel, the teaching of Christian doctrine and principles, the pastoral care of Christian people and the printing and distribution of the Bible and Christian literature.
b) The relief of persons who are in a condition of need, hardship or distress, or who are aged or sick.
c) The advancement of education on the basis of Christian principles for persons of all ages.

The charity seeks to further its objects through the provision of regular church services, by supporting missionary activities and by the provision of a community meeting facility at 88 Station Road Yate ('The Candle').

Organisation

The Charity is governed by a Board of Trustees which is responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees meets regularly and involves the Eldership team of Christ the Rock Christian Fellowship in the operation of the organisation.

Investment powers

The Trustees have full and unrestricted powers of investing and transposing investments in all respects as they are absolutely and beneficially entitled thereto.

Review of the activities and future developments

The charity continued to hold regular Sunday services at the new time of 4.00pm at St Nicholas church, Yate from Sept 2021 - Sept 2022. However, as this time was not convenient for all members, services moved to a new venue at Abbotswood Primary School in Sept 2022 and returned to the previous time of 10.30 a.m. Although the majority of members now prefer to attend services physically, they are still able to attend via Zoom and a small number continue to use this facility.

The charity continues to rent a High Street premises as its public contact base, which houses offices and several meeting rooms used by both the church and community groups. During the past year a weekly afternoon community café was established by church members, which has become very popular. Hot drinks and cakes are provided without charge and craft workshops are available. During the winter the café was recognized by the local council as an official 'warm space' to help alleviate the cost-of-living crisis.

The Charity continues to facilitate and support mission activities by its members with donations to Greece, Pakistan and Albania and once again a small group of church members visited our long-term mission partner in Albania during the year.

The Charity continues to rely on the voluntary support of its members for both its internal activities and its outreach to the local community. During the year the Charity continued to employ a Youth Leader, an Office Manager, a Finance Assistant and an Elder.

The Charity has had regard for the guidance from the Charity Commission regarding public benefit, and considers that its charitable purposes fulfil the public benefit requirement as follows:

1. As mentioned above, the Charity has held regular services of worship on premises rented from Abbotswood Primary School, Yate since September 2022. These services are also available on Zoom for those who do not feel comfortable attending in person due to the ongoing risk of Covid. It has continued to facilitate ongoing teaching, support and social contact between members through regular small group meetings.

2. The Charity's rented premises at 88 Station Road, Yate (known as 'the Candle') are available as a community facility and are used intermittently by various local groups. A limited programme of general maintenance work has continued during the year.

3. One outlet of the North Bristol Foodbank is operated from the Charity's Station Road premises ('the Candle'), managed primarily by volunteers with oversight from the group's paid manager. It provides emergency food and other provisions to people in need within the community, together with a signposting system for guidance and support to its clients with the aim of preventing their continuing need for the service. The huge increase in demand on Foodbanks seen during the pandemic has continued due to the current cost-of-living crisis, but the demand continues to be amply met by the dedicated team of volunteers and many generous donations.

4. The Charity provides financial and moral support to a volunteer who is working with immigrants and refugees in Greece.

5. The Charity provides financial support and volunteers for Regenerate, a Christian charity which provides regular activities in several local primary and secondary schools.

6. The Charity provides financial support and volunteers for the One25 charity, which offers help to women with a history of childhood abuse and who are addicted to class A drugs and / or alcohol.

7. The Charity provides financial support and a volunteer for the Willow Tree Centre, a local charity providing help to women and their partners facing an unplanned pregnancy or needing support following a miscarriage, stillbirth or abortion.

Review of Relationships with other charities:

The Charity co-operates with other Christian groups and churches in the Bristol and Yate areas through joint worship services, leadership networking and voluntary service in the community. As mentioned above, the Charity facilitates a local Foodbank under the management of a large neighbouring group of Foodbanks, working in collaboration with the Trussell Trust. Also as mentioned above, it provides volunteer workers for various other local charities such as Re-generate, One25 and the Willow Tree Centre.

The Charity also has ongoing links with missionaries in Albania, Greece and Pakistan.

Reserves

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") should represent 3 – 6 months of expenditure, which equated to between £36,500 and £73,000 in general funds. At this level, the Trustees are confident

that the organisation will be able to continue its current activities in the event of a significant drop in funding.
In 2022 significant donations have been received and retained in the restricted funds (Foodbank account). This has been discussed with North Bristol Foodbank who were happy for the money to be retained in the Charity's account. Due to the expected increasing economic hardship in 2022, the Trustees were happy to retain these funds with a view to moving to a more normal level of reserves once conditions have stabilised.

At the balance sheet date, free reserves amounted to £146,011 which provides additional protection against the risks of a drop in funding and inflationary pressures on costs expected in the current economic environment.

Impact of Covid 19 epidemic

The first two years of the Covid epidemic inevitably caused some changing patterns in the charity's activities and also some changes in our membership, but for the past year all previous activities have been resumed and the numbers attending Sunday services and various weekday activities has remained fairly consistent, as before the epidemic.

Investment policy

As income from funders is used within a short time of receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit.

Risk review

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Safeguarding

Any issues that arise are promptly investigated by a Safeguarding Team, comprising the Safeguarding Officer (a Trustee) plus a member of the Senior Leadership team. During the past two years the Safeguarding Team has undertaken a thorough review of all the Charity's safeguarding practices and policies. Professional guidance from thirtyone:eight, a consultancy organization specifically for churches, is sought whenever necessary.

As mentioned in our previous Trustees Report, we were notified in 2020 of a police investigation into allegations of malpractice against a Youth Worker employed by the Charity several years ago. This investigation eventually culminated in two brief court hearings in spring 2022, at which the defendant pleaded not guilty. We have been informed that the final hearing will take place in the spring of 2023. Throughout these events we have regularly sought advice from thirtyone:eight. We have also informed our insurance company and have provided regular brief updates to church members. In line with advice from the Charity Commisison, we have filed a Serious Incident Report with them in connection with this matter.

Health & Safety

A designated Health & Safety Officer (a Trustee) maintains oversight of all health & safety issues, with support from other members of the charity where appropriate. There are detailed policies to cover all relevant areas of the charity's operation, which are approved by Trustees and reviewed periodically.

Statement of trustees' responsibilities

The trustees (who are also directors of Christ the Rock - Christian Fellowship for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the trustees



Gill Stafford
Chair of the Trustees

Date: 13 September 2023

Status
The Charity is governed by its Articles of Association, dated 19 June 2013. It was incorporated as a company limited by guarantee, number 08576555 and was registered with the Charity Commission, number 1153404 on the same date.

Trustees
The Trustees who are directors for the purpose of company law and who served during the year are:

A. Bailey
L.J. Charles
P. Douglas (chair until July 2023)
A. D. Penn (treasurer)
P. Anthony
G. Stafford (chair from August 2023)

Registered Office
The Church Office,
88 Station Road,
Yate,
Bristol,
BS37 4PH

Independent Examiner
Josh Kingston ACA,
Burton Sweet Limited,
The Clock Tower,
5 Farleigh Court,
Old Weston Road,
Flax Bourton,
Bristol,
BS48 1UR

Bankers
Lloyds Bank plc,
40 High Street,
Chipping Sodbury,
Bristol,
BS37 6AW

Independent examiner's report to the trustees of Christ the Rock - Christian Fellowship

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.

Joshua Kingston

Joshua Kingston BSc ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 13 September 2023

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income from:					
Donations and legacies	2	141,147	44,759	185,906	164,557
Investments		43	-	43	55
Total income		141,190	44,759	185,949	164,612
Expenditure on:					
Charitable activities	3	117,545	28,701	146,246	142,439
Total expenditure		117,545	28,701	146,246	142,439
Net income/(expenditure)	6	23,645	16,058	39,703	22,173
Transfers between funds	13	(5,044)	5,044	-	-
Net movement in funds		18,601	21,102	39,703	22,173
Total funds at start of year	13	129,161	63,765	192,926	170,753
Total funds at end of year	13	147,762	84,867	232,629	192,926

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 9 to 18 form part of these financial statements
See note 9 for fund-accounting comparative figures

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

BALANCE SHEET

AS AT 31 DECEMBER 2022

Company Registration Number 08576555

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	**10**	1,751	1,781
Current assets			
Debtors	**11**	8,831	7,008
Cash at bank and in hand		225,385	187,555
		234,216	194,563
Liabilities			
Creditors : amounts falling due within one year	**12**	(3,338)	(3,418)
Net current assets or liabilities		230,878	191,145
Net assets or liabilities		232,629	192,926
FUNDS			
Unrestricted funds			
General funds	**14**	147,762	129,161
Restricted funds	**14**	84,867	63,765
Total funds		232,629	192,926

For the year ended 31 December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on 13 September 2023 and are signed on their behalf by:

G. Stafford

Gill Stafford
(Chair of Trustees)

The notes on pages 9 to 18 form part of these financial statements

1 Accounting policies

Accounting convention

The accounts (financial statements) have been prepared in accordance with the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the *Companies Act 2006* and UK Generally Accepted Practice as it applies from 1 January 2019.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Gifts in kind includes donated services and facilities which are recognised at a reasonable estimate of the amount the Charity would be prepared to pay for such items. An equivalent amount has been included as expenditure under the appropriate heading in the Statement of Financial Activities.

The charity receives donations of food items for the Foodbank to distribute to those in short-term need. These donations are not valued as the charity considers the benefit from doing so would be outweighed by the cost of calculating such a valuation.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

1 Accounting policies *(continued)*

Tangible fixed assets
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Office equipment	- 25% p.a. reducing balance
Fixtures and fittings	- 25% p.a. reducing balance
Improvements to leasehold property	- straight line over the remaining period of the lease

Trade and other debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

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

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note of the financial statements.

2 Income from: Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Offerings, donations and gift aid	141,147	44,759	185,906
	141,147	44,759	185,906

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Offerings, donations and gift aid	123,467	41,090	164,557
	123,467	41,090	164,557

Aggregate donations from Trustees, key management personnel, and other related parties was £38,300 (2021: £27,700).

3 Expenditure on: Charitable activities

	Activities undertaken directly £	Grant funding of activities (Note 4) £	Support Costs (Note 5) £	Total Funds 2022 £
General Ministry	8,404	-	102,212	110,616
Mission	-	33,941	-	33,941
Youth	1,689	-	-	1,689
	10,093	33,941	102,212	146,246

	Activities undertaken directly £	Grant funding of activities (Note 4) £	Support Costs (Note 5) £	Total Funds 2021 £
General Ministry	18,560	-	98,760	117,320
Mission	-	23,912	-	23,912
Youth	1,207	-	-	1,207
	19,767	23,912	98,760	142,439

4 Analysis of grants

The total grants awarded during the year was as follows:	**2022**	2021
	£	£
Grants to Christian organisations		
Bristol International Trust (BISC)	600	600
Willow Tree Centre	1,200	2,000
Heart Heroes	-	800
Off the Record	-	800
Regener8	1,160	1,020
Tearfund	12,772	-
Small grants of £150 or less	-	217
Grants to individuals	18,209	18,475
Total grants payable	33,941	23,912

5 Support costs

Support costs are allocated on the basis of cost of activities undertaken directly.

	Total 2022	Total 2021
	£	£
Office costs	37,556	35,374
Insurance	1,417	1,196
Staff costs	51,288	51,548
Sundry	549	38
Repairs & renewals	6,798	5,517
Bank charges	174	160
Depreciation	584	594
Legal and professional fees	1,716	2,395
Governance costs		
Independent examination fees	2,130	1,938
	102,212	98,760

6 Net income/(expenditure) for the year

This is stated after charging:

		2022	2021
		£	£
Independent examiner's fee	- Independent examination	1,171	678
	- Accounts preparation	959	1,260
Depreciation		584	594

No Trustees have been reimbursed for their out of pocket travel expenses (2021: None). No Trustee received any remuneration during the year.

7 Staff costs and numbers

The aggregate payroll costs were:

	2022	2021
	£	£
Wages & salaries	48,922	48,350
Social security costs	-	66
Pension contributions	809	765
	49,731	49,181

No employee received emoluments of more than £60,000.

The total employment benefits received by key management personnel including employer national insurance and employer pension were £49,731 (2021: £49,115).

The average weekly number of employees based on average headcount during the year was as follows:

	2022	2021
	No.	No.
Fellowship	4	4

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

9 Statement of Financial Activities comparative figures

For the year ended 31 December 2021	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from:			
Donations and legacies	123,467	41,090	164,557
Investment income	55	-	55
Total income	123,522	41,090	164,612
Expenditure on:			
Charitable activities	114,480	27,959	142,439
Total expenditure	114,480	27,959	142,439
Net income/expenditure	9,042	13,131	22,173
Transfers between funds	(3,723)	3,723	-
Net movement in funds	5,319	16,854	22,173
Total funds at start of year	123,842	46,911	170,753
Total funds at end of year	129,161	63,765	192,926

10 Tangible fixed assets

	Improvements to Leasehold Property £	Office Equipment £	Fixtures & Fittings £	Total £
Cost or valuation				
At 1 January 2022	18,700	4,100	689	23,489
Additions	-	554	-	554
Disposals	-	-	-	-
At 31 December 2022	18,700	4,654	689	24,043
Depreciation				
At 1 January 2022	18,700	2,392	616	21,708
Charge for the year	-	566	18	584
Disposals	-	-	-	-
At 31 December 2022	18,700	2,958	634	22,292
Net book value				
At 31 December 2022	-	1,696	55	1,751
At 31 December 2021	-	1,708	73	1,781

11 Debtors

	2022 £	2021 £
Gift Aid	8,831	7,008
	8,831	7,008

12 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	2,130	2,612
Other creditors	775	296
Tax and social security	433	510
	3,338	3,418

13 Movement in funds

For the year ended 31 December 2022

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	At 31 Dec 2022 £
Unrestricted funds					
General funds	129,161	141,190	(117,545)	(5,044)	147,762
	129,161	141,190	(117,545)	(5,044)	147,762
Restricted funds					
Special Needs	-	6,780	(1,200)	-	5,580
Mission Action Group	1,325	17,538	(23,907)	5,044	-
Bean Fund	49	-	-	-	49
Foodbank Local Hardship Fund	62,260	20,441	(3,594)	-	79,107
Church Weekend Away	131	-	-	-	131
	63,765	44,759	(28,701)	5,044	84,867
Total funds	192,926	185,949	(146,246)	-	232,629

For the year ended 31 December 2021

	At 1 Jan 2021 £	Income £	Expenditure £	Transfers £	At 31 Dec 2021 £
Unrestricted funds					
General funds	123,842	123,522	(114,480)	(3,723)	129,161
	123,842	123,522	(114,480)	(3,723)	129,161
Restricted funds					
Special Needs	-	2,299	(3,504)	1,205	-
Mission Action Group	3,155	9,732	(14,080)	2,518	1,325
Bean Fund	49	-	-	-	49
Foodbank Local Hardship Fund	43,707	25,804	(7,251)	-	62,260
Church Weekend Away	-	3,255	(3,124)	-	131
	46,911	41,090	(27,959)	3,723	63,765
Total funds	170,753	164,612	(142,439)	-	192,926

13 Movement in funds *(continued)*

Restricted funds

The Special Needs Fund consists of funds given by church members to support people both inside and outside the church with short-term problems.

Mission Action Group funds are those donated for supporting mission abroad, particularly in Greece, Albania and Burkina Faso.

The Bean Fund is made up of small donations from church members used to help provide meals (beans) for the homeless in Bristol.

Foodbank Local Hardship Fund. This fund provides a range of ancillary services to clients of the Trussell Trust Foodbank outlet that operates on the Charity's premises.

Church Weekend Away Fund. This relates to contributions made by some members of the church towards the cost of a weekend away during the year.

The transfers between funds represents transfers from unrestricted funds to support the Mission Action Group fund as part of the Charity's Mission expenditure.

14 Analysis of net assets between funds

As at 31 December 2022	Restricted Funds	General Funds	Total
	£	£	£
Tangible fixed assets	-	1,751	1,751
Other net assets	84,867	146,011	230,878
	84,867	147,762	232,629

As at 31 December 2021	Restricted Funds	General Funds	Total
	£	£	£
Tangible fixed assets	-	1,781	1,781
Other net assets	63,765	127,380	191,145
	63,765	129,161	192,926

15 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

16 Operating lease commitments

At the year- end, the Charity had total minimum commitments under non-cancellable operating leases as set out below:

	Land & Buildings 2022 £	Land & Buildings 2021 £
Amounts payable:		
Within 1 year	27,500	27,500
Between 2-5 years	27,500	55,000

17 Company limited by guarantee

The charity is a company limited by guarantee having no share capital. Every member is liable to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity in the event of the

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 6.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2022

	Total Funds 2022 £	Total Funds 2021 £
Income		
Offerings	13,330	1,216
Gift aid donations	85,643	86,516
Gift aid receipt	23,776	18,235
Payroll giving	16,890	16,470
Church weekend contributions	-	3,255
Donations to Special Needs Fund	6,780	2,299
Mission Action Group Funds	18,766	10,482
Youthwork activities	280	280
Foodbank Local Hardship Fund	20,441	25,804
Investment income	43	55
Total income	185,949	164,612
Expenditure		
Charitable activities		
Mission		
Grants to Christian organisations	15,732	5,437
Grants to individuals	18,209	18,475
	33,941	23,912
General ministry		
Visiting speakers	400	210
Books, music & Traidcraft purchases	841	2,678
Foodbank Local Hardship	3,594	7,251
Membership	2,369	1,793
Church weekend away	-	3,124
Special Needs grants	1,200	3,504
	8,404	18,560
Young people		
Kingdom Kids	32	129
Youth group	1,657	1,078
	1,689	1,207

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2022

	Total Funds 2022 £	Total Funds 2021 £
Support costs allocated to charitable activities		
Rent	31,240	28,604
Rates & water	1,546	1,729
Light & heat	2,546	2,577
Insurance	1,417	1,196
Telephone	1,374	1,633
Printing, postage & stationery	850	765
Staff salaries & wages	48,922	48,350
Employer's pension contributions	809	765
Training and other staff costs	1,557	2,499
Sundry expenses	549	38
Repairs & renewals	6,798	5,517
Bank charges	174	160
Depreciation	584	594
Legal and professional fees	1,716	2,395
Independent examination fees	2,130	1,938
	102,212	98,760
Total expenditure	146,246	142,439
Net income/(expenditure)	39,703	22,173

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1153404

Accounts

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

FINANCIAL STATEMENTS

31 DECEMBER 2021

Company Number 08576555

Charity Number 1153404

CHRIST THE ROCK CHRISTIAN FELLOWSHIP
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

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The Trustees have pleasure in presenting their report and financial statements of the Charity for the year ended 31 December 2021, which complies with statutory requirements, the governing documents and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) issued in 2019.

Objects of the Charity

The objects of the Charity, as contained in the Articles of Association are:

(a) The advancement of the Christian faith, the preaching and proclamation of the Christian gospel, the teaching of Christian doctrine and principles, the pastoral care of Christian people and the printing and distribution of the Bible and Christian literature.

(b) The relief of persons who are in a condition of need, hardship or distress, or who are aged or sick.

(c) The advancement of education on the basis of Christian principles for persons of all ages.

The charity seeks to further its objects through the provision of regular church services, by supporting missionary activities and by the provision of a community meeting facility at 88 Station Road Yate (The Candle).

Organisation

The Charity is governed by a Board of Trustees which is responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees meets regularly and involves the Eldership team of Christ the Rock Christian Fellowship in the operation of the organisation.

Investment powers

The Trustees have full and unrestricted powers of investing and transposing investments in all respects as they are absolutely and beneficially entitled thereto.

Review of the activities and future developments

Due to the ongoing Covid epidemic the Charity continued regular Sunday services of worship through the medium of Zoom between January - August 2021. As the infection rate declined and government guidelines allowed, physical services were eventually resumed from September at a new venue, St Nicholas church, Yate and moved to a new time of 4.00 p.m. instead of 10.30 a.m, due to restricted access to the premises in the morning. The facility to attend the services through Zoom has been continued, so that members now have a choice of participating either electronically or physically.

The charity continues to rent a High Street premises as its public contact base, which houses offices and several meeting rooms normally used by both the church and community groups. When government rules permitted during the spring and summer, small physical meetings were held in this High Street centre to enable those without internet access to participate in Sunday Zoom services, with strict adherence to Covid-secure practice. Due to the ongoing pandemic, only one visit by a church member to one of our linked overseas organisations has been possible during the past year. However, the charity has continued to provide grants to support the advancement of the Christian faith in various countries and also the relief of hardship among the homeless and needy population of Bristol and Yate.

The Charity continues to facilitate and support mission activities by its members with donations to

Albania and Greece.

The Charity continues to rely on the voluntary support of its members for both its internal activities and its outreach to the local community, where these have been possible during the pandemic. During the year the Charity employed a Youth Leader, an Office Manager, a Finance Assistant and an Elder.

The Charity has had regard for the guidance from the Charity Commission regarding public benefit, and considers that its charitable purposes fulfil the public benefit requirement as follows:

1. Since September the Charity has held regular services of worship on premises rented from St Nicholas church, Yate and also over the Zoom platform throughout the year. It has facilitated ongoing teaching, support and social contact between members through regular small group meetings and, during the first half of the year, also through teaching videos on the internet. It has provided grants to support the advancement of the Christian faith throughout various countries of the world and the relief of hardship amongst the homeless and needy population of Bristol and within the local community.

2. The Charity's rented premises at 88 Station Road, Yate (known as 'The Candle') are available as a community facility and are used intermittently by various local groups, as permitted by government guidelines during the pandemic. A limited programme of general maintenance work has continued during the year.

3. The Charity provides funding and a volunteer worker for the Willow Tree Centre, a separate charity providing help to women and their partners facing an unplanned pregnancy or needing help following a miscarriage, stillbirth or an abortion.

4. The Charity has continued to run one outlet of the North Bristol Foodbank in its High Street premises, managed primarily by volunteers with oversight from the group's paid manager.

   It provides emergency food and other provisions to people in need within the community, together with a signposting system for guidance and support to its clients with the aim of preventing their continuing need for the service. The huge increase in demand on Foodbanks throughout the pandemic has been amply met by the recruitment of new volunteers and the receipt of many generous donations.

5. The Charity provides financial and moral support to a volunteer who is working with refugees in Greece.

6. The Charity provides volunteers and financial support for regular clubs and activities in several local primary and secondary schools.

Review of Relationships with other charities:

The Charity co-operates with other Christian groups and churches in the Bristol and Yate areas in joint worship services, leadership networking and voluntary service in the community. As mentioned above, the Charity facilitates a local Foodbank under the management of a large neighbouring group of Foodbanks, working in collaboration with the Trussell Trust. It also provides volunteer workers for various other charities such as the Willow Tree Centre, Re-generate and One25 Ltd.

The Charity has ongoing links with missionaries in Albania and Greece.

Reserves

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") should represent 3 – 6 months of expenditure, which equated to between £35,610 and £71,220 in general funds. At this level, the Trustees are confident that the

organisation will be able to continue its current activities in the event of a significant drop in funding.

In 2021 significant donations have been received and retained in the restricted funds (Foodbank account). This has been discussed with North Bristol Foodbank who were happy for the money to be retained in the Charity's account. Due to the ongoing pandemic and expected increasing economic hardship in 2022, the Trustees were happy to retain these funds and review the position towards the end of 2022 with a view to moving to a more normal level of reserves once conditions have stabilised.

At the balance sheet date, free reserves amounted to £127,380. The year ended with a surplus in free reserves, with reduced expenditure on hiring premises and supporting Mission activities as a result of the pandemic.

Implications of Covid 19 epidemic

At the date of this report the financial situation of the charity continues not to have been significantly affected by the ongoing epidemic, apart from a slight decrease in income from members. It is recognised that this downturn may be a continuing trend during the next months due to the rising cost of living, but at present there are sufficient reserves to counterbalance this possibility, as well as scope for reducing costs should it become necessary. There was again a significant reduction in normal costs during the first months of the year, as a result of not paying venue hire charges for physical Sunday meetings while the epidemic prohibited them.

In common with most churches, Sunday meetings were held solely through the medium of Zoom until September and the vast majority of members maintained regular connection with the church through these meetings and other group activities (via electronic means). Throughout the past year the church has continued to offer effective support for its most vulnerable members, particularly in relation to financial need, mental health and prevention of social isolation. Special consideration has been given to young people, with regular support from youth leaders combined with occasional small physical meetings, when possible.

Investment policy

As income from funders is used within a short time of receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit.

Risk review

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

As in the previous year, the main risk to the charity during the past year was the possibility of members becoming gradually disconnected from the church due to periodic rises in the Covid infection rate and concerns about meeting physically. However, to date the majority of members have continued to attend Sunday meetings (either physically or electronically) and many members have also met regularly in various small groups. Because of the continuing engagement from members the charity's income has remained fairly stable, though as previously mentioned, it is recognised that our income may decrease over the next months due to the rising cost of living. There is scope for reducing the charity's outgoings to compensate for this, should the need arise.

Safeguarding

Any issues that arise are promptly investigated by a Safeguarding Team, comprising the Safeguarding Officer (a Trustee) plus two members of the Leadership team. Professional guidance from a consultancy organisation is sought whenever necessary; there were no significant safeguarding issues during the past year.

Health & Safety

A designated Health & Safety Officer (a Trustee) maintains oversight of all health & safety issues, with support from other members of the charity where appropriate. There are detailed policies to cover all relevant areas of the charity's operation, which are approved by Trustees and reviewed periodically.

Statement of trustees' responsibilities

The trustees (who are also directors of Christ the Rock - Christian Fellowship for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the trustees

P. Douglas
Chair of the trustees

Date: 11th September 2022

Status

The Charity is governed by its Articles of Association, dated 19 June 2013. It was incorporated as a company limited by guarantee, number 08576555 and was registered with the Charity Commission, number 1153404 on the same date.

Trustees

The Trustees who are directors for the purpose of company law and who served during the year are:

A. Bailey
L.J. Charles
P. Douglas (chair)
A. D. Penn (treasurer)
P. Anthony (Appointed 16.03.21)
G. Stafford (Appointed 12.05.22)

Registered Office
The Church Office,
88 Station Road,
Yate,
Bristol, BS37 4PH

Independent Examiner
Josh Kingston BSc ACA,
Burton Sweet Limited,
The Clock Tower,
5 Farleigh Court,
Old Weston Road,
Flax Bourton,
Bristol BS48 1UR

Bankers
Lloyds Bank plc,
40 High Street,
Chipping Sodbury,
Bristol BS37 6AW

Independent examiner's report to the trustees of Christ the Rock - Christian Fellowship

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.

Josh Kingston BSc ACA,
Burton Sweet Limited,
The Clock Tower,
5 Farleigh Court,
Old Weston Road,
Flax Bourton,
Bristol BS48 1UR,

Date 8th September 2022

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from:					
Donations and legacies	**2**	123,467	41,090	164,557	197,288
Other trading activities		-	-	-	1,919
Investments		55	-	55	558
Total income		123,522	41,090	164,612	199,765
Expenditure on:					
Charitable activities	**3**	114,480	27,959	142,439	150,137
Total expenditure		114,480	27,959	142,439	150,137
Net income/(expenditure)	**6**	9,042	13,131	22,173	49,628
Transfers between funds	**13**	(3,723)	3,723	-	-
Net movement in funds		5,319	16,854	22,173	49,628
Total funds at start of year	**13**	123,842	46,911	170,753	121,125
Total funds at end of year	**13**	129,161	63,765	192,926	170,753

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 9 to 18 form part of these financial statements
See note 9 for fund-accounting comparative figures

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

BALANCE SHEET

AS AT 31 DECEMBER 2021

Company Registration Number 08576555

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	**10**	1,781	989
Current assets			
Debtors	**11**	7,008	8,954
Cash at bank and in hand		187,555	163,411
		194,563	172,365
Liabilities			
Creditors : amounts falling due within one year	**12**	(3,418)	(2,601)
Net current assets or liabilities		191,145	169,764
Net assets or liabilities		192,926	170,753
FUNDS			
Unrestricted funds			
General funds	**14**	129,161	123,842
Restricted funds	**14**	63,765	46,911
Total funds		192,926	170,753

For the year ended 31 December 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on 8th September 2022 and are signed on their behalf by:

P Douglas
(Chair of Trustees)

The notes on pages 9 to 18 form part of these financial statements

1 Accounting policies

Accounting convention

The accounts (financial statements) have been prepared in accordance with the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the *Companies Act 2006* and UK Generally Accepted Practice as it applies from 1 January 2019.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Gifts in kind includes donated services and facilities which are recognised at a reasonable estimate of the amount the Charity would be prepared to pay for such items. An equivalent amount has been included as expenditure under the appropriate heading in the Statement of Financial Activities.

The charity receives donations of food items for the Foodbank to distribute to those in short-term need. These donations are not valued as the charity considers the benefit from doing so would be outweighed by the cost of calculating such a valuation.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

1 Accounting policies *(continued)*

Tangible fixed assets

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

Office equipment	- 25% p.a. reducing balance
Fixtures and fittings	- 25% p.a. reducing balance
Improvements to leasehold property	- straight line over the remaining period of the lease

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

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

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note of the financial statements.

2 Income from: Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Offerings, donations and gift aid	123,467	41,090	164,557
	123,467	41,090	164,557

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Offerings, donations and gift aid	129,784	67,504	197,288
	129,784	67,504	197,288

Aggregate donations from Trustees, key management personnel, and other related parties was £27,700 (2020: £29,435).

3 Expenditure on: Charitable activities

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2021
	£	£	£	£
General Ministry	18,560	-	98,760	117,320
Mission	-	23,912	-	23,912
Youth	1,207	-	-	1,207
	19,767	23,912	98,760	142,439

	Activities undertaken directly	Grant funding of activities (Note 4)	Support Costs (Note 5)	Total Funds 2020
	£	£	£	£
General Ministry	22,618	-	104,904	127,522
Mission	-	21,248	-	21,248
Youth	1,367	-	-	1,367
	23,985	21,248	104,904	150,137

4 Analysis of grants

The total grants awarded during the year was as follows:	**2021**	2020
	£	£
Grants to Christian organisations		
Bristol International Trust (BISC)	600	725
Willow Tree Centre	2,000	1,200
Heart Heroes	800	-
Off the Record	800	-
Regener8	1,020	1,020
Lions Club	-	969
Small grants of £150 or less	217	-
Grants to individuals	18,475	17,334
Total grants payable	23,912	21,248

5 Support costs

Support costs are allocated on the basis of cost of activities undertaken directly.

	Total 2021	Total 2020
	£	£
Office costs	35,374	37,905
Insurance	1,196	1,762
Staff costs	51,548	51,862
Sundry	38	364
Repairs & renewals	5,517	3,980
Bank charges	160	225
Depreciation	594	1,108
Legal and professional fees	2,395	5,898
Governance costs		
Independent examination fees	1,938	1,800
	98,760	104,904

6 Net income/(expenditure) for the year

This is stated after charging:

		2021	2020
		£	£
Independent examiner's fee	- Independent examination	678	630
	- Accounts preparation	1,260	1,170
Depreciation		594	1,108

No Trustees have been reimbursed for their out of pocket travel expenses (2020: None). No Trustee received any remuneration during the year.

7 Staff costs and numbers

The aggregate payroll costs were:

	2021	2020
	£	£
Wages & salaries	48,350	49,245
Social security costs	66	-
Pension contributions	765	752
	49,181	49,997

No employee received emoluments of more than £60,000.

The total employment benefits received by key management personnel including employer national insurance and employer pension were £49,115 (2020: £49,997).

The average weekly number of employees based on average headcount during the year was as follows:

	2021	2020
	No.	No.
Fellowship	4	4

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

9 Statement of Financial Activities comparative figures

For the year ended 31 December 2020	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Income from:			
Donations and legacies	129,784	67,504	197,288
Other trading activities	1,919	-	1,919
Investment income	558	-	558
Total income	132,261	67,504	199,765
Expenditure on:			
Charitable activities	118,859	31,278	150,137
Total expenditure	118,859	31,278	150,137
Net income/expenditure	13,402	36,226	49,628
Transfers between funds	(2,458)	2,458	-
Net movement in funds	10,944	38,684	49,628
Total funds at start of year	112,898	8,227	121,125
Total funds at end of year	123,842	46,911	170,753

10 Tangible fixed assets

	Improvements to Leasehold Property	Office Equipment	Fixtures & Fittings	Total
	£	£	£	£
Cost or valuation				
At 1 January 2021	18,700	2,714	689	22,103
Additions	-	1,386	-	1,386
Disposals	-	-	-	-
At 31 December 2021	18,700	4,100	689	23,489
Depreciation				
At 1 January 2021	18,700	1,822	592	21,114
Charge for the year	-	570	24	594
Disposals	-	-	-	-
At 31 December 2021	18,700	2,392	616	21,708
Net book value				
At 31 December 2021	-	1,708	73	1,781
At 31 December 2020	-	892	97	989

11 Debtors

	2021	2020
	£	£
Gift Aid	7,008	8,574
Other debtors & prepayments	-	380
	7,008	8,954

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals	2,612	1,800
Other creditors	296	333
Tax and social security	510	468
	3,418	2,601

13 Movement in funds

For the year ended 31 December 2021

	At 1 Jan 2021 £	Income £	Expenditure £	Transfers £	At 31 Dec 2021 £
Unrestricted funds					
General funds	123,842	123,522	(114,480)	(3,723)	129,161
	123,842	123,522	(114,480)	(3,723)	129,161
Restricted funds					
Special Needs	-	2,299	(3,504)	1,205	-
Mission Action Group	3,155	9,732	(14,080)	2,518	1,325
Bean Fund	49	-	-	-	49
Foodbank Local Hardship Fund	43,707	25,804	(7,251)	-	62,260
Church Weekend Away	-	3,255	(3,124)	-	131
	46,911	41,090	(27,959)	3,723	63,765
Total funds	170,753	164,612	(142,439)	-	192,926

For the year ended 31 December 2020

	At 1 Jan 2020 £	Income £	Expenditure £	Transfers £	At 31 Dec 2020 £
Unrestricted funds					
General funds	112,898	132,261	(118,859)	(2,458)	123,842
	112,898	132,261	(118,859)	(2,458)	123,842
Restricted funds					
Special Needs	364	830	(1,851)	657	-
Mission Action Group	1,325	10,955	(10,926)	1,801	3,155
Bean Fund	583	49	(583)	-	49
Foodbank Local Hardship Fund	5,955	55,670	(17,918)	-	43,707
	8,227	67,504	(31,278)	2,458	46,911
Total funds	121,125	199,765	(150,137)	-	170,753

13 Movement in funds *(continued)*

Restricted funds

The Special Needs Fund consists of funds given by church members to support people both inside and outside the church with short-term problems.

Mission Action Group funds are those donated for supporting mission abroad, particularly in Greece, Albania and Burkina Faso.

The Bean Fund is made up of small donations from church members used to help provide meals (beans) for the homeless in Bristol.

Foodbank Local Hardship Fund. This fund provides a range of ancillary services to clients of the Trussell Trust Foodbank outlet that operates on the Charity's premises.

Church Weekend Away Fund. This relates to contributions made by some members of the church towards the cost of a weekend away during the year.

The transfers between funds represents transfers from unrestricted funds to support the Special Needs and Mission Action Group funds as part of the Charity's Mission expenditure.

14 Analysis of net assets between funds

As at 31 December 2021	Restricted Funds	General Funds	Total
	£	£	£
Tangible fixed assets	-	1,781	1,781
Other net assets	63,765	127,380	191,145
	63,765	129,161	192,926

As at 31 December 2020	Restricted Funds	General Funds	Total
	£	£	£
Tangible fixed assets	-	989	989
Other net assets	46,911	122,853	169,764
	46,911	123,842	170,753

15 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

16 Operating lease commitments

At the year- end, the Charity had total minimum commitments under non-cancellable operating leases as set out below:

	Land & Buildings 2021 £	Land & Buildings 2020 £
Amounts payable:		
Within 1 year	27,500	27,500
Between 2-5 years	82,500	82,500

17 Company limited by guarantee

The charity is a company limited by guarantee having no share capital. Every member is liable to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity in the event of the

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 6.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2021

	Total Funds 2021 £	Total Funds 2020 £
Income		
Offerings	1,216	3,044
Gift aid donations	86,516	88,884
Gift aid receipt	18,235	21,528
Payroll giving	16,470	15,480
Church weekend contributions	3,255	-
Donations to Special Needs Fund	2,299	830
Mission Action Group Funds	10,482	11,803
Youthwork activities	280	-
Foodbank Local Hardship Fund	25,804	55,670
Bean Fund	-	49
Room rental	-	1,919
Investment income	55	558
Total income	164,612	199,765
Expenditure		
Charitable activities		
Mission		
Grants to Christian organisations	5,437	3,914
Grants to individuals	18,475	17,334
	23,912	21,248
General ministry		
Visiting speakers	210	-
Books, music & Traidcraft purchases	2,678	287
Foodbank Local Hardship	7,251	17,918
Membership	1,793	2,562
Church weekend away	3,124	-
Special Needs grants	3,504	1,851
	18,560	22,618
Young people		
Kingdom Kids	129	-
Youth group	1,078	1,367
	1,207	1,367

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2021

	Total Funds 2021 £	Total Funds 2020 £
Support costs allocated to charitable activities		
Rent	28,604	30,757
Rates & water	1,729	1,907
Light & heat	2,577	2,428
Insurance	1,196	1,762
Telephone	1,633	1,382
Printing, postage & stationery	765	1,431
Staff salaries & wages	48,350	49,245
Employer's pension contributions	765	752
Training and other staff costs	2,499	1,865
Sundry expenses	38	364
Repairs & renewals	5,517	3,980
Bank charges	160	225
Depreciation	594	1,108
Legal and professional fees	2,395	5,898
Independent examination fees	1,938	1,800
	98,760	104,904
Total expenditure	142,439	150,137
Net surplus/(deficit)	22,173	49,628

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1153404

Accounts

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

FINANCIAL STATEMENTS

31 DECEMBER 2020

Company Number 08576555

Charity Number 1153404

CHRIST THE ROCK CHRISTIAN FELLOWSHIP
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020

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CHRIST THE ROCK CHRISTIAN FELLOWSHIP

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2020

The Trustees have pleasure in presenting their report and financial statements of the Charity for the year ended 31 December 2020, which complies with statutory requirements, the governing documents and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) issued in 2015.

Objects of the Charity

The objects of the Charity, as contained in the Articles of Association are:

(a) The advancement of the Christian faith, the preaching and proclamation of the Christian gospel, the teaching of Christian doctrine and principles, the pastoral care of Christian people and the printing and distribution of the Bible and Christian literature.

(b) The relief of persons who are in a condition of need, hardship or distress, or who are aged or sick.

(c) The advancement of education on the basis of Christian principles for persons of all ages.

The charity seeks to further its objects through the provision of regular church services, by supporting missionary activities and by the provision of a community meeting facility at 88 Station Road Yate (The Candle).

Organisation

The Charity is governed by a Board of Trustees which is responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees meets regularly and involves the Eldership team of Christ the Rock Christian Fellowship in the operation of the organisation.

Investment powers

The Trustees have full and unrestricted powers of investing and transposing investments in all respects as they are absolutely and beneficially entitled thereto.

Review of the activities and future developments

The Charity held regular services of worship in premises rented from the Greenshaw Learning Trust until March 2020, when the Covid pandemic prevented their continuation and meetings have been held over the Zoom platform since then. The charity continues to rent a High Street premises as its public contact base, which houses offices and several meeting rooms normally used by both the church and community groups. When government rules have permitted, small physical meetings have been held in this High Street centre to enable those without internet access to participate in Sunday Zoom services, with strict adherence to Covid-secure practice. Due to the ongoing pandemic, no visits by church members to our linked overseas organisations have been possible during the past year. However, the charity has continued to provide grants to support the advancement of the Christian faith in various countries and also the relief of hardship among the homeless and needy population of Bristol and Yate.

The Charity continues to facilitate and support mission activities by its members with donations to Albania and Greece.

The Charity continues to rely on the voluntary support of its members for both its internal activities and its outreach to the local community, where these have been possible during the pandemic. During the year the Charity employed a Youth Leader, an Office Manager, a Finance Assistant and an Elder.

The Charity has had regard for the guidance from the Charity Commission regarding public benefit, and considers that its charitable purposes fulfil the public benefit requirement as follows:

1. The Charity previously held regular services of worship on premises rented from Greenshaw Learning Trust, but since the pandemic these have been held over the Zoom platform. It facilitates ongoing teaching, support and social contact between members through regular small group meetings and teaching videos through the internet. It has provided grants to support the advancement of the Christian faith throughout various countries of the world and the relief of hardship amongst the homeless and needy population of Bristol and within the local community.

2. The Charity's rented premises at 88 Station Road, Yate (known as 'The Candle') are available as a community facility and are used intermittently by various local groups, as permitted by government guidelines during the pandemic. A limited programme of general maintenance work has continued during the year.

3. The Charity provides funding and volunteer workers for the Willow Tree Centre, a separate charity providing help to women and their partners facing an unplanned pregnancy or needing help following a miscarriage, stillbirth or an abortion.

4. The Charity has continued to run one outlet of the North Bristol Foodbank in its High Street premises, managed primarily by volunteers with oversight from the group's paid manager.

   It provides emergency food and other provisions to people in need within the community, together with a signposting system for guidance and support to its clients with the aim of preventing their continuing need for the service. The huge increase in demand on Foodbanks throughout the pandemic has been amply met by the recruitment of new volunteers and receipt of many generous donations.

5. Until the start of the pandemic the Charity provided volunteers and financial support for a team of Street Pastors, who supported young people in need late on Friday & Saturday nights in the local area; this activity was part of a nationwide scheme initiated and supported by the Ascension Trust charity. Unfortunately this service ceased during the past year, as it was not possible to maintain it during the pandemic.

6. The Charity provides financial and moral support to a volunteer who is working with refugees in Greece.

7. The Charity provides volunteers and financial support for regular clubs and activities in several local primary and secondary schools.

Review of Relationships with other charities:

The Charity co-operates with other Christian groups and churches in the Bristol and Yate areas in joint worship services, leadership networking and voluntary service in the community. As mentioned above, the Charity facilitates a local Foodbank under the management of a large neighbouring group of Foodbanks, working in collaboration with the Trussell Trust. It also provides volunteer workers for various other charities such as the Willow Tree Centre, Re-generate, and One25 Ltd.

The Charity has ongoing links with missionaries in Albania and Greece.

Reserves

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") should represent 3 – 6 months of expenditure, which equated to between £75,000 and £37,500 in general funds. At this level, the Trustees are confident that the organisation will be able to continue the current activities of the organisation in the event of a significant drop in funding.

In 2020, significant donations have been received and retained in the restricted funds (Foodbank account). This has been discussed with North Bristol Foodbank who were happy for the money to be retained in the Charity's account. Due to the ongoing pandemic and expected increased economic hardship in 2021, the Trustees were happy to retain these funds and review the position towards the end of 2021 with a view to moving to a more normal level of reserves if conditions have stabilised.

At the balance sheet date, free reserves amounted to £122,853. The year ended with a surplus in free reserves, with reduced expenditure on hiring premises and supporting Mission activities as a result of the pandemic.

Implications of Covid 19 epidemic

At the date of this report the financial situation of the charity has not been significantly affected by the current epidemic. It is recognised that there may be a downturn in income during the coming months but there are sufficient reserves to counterbalance this possibility and also scope for reducing costs, should it become necessary. As a result of the epidemic it has not been possible to hold Sunday meetings at Yate Academy since March 2020, which has provided a considerable saving in the weekly cost of hiring a venue. In common with most churches, Sunday meetings have been held through the medium of Zoom and the vast majority of members have maintained regular connection with the church through these meetings and other group activities (via electronic means). Throughout the past year the church has continued to offer effective support for its most vulnerable members, particularly in relation to financial need, mental health and prevention of social isolation. Special consideration has been given to young people, with regular support from youth leaders combined with occasional small physical meetings, when possible. Consultations are continuing on plans for establishing new, safe patterns for church activities in the coming months, with due regard to compliance with evolving government guidelines. It is currently planned to continue Sunday services through Zoom until the end of the summer. The possibility of resuming physical meetings will then be reviewed, with due regard to the Covid infection rate and to feedback from members.

Investment policy

As income from funders is used within a short time of receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit.

Risk review

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

The two main risks to the charity identified by the trustees during the past year were:

1 Members gradually becoming disconnected from the charity due to lack of opportunities for physical meetings

2 A reduction in the charity's income due either to loss of members or to a downturn in their financial circumstances, as a result of the pandemic.

Fortunately, neither of these risks has materialised. There has been a consistently good attendance rate at weekly Zoom services, social contacts between members have been maintained through small group activities (mainly online) and the charity's income from members has remained stable.

Safeguarding

During early 2020 there was a short-term police investigation into allegations of historic malpractice; however, trustees have not been notified of any subsequent action arising from this. In order to ensure that safeguarding policies and practices are up to date and robust, a thorough safeguarding review is currently underway with support and guidance from a safeguarding consultancy organisation.

Risks relating to health and safety and fire have been managed by adherence to detailed policies and procedures. Risks relating to Covid have been managed by a temporary Advisory Group, which meets regularly with leaders and includes members who have professional expertise in this area.

Statement of trustees' responsibilities

The trustees (who are also directors of Christ the Rock - Christian Fellowship for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the trustees

P. Douglas
Chair of the trustees

Date: 27 September 2021

Status

The Charity is governed by its Articles of Association, dated 19 June 2013. It was incorporated as a company limited by guarantee, number 08576555 and was registered with the Charity Commission, number 1153404 on the same date.

Trustees

The Trustees who are directors for the purpose of company law and who served during the year are:

A. Bailey	
L.J. Charles	
P. Douglas (chair)	
A. D. Penn (treasurer)	
P. Anthony	(Appointed on 16th March 2021)
R. J. Rogers	(Resigned on 9th April 2020)
A. Woolcomb	(Resigned on 31st August 2020)

Registered Office

The Church Office,
88 Station Road,
Yate,
Bristol, BS37 4PH

Independent Examiner

Josh Kingston ACA,
Burton Sweet Limited,
The Clock Tower,
5 Farleigh Court,
Old Weston Road,
Flax Bourton,
Bristol BS48 1UR

Bankers

Lloyds Bank plc,
40 High Street,
Chipping Sodbury,
Bristol BS37 6AW

Independent examiner's report to the trustees of Christ the Rock - Christian Fellowship

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.

Josh Kingston ACA,
Burton Sweet Limited,
The Clock Tower,
5 Farleigh Court,
Old Weston Road,
Flax Bourton,
Bristol BS48 1UR,

Date: 7 September 2021

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Income from:					
Donations and legacies	**2**	129,784	67,504	197,288	144,830
Charitable activities		-	-	-	4,547
Other trading activities		1,919	-	1,919	1,260
Investment income		558	-	558	296
Total income		132,261	67,504	199,765	150,933
Expenditure on:					
Charitable activities	**3**	118,859	31,278	150,137	149,831
Total expenditure		118,859	31,278	150,137	149,831
Net income/expenditure		13,402	36,226	49,628	1,102
Transfers between funds	**11**	(2,458)	2,458	-	-
Net movement in funds		10,944	38,684	49,628	1,102
Total funds at 1 January		112,898	8,227	121,125	120,023
Total funds at 31 December	**11**	123,842	46,911	170,753	121,125

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charitable company are classed as continuing.

See note 7 for comparative Statement of Financial Activities.

The notes on pages 10 to 17 form part of these financial statements

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

BALANCE SHEET

Company Registration Number 08576555

AS AT 31 DECEMBER 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	**8**	989	1,598
Current assets			
Debtors	**9**	8,954	9,299
Cash at bank		163,411	113,457
		172,365	122,756
Creditors: amounts falling due within one year	**10**	(2,601)	(3,229)
Net current assets		169,764	119,527
Net assets		170,753	121,125
Income funds			
Unrestricted funds	**12**	123,842	112,898
Restricted funds	**12**	46,911	8,227
Total funds		170,753	121,125

For the year ended 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the trustees on 7 Septmber 2021 and are signed on their behalf by:

P Douglas
(Chair of Trustees)

The notes on pages 10 to 17 form part of these financial statements

1 Accounting policies

a) The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities Statement of Recommended Practice FRS102 (SORP FRS102), and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The charity meets the definition of a public benefit entity under FRS102.

There are no material uncertainties about the charity's ability to continue as a going concern, despite the significant uncertainty being caused by the worldwide COVID-19 crisis. Whilst the Trustees expect there to be a significant impact on the charity's operations, the charity has sufficient reserves to be able to meet these challenges

b) Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from donations is included in income when it is receivable, except as follows:

I. When donors specify that donations given to the Charity must be used in future accounting periods, the income is deferred until those periods;

II. When donors impose conditions which have to be fulfilled before the Charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Gifts in kind includes donated services and facilities which are recognised at a reasonable estimate of the amount the Charity would be prepared to pay for such items. An equivalent amount has been included as expenditure under the appropriate heading in the Statement of Financial Activities.

The charity receives donations of food items for the Foodbank to distribute to those in short-term need. These donations are not valued as the charity considers the benefit from doing so would be outweighed by the cost of calculating such a valuation.

c) Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

d) Grants payable are charged in the year when the offer is conveyed to the recipient except in those cases where the offer is conditional, such grants being recognised when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

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

Office equipment - 25% p.a. reducing balance
Fixtures and fittings - 25% p.a. reducing balance
Improvements to leasehold property - straight line over the remaining period of the lease

f) Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts.

g) Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

i) Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

j) Designated funds are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.

k) Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Offerings, donations and gift aid	129,784	67,504	197,288

Donations received from trustees and other related parties during the year were £29,435 (2019: £24,765).

Prior year comparative	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Offerings, donations and gift aid	121,264	23,566	144,830

3 Expenditure on: Charitable activities

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total Funds 2020 £
General Ministry	22,618	-	104,904	127,522
Mission	-	21,248	-	21,248
Youth	1,367	-	-	1,367
	23,985	21,248	104,904	150,137

Support costs are allocated on the basis of cost of activities undertaken directly.

3 Expenditure on: Charitable activities *(continued)*

Prior year comparative

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total Funds 2019 £
General Ministry	24,927	-	96,715	121,642
Mission	-	24,666	-	24,666
Youth	3,523	-	-	3,523
	28,450	24,666	96,715	149,831

Support costs are allocated on the basis of cost of activities undertaken directly.

Grants payable	2020 £	2019 £
Grants to Christian organisations		
Bristol International Trust (BISC)	725	725
Willow Tree Centre	1,200	1,200
Regener8	1,020	1,020
Lions Club	969	-
Small grants of £150 or less	-	250
Grants to individuals	17,334	21,471
	21,248	24,666

4 Net income for the year is stated after charging:

	2020 £	2019 £
Depreciation	1,108	3,381
Independent examiner's fee		
- Accounts preparation	1,170	990
- Independent examination	630	530

5 Staff costs and numbers

The aggregate payroll costs were:

	2020 £	2019 £
Wages and salaries	49,245	32,683
Social security costs	-	57
Employer's pension costs	752	415
	49,997	33,155

5 Staff costs and numbers *(continued)*

No employee received emoluments of more than £60,000.

No trustees have been remunerated or reimbursed for their out of pocket travel expenses (2019: Nil)

The trustees consider themselves to be the key management personnel of the Charity, and as such have received no remuneration.

The average weekly number of employees based on average headcount during the year was as follows:

	2020 No.	2019 No.
Fellowship	4	3

6 Taxation

The Charity is exempt from corporation tax on its charitable activities.

7 Comparative Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Income from:			
Donations and legacies	121,264	23,566	144,830
Charitable activities	4,547	-	4,547
Other trading activities	1,260	-	1,260
Investment income	296	-	296
Total income	127,367	23,566	150,933
Expenditure on:			
Charitable activities	106,777	43,054	149,831
Total expenditure	106,777	43,054	149,831
Net income/expenditure	20,590	(19,488)	1,102
Transfers between funds	(2,760)	2,760	-
Net movement in funds	17,830	(16,728)	1,102
Total funds at 1 January	95,068	24,955	120,023
Total funds at 31 December	112,898	8,227	121,125

8 Tangible fixed assets

	Improvements to Leasehold Property	Office Equipment	Fixtures & Fittings	Total
	£	£	£	£
Cost				
At 1 January 2020	18,700	2,214	689	21,603
Additions	-	500	-	500
At 31 December 2020	18,700	2,714	689	22,103
Depreciation				
At 1 January 2020	17,922	1,524	559	20,005
Charge for year	778	298	33	1,109
At 31 December 2020	18,700	1,822	592	21,114
Net book value				
At 31 December 2020	-	892	97	989
At 31 December 2019	778	690	130	1,598

9 Debtors

	2020	2019
	£	£
Gift Aid	8,574	7,245
Other debtors and prepayments	380	2,054
	8,954	9,299

10 Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals	1,800	1,520
Other creditors	333	1,379
Tax and social security	468	330
	2,601	3,229

11 Movement in funds

Year ended 31 December 2020	1 January 2020 £	Income £	Expenditure £	Transfers £	31 December 2020 £
Unrestricted funds					
General funds	112,898	132,261	(118,859)	(2,458)	123,842
Restricted funds					
Special Needs	364	830	(1,851)	657	-
Mission Action Group	1,325	10,955	(10,926)	1,801	3,155
Bean Fund	583	49	(583)	-	49
Foodbank Local Hardship Fund	5,955	55,670	(17,918)	-	43,707
	8,227	67,504	(31,278)	2,458	46,911
Total funds	121,125	199,765	(150,137)	-	170,753

Year ended 31 December 2019	1 January 2019 £	Income £	Expenditure £	Transfers £	31 December 2019 £
Unrestricted funds					
General funds	95,068	127,367	(106,777)	(2,760)	112,898
Restricted funds					
Special Needs	364	-	-	-	364
Mission Action Group	1,494	9,993	(12,527)	2,365	1,325
Foodbank Trussell Trust	22,662	8,446	(26,890)	(4,218)	-
Bean Fund	435	148	-	-	583
Foodbank Local Hardship Fund	-	2,300	(563)	4,218	5,955
Church Weekend Away	-	2,679	(3,074)	395	-
	24,955	23,566	(43,054)	2,760	8,227
Total funds	120,023	150,933	(149,831)	-	121,125

Restricted funds

Mission Action Group funds are those donated for supporting mission abroad, particularly in Greece, Albania and Burkina Faso.

Foodbank Trussell Trust funds and donated goods received are used in the running of the foodbank which provides emergency food to people in the local community.

11 Movement in funds *(continued)*

Restricted funds *(continued)*

The Special Needs Fund consists of funds given by church members to support people both inside and outside the church with short-term problems.

The Bean Fund is made up of small donations from church members used to help provide meals (beans) for the homeless in Bristol.

Foodbank Local Hardship Fund. This fund provides a range of ancillary services to clients of the Trussell Trust Foodbank outlet that operates on the Charity's premises.

Church Weekend Away Fund. This relates to contributions made by some members of the church towards the cost of a weekend away during the year.

The transfers between funds represents transfers from unrestricted funds to support the Mission Action Group fund as part of the Charity's Mission expenditure.

12 Analysis of net assets

Year ended 31 December 2020	Tangible fixed assets £	Other net assets £	Total £
Unrestricted funds			
General funds	989	122,853	123,842
Restricted funds	-	46,911	46,911
	989	169,764	170,753

Year ended 31 December 2019	Tangible fixed assets £	Other net assets £	Total £
Unrestricted funds			
General funds	1,598	111,300	112,898
Restricted funds	-	8,227	8,227
	1,598	119,527	121,125

13 Operating lease commitments

At the year- end, the Charity had total minimum commitments under non-cancellable operating leases as set out below:

	Land & Buildings 2020 £	Land & Buildings 2019 £
Amounts payable:		
Within 1 year	27,500	6,875
Between 2-5 years	82,500	-

14 Company limited by guarantee

The charity is a company limited by guarantee having no share capital. Every member is liable to contribute £1 towards the costs of dissolution and the liabilities incurred by the charity in the event of the charity being

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 7.

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

	Total Funds 2020 £	Total Funds 2019 £
Income		
Offerings	3,044	14,740
Gift aid donations	88,884	72,831
Gift aid receipt	21,528	18,786
Payroll giving	15,480	15,190
Church weekend contributions	-	2,679
Donations to Special Needs Fund	830	70
Mission Action Group Funds	11,803	12,319
Youthwork activities	-	1,868
Foodbank Trussell Trust	-	8,446
Foodbank Local Hardship Fund	55,670	2,300
Bean Fund	49	148
Room rental	1,919	1,260
Investment income	558	296
Total income	199,765	150,933
Expenditure		
Charitable activities		
Mission		
Grants to Christian organisations	3,914	3,195
Grants to individuals	17,334	21,471
	21,248	24,666

CHRIST THE ROCK CHRISTIAN FELLOWSHIP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

	Total Funds 2020 £	Total Funds 2019 £
General ministry		
Visiting speakers	-	700
Books, music & Traidcraft purchases	287	500
Foodbank Trussell Trust	-	17,890
Foodbank Local Hardship Fund	17,918	563
Membership	2,562	1,686
Church weekend away	-	3,074
Special Needs grants	1,851	514
	22,618	24,927
Young people		
Youth group	1,367	3,523
	1,367	3,523
Support costs allocated to charitable activities		
Rent	30,757	37,932
Rates & water	1,907	1,195
Light & heat	2,428	1,982
Insurance	1,762	1,028
Telephone	1,382	639
Printing, postage & stationery	1,431	2,540
Outreach worker	-	3,144
Staff salaries & wages	49,245	32,683
Employer's NIC	-	57
Employer's pension contributions	752	415
Training and other staff costs	1,865	1,468
Sundry expenses	364	811
Repairs & renewals	3,980	3,926
Bank charges	225	325
Depreciation	1,108	3,381
Legal and professional fees	5,898	4,239
Independent examination fees - current year	1,800	1,520
Over-accrued in prior year	-	(570)
	104,904	96,715
Total expenditure	150,137	149,831
Net surplus/(deficit)	49,628	1,102