

STOCKPORT FAMILY CHURCH

England & Wales · Charity number 1161763

Details

Other names SFC

Status Registered

Legal form CIO

Registered 2015-05-20

Register [View on the Charity Commission register](#)

Contact

Address 814 Burnage Lane
Burnage
Manchester
M19 1RS

Phone 07835 393688

Email welcome@stockportfamilychurch.org.uk

Website www.stockportfamilychurch.org.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN RELIGION TO PROCLAIM AND FURTHER THE GOSPEL OF GOD AND HIS SON THE LORD JESUS CHRIST AND TO PREACH AND TEACH THE CHRISTIAN FAITHO PROVIDE FOR AGED PERSONS AND PERSONS IN CONDITIONS OF NEED HARDSHIP OR DISTRESS ARISING THEREFROM WHETHER IN CONNECTION WITH HOUSING OR ACCOMMODATION OR SHELTER OR ANY OTHER PURPOSE (WHETHER BY WAY OF LOAN GIFT THE PROVISION OF ACCOMMODATION OR SHELTER OR IN ANY OTHER WAY) TRUSTEES SHOULD BE ENTITLED TO GIVE ASSISTANCE TO APPLICANTS WHO ARE MEMBERS IN GOOD STANDING OF STOCKPORT FAMILY CHURCH OR SUCH OTHER RELIGIOUS INSTITUTION OR BODY HAVING PURPOSES SIMILAR THERETO AS THE TRUSTEES SHALL FROM TIME TO TIME DECIDETO ADVANCE EDUCATION WHETHER OF CHILDREN (ABOVE OR BELOW COMPULSORY SCHOOL AGE) OR OF ADULTS

Activities: To proclaim and further the gospel of God and of His Son the Lord Jesus Christ and to preach and teach the Christian faith. To provide assistance for aged persons and persons in need, hardship or distress arising therefrom whether in connection with housing, accommodation or shelter or any other purpose.To advance education, whether of children (above and below compulsory school age) or of adults

Classification

- **How:** Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Cheshire East
- Stockport

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£55,554	£66,235	-	-
2024-03-31	£48,145	£44,529	-	-
2023-03-31	£44,918	£45,838	-	-
2022-03-31	£48,397	£33,625	-	-
2021-03-31	£58,579	£26,722	-	-

Trustees

Name	Role	Appointed
Paul Leake	Chair	2021-11-10
David Odaudu		2025-11-07
Hannah Ruth Anthony		2023-04-16
Patricia Maureen Elder		2020-10-31
Rita Kaydea		2023-04-16
Steve Leebetter		2021-07-21
Timothy David Conry		2023-10-22

STOCKPORT FAMILY CHURCH

England & Wales - Charity number 1161763

Accounts

STOCKPORT FAMILY CHURCH

Charity Registration No: 1161763

TRUSTEES REPORT & ACCOUNTS

YEAR ENDED 31ST MARCH 2025

INDEPENDENTLY EXAMINED BY:-

**Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd,
Stockport, Cheshire SK2 6DQ**

STOCKPORT FAMILY CHURCH

Page 3	Legal and Administrative Information
Page 4	Independent Examiner's Report to the Trustees
Page 5 to 9	Trustees Report
Page 10	Statement of Financial Activities
Page 11	Balance Sheet
Pages 12 to 18	Notes to the Financial Statements

**STOCKPORT FAMILY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NUMBER **1161763**

START OF FINANCIAL YEAR 1 April 2024

END OF FINANCIAL YEAR 31 March 2025

TRUSTEES

Paul Leake (Chairman)
Patricia Maureen Elder (Treasurer till 16 April 2024)
Steve Leebetter
Hannah Ruth Anthony
Rita Kaydea
Tim Conry (Treasurer from 16 April 2024)

LEGAL STATUS Charitable Incorporated Organisation

GOVERNING INSTRUMENT Constitution dated 25th March 2015

OBJECTS

- a) To advance the Christian religion, to proclaim and further the gospel of God and of His Son the Lord Jesus Christ and to preach and teach the Christian faith.
- b) To provide assistance for aged persons and persons in need, hardship or distress arising therefrom whether in connection with housing, accommodation or shelter or any other purpose.
- c) To advance education, whether of children (above and below compulsory school age) or of adults.

CORRESPONDENCE ADDRESS Stockport Family Church
Kingsburn Hall
814 Burnage Lane
Manchester
M19 1RS

PRIMARY BANKERS CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

INDEPENDENT EXAMINER Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STOCKPORT FAMILY CHURCH FOR THE YEAR ENDED 31ST MARCH 2025

I report to the trustees on my examination of the accounts of **Stockport Family Church** for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Karen Macintyre

Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

Date: *16TH December 2025*

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

This report is prepared by the Trustees of the Stockport Family Church CIO, charity number 1161763, for the financial year April 1st 2024 to March 31st 2025.

Trust Objectives

The Trust was originally created by a Declaration of Trust dated Oct 6th 1998. In 2015 it changed its structure to a Charitable Incorporated Organisation (CIO), the assets were officially transferred to the new CIO in 2016 and the old, unincorporated charity (no. 1073989) became dormant and was subsequently closed in February 2018.

Its main objectives are to advance the Christian faith, to provide assistance for aged persons and those in conditions of need, hardship or distress and to advance education of children and adults in the Christian faith. The Trust achieves these objectives by operating an evangelical Christian church in Stockport, organising training events and by funding a variety of projects and activities, both in the UK and abroad. The Trustees oversee a leadership team that meets on a monthly basis and directs the activities of the Trust.

The Trust is affiliated to Christ Central Churches, part of the "Newfrontiers" family of churches (see below) and is a member of the Evangelical Alliance.

Changes to Trustees

There were no changes to Trustees.

Review of Activities

Stockport Family Church continues to operate as an independent charity.

On April 1st 2016, the Trust formally changed to a Charitable Incorporated Organisation (CIO), charity no. 1161763. The accounts were transferred with CAF Bank to the new charity at that time also. The old charity has now been dissolved.

Financial overview

The total income of the Trust increased to £55,554 at 31 March 2024 from previous year, £52,453. The majority of this income comprises donations from members of the church with associated Gift Aid tax refunds. Total expenditure at £66,235 was higher than the previous year of £49,587 due to increased staffing costs, special offerings and evangelism and church planting. This led to a net deficit of £10,681 for the year (2023-2024 surplus £2,866) which decreased the reserves to £85,509 from £96,490.

Church activities

Church activities in Stockport include Sunday morning meetings (10:30 am at Disability Stockport – a new venue from January 2022 - including provision for crèche and children's activities up to age 11), a variety of mid-week "life groups", prayer meetings and outreach events, as well as specific children's and young people's activities, and a parenting course, including a monthly youth night for Stockport churches. The church also organises events specifically for men and women during the year.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Church activities contd.

Gary Blackwell and Martin Elder continued as unpaid elders within Christ Central Churches and the wider Newfrontiers network.

Meryl Leebetter continued in her paid role as part time church administrator.

Mark Wakefield, continued as a paid youth worker. Mark's hours were increased from 16 to 24 hours per week in September 2024.

Paul Riley was employed as a paid church worker for 20 hours per week in March 2025.

The Trustees agreed the following events to be included in the end of year report to the Charity Commission:

- June/July a special offering was held for the building of a prayer room in Rwanda. A member of the congregation visited Rwanda to oversee the building and it is now completed.
- A new crèche has been started on a Sunday morning.
- The youth group had a sleep over at church as the last meeting of the year.
- Safeguarding training completed with all relevant workers attending.
- A first aid course was held and we now have 8 first aiders attending church.
- A men's gather meeting was commenced bi-monthly.
- Meals for 6 was held. Getting the congregation to meet and get to know each other.
- Seeking God's face meeting commenced on a monthly basis.
- SFC youth attended Newday festival in Norfolk show ground. Over 10,000 youth meeting together.
- Church weekend away was held at High Legh retreat.
- It was noted that there was 30 per cent increase in church attendance.
- Safeguarding Sunday was held in November. A service dedicated to informing about safeguarding
- A Light party for 5– 11 years olds was held in October.
- An Outreach Sunday was completed in December within Stockport town centre.
- A Carol Service was held for Christmas.
- Round the world Christmas meal together was held. People bringing foods from their native countries to share.
- New bigger room for crèche was required and obtained within Disability Stockport.

Foodbank

Throughout the year, Stockport Family Church has continued to operate one of the distribution centres for Stockport Foodbank (www.stockport.foodbank.org.uk), reg. charity number 1156261. This operates twice per week at St Martin's Church, Crescent Park, Heaton Norris, who have very kindly allowed them to store supplies and distribute them there. As well as providing a real lifeline for families in serious financial difficulties, this gives Stockport Family Church excellent opportunities to work with other churches in the area.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Church connections

Stockport Family Church works in association with ChristCentral Churches (www.christcentralchurches.org), part of Newfrontiers International working together in the UK and overseas. Partnership with the Christ Central team, led by Jeremy Simpkins, provides extra support and focus for the Trust's objectives beyond the local community. The church is also partnering with Reach Stockport, an inter church initiative which organised prayer meetings at different church buildings around the town during 2024-5.

Stockport Family Youth employee holds a monthly Stockport joint youth evening at Disability Stockport bringing the youth from all churches together.

Financial controls

Trustees exercise their responsibilities through regular meetings and a financial review held at least twice a year (mid-year and at year end). An annual budget is set by the leadership in consultation with the Trustees and income and expenditure are reviewed regularly against the budget. Any budget variance is reported monthly to all of the Trustees.

Internal controls are exercised on income through two signatories to the Sunday meeting cash collection. The majority of income from members of the Church continues to be via regular bank transfers into the Trust's accounts.

Budgets for expenditure are allocated to "budget holders" with responsibility for particular areas of the Trust's activities. All expenditure is authorised by the identified budget holder with a second authorisation needed for any expenditure over £100. Any expenditure above £500 has to be specifically authorised by an elder. Electronic bank transactions and cheques have to be authorised by 2 approved signatories before a payment can proceed.

Trustees give regular updates and briefings within Sunday services to inform the congregation on incomings and out goings of church funds.

Safeguarding Policy

The church has a lively children's and young people's ministry and the Trustees and leadership team take seriously their responsibility to safeguard the welfare of all children and young people entrusted to their care.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Safeguarding Policy contd.

The Leadership recognises that there is the potential for children and young people with whom the Trust works to have been the victims of neglect, physical, emotional and sexual abuse. Accordingly, the Leaders have adopted a policy that sets out agreed guidelines in the following areas:

- a. responding to allegations of abuse, including those made against members with specific responsibility and also members of the church generally
- b. appointing children's and young people's workers
- c. supervision of activities and practice issues
- d. helping victims of abuse
- e. working with previous offenders who become church members

In connection with items (d) and (e): where appropriate the church is able to draw on the in-house expertise of church members who are involved in the caring professions.

The Trust has a Child Protection Policy which the Trustees and leadership implement. A copy of this policy is made available to all involved in working with and caring for children and young people. The policy is based on a model child protection policy supplied by **thirtyone:eight** (<https://thirtyoneeight.org>), a project of PCCA Child Care. A copy of the policy has been filed with thirtyone:eight, PO Box 133, Swanley, Kent, BT8 7UQ. In accordance with this policy and current best practice, all adults with responsibilities for children's and young people's activities undergo a voluntary check with the Disclosure and Barring Service.

No serious incidents relating to Child Protection occurred during the year 1st April 2024 to 31st March 2025.

Vulnerable Adults Protection Policy

The Trustees continue to operate a Vulnerable Adults Protection Policy, similar to the Child Protection Policy mentioned above.

Reserves Policy

The Trust benefits from a reliable and regular income stream. Its overheads are managed carefully. Day to day operation of the Trust does not therefore rely on significant cash reserves. The Trustees consider that a cash reserve equivalent to about one month's overheads is sufficient. It therefore seeks to avoid cash reserves reducing to below £10,000. In addition to this, a "trigger" level of £15,000 was introduced.

When the reserves fall below this figure, the Elders and Trustees are automatically warned so that steps can be taken to deal with the situation.

The Trust has been able to maintain this level of reserve during the financial year and will continue to do so by carefully monitoring income and expenditure. Appropriate levels of cash reserve will be reviewed as part of annual budgeting.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Investment Policy

The Trust does not hold or intend to hold significant investments. It may from time to time hold cash on deposit in furtherance of its objectives. Should the Trust require to make investments, it would favour guaranteed returns with a low risk profile.

Grant-making Policy

Although making grants is not one of the primary objectives of the Trust, it does from time to time make donations to organisations and individuals. Such donations are considered carefully by the leadership. Donations are only made to those organisations or causes which have common or complementary objectives to those of the Trust and where the leadership is satisfied as to genuine need and the sound administration of any donation made. Donations are from time to time also made to individuals who are in need, whether members of the church or not.

Where the Trust leadership is considering making a significant (>£1000) non-budgeted donation to a particular cause (including payments made from the Support Fund detailed below) this would first be agreed by the Trustees and, generally, be made known to the membership of the church. Such a donation may be the subject of a "special offering", where funds collected will comprise a restricted fund to be used for the identified purpose(s).

During the financial year ended 31st March 2018, the Trustees and elders set up a Support Fund for the alleviation of hardship and a policy was drafted to ensure this is used properly and in accordance with the church's charitable objectives. Discretion over the destination of moneys rests with the elders but with regular reporting to the Trustees.

Trustees' Responsibilities

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on an on-going basis, unless it is inappropriate to assume that the Trust will continue in existence

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:-

Paul Leake

Paul Leake, Chairman of Trustees

16th December 2025

**STOCKPORT FAMILY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

INCOMING RESOURCES	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
Incoming Resources from Generated					
Voluntary Income	3a	46,761	7,779	54,540	51,392
Investment Income	3b	392	0	392	380
Incoming Resources from Charitable Activities					
	3c			0	0
Other Incoming Resources	3d	622	0	622	681
TOTAL INCOMING RESOURCES		47,775	7,779	55,554	52,453
RESOURCES EXPENDED					
Charitable Activities	4a	55,943	9,467	65,410	48,762
Governance Costs	4b	825	0	825	825
TOTAL RESOURCES EXPENDED		56,768	9,467	66,235	49,587
NET INCOMING/ (OUTGOING) RESOURCES		(8,993)	(1,688)	(10,681)	2,866
Total Funds Brought Forward		86,662	9,828	96,490	93,624
Transfers	5	(1,439)	1439	0	0
TOTAL FUNDS CARRIED FORWARD		76,230	9,579	85,809	96,490

Movements on all reserves and all recognised gains and losses are shown above. All of the organisations operations are classed as continuing.

The notes on pages 12 to 18 form part of these financial statements.

**STOCKPORT FAMILY CHURCH
BALANCE SHEET
AS AT 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	31st March	
				2025 £	2024 £
Fixed Assets					
Tangible Assets		0	0	0	0
Current Assets					
Debtors	7	2,462	137	2,599	2,338
Cash at bank and in hand	6	76,478	9,442	85,920	95,152
Total Current Assets		78,940	9,579	88,519	97,490
Creditors:					
Amounts falling due within one year	8	(2,710)	0	(2,710)	(1,000)
NET CURRENT ASSETS		76,230	9,579	85,509	96,490
NET ASSETS		76,230	9,579	85,509	96,490
Funds of the Charity					
General Funds		76,230	0	76,230	86,662
Restricted Funds	5	0	9,579	9,579	9,828
Total Funds		76,230	9,579	85,809	96,490

Approved by the Trustees on (Date):

16th December 2025

Signed on their behalf by:

Paul Leake
Chairman of Trustees

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparation

The Financial statements are prepared under the historical cost convention. In preparing the financial statements the CIO follows best practices as laid down in the Statement of Recommended Practice Accounting and Reporting by Charities" (SORP) issued in 2015.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources;
- The trustees are sufficiently certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability

Incoming Resources with related expenditure

Where income resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included on the SOFA when the charity has unconditional entitlement to the resources

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES continued
Expenditure and liabilities (continued)

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters

Going concern

The Trustees have reviewed the cash flow needs of the organisation for the next 12 months and on this basis the charity has sufficient resources to meet its foreseeable expenditure. The accounts have been prepared on a going concern basis.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts except to identify investment income.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on the receipt.

1. TANGIBLE FIXED ASSETS

There are no tangible fixed assets.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025: None
(31st March 2024 : None)

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

2. INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total 2024/2025	Total 2023/2024
	£	£	£	£
a) Donations and legacies				
Gift aid and no Gift aid donations	36,596	6,355	42,951	41,149
Tax Recoverable	9,037	1,424	10,461	10,243
Other	1,128	0	1,128	0
	46,761	7,779	54,540	51,392
b) Investment income				
Bank interest	392	0	392	380
	392	0	392	380
c) Incoming Resources from Charitable Activities	0	0	0	0
d) Other Incoming Resources	622	0	622	681

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

4. RESOURCES EXPENDED

	Notes	Unrestricted Funds	Restricted Funds	TOTAL 2024/25	TOTAL 2023/24
		£	£	£	£
a) Charitable Activities					
Christ Central Churches Regular Giving		3,600	0	3,600	3,700
Visiting Speakers		1,591	0	1,591	916
Social Action - The Poor		1,500	0	1,500	600
Special Offerings	5	0	4,599	4,599	1,052
Ministry Support	5	0	3,125	3,125	3,683
Newday		2,190	0	2,190	1,447
Church weekend away		0	743	743	323
Staff salaries, social security & pensions	9	30,008	0	30,008	23,181
Church Events		57	0	57	100
Sunday Meetings - Venue Hire/catering		7,103	0	7,103	6,594
Sundries		296	0	296	258
Evangelism and Church Planting		2,117	1,000	3,117	68
Children's and Youth Work		1,696	0	1,696	1,071
Leadership training		1,944	0	1,944	1,696
Worship and PA		610	0	610	490
Pastoral		14	0	14	72
Operating Costs (incl. website)		3,157	0	3,157	3,451
Bank charges		60	0	60	60
		55,943	9,467	65,410	48,762
b) Governance Costs					
Accountancy and Independent Exam	8	825	0	825	825
		825	0	825	825

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

5. RESTRICTED FUNDS

		Balance	Gifts &	Expenditure	Transfers	Balance
		1 Apr 24	Offerings			31 Mar 25
		£	£	£	£	£
Ministry Support						
Tim and Rachel Heath	Note 1	(95)			95	0
Ali da Silva nee Young	Note 2	397	3,125	(3,125)	0	397
Benevolent fund	Note 3	600	125	(1,000)	275	0
Other funds						
Special Offerings	Note 4	67	4,529	(4,599)	3	0
Church life devoted		(323)	0	(743)	1,066	0
Building Fund		9,182			0	9,182
		9,828	7,779	(9,467)	1,439	9,579

The restricted funds are wholly represented by cash reserves of the charity.

Notes to ministry support:

1. Tim and Rachel Heath support from Stockport Family Church ended in 2023.
2. Ali da Silva nee Young is a missionary working in Brazil.
3. Benevolent fund is set up to assist church members in need
4. A special offering was taken for a Rwanda prayer room and for Zambia

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

6. CASH AT BANK AND IN HAND

	Unrestricted 31-Mar-25 £	Restricted 31-Mar-25 £	Total 31-Mar-25 £	Total 31-Mar-24 £
CAF Cash Current Account	76,183	0	76,183	85,672
CAF Gold Deposit Account	232	9,442	9,674	9,448
Cash in hand	63	0	63	32
	76,478	9,442	85,920	95,152

7. DEBTORS AND PREPAYMENTS

	Unrestricted 31-Mar-25 £	Restricted 31-Mar-25 £	Total 31-Mar-25 £	Total 31-Mar-24 £
HMRC Charities Gift Aid Tax Recoverable	2,462	137	2,599	2,338
	2,462	137	2,599	2,338

8. CREDITORS ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted 31-Mar-25 £	Restricted 31-Mar-25 £	Total 31-Mar-25 £	Total 31-Mar-24 £
Independent Examiners Fees –	825		825	825
Social Security & Taxes & pensions	1,137		1,137	175
Church Venue Hire and other	748		748	0
	2,710		2,710	1,000

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

9. STAFF COSTS AND NUMBERS	Total 31-Mar 25	Total 31-Mar-24
	£	£
Wages and Salaries	28,045	21,664
Social security costs	0	0
Pension contributions	1,963	1,517
	30,008	23,181
	30,008	23,181

Employees engaged in each of the following activities:

Activities in furtherance of organisation's objectives:	Total 31-Mar-25	Total 31-Mar-24
Administration	1	1
Youth worker/ Leader	2	1
	3	2
	3	2

10. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

11. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

12. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

STOCKPORT FAMILY CHURCH

England & Wales - Charity number 1161763

Accounts

STOCKPORT FAMILY CHURCH
Charity Registration No: 1161763
TRUSTEES REPORT & ACCOUNTS
YEAR ENDED 31ST MARCH 2024

INDEPENDENTLY EXAMINED BY:-

Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd,
Stockport, Cheshire SK2 6DQ

STOCKPORT FAMILY CHURCH

Page 3	Legal and Administrative Information
Page 4	Independent Examiner's Report to the Trustees
Page 5 to 9	Trustees Report
Page 10	Statement of Financial Activities
Page 11	Balance Sheet
Pages 12 to 18	Notes to the Financial Statements

**STOCKPORT FAMILY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NUMBER	1161763
START OF FINANCIAL YEAR	1 April 2023
END OF FINANCIAL YEAR	31 March 2024
TRUSTEES	Paul Leake (chairman) Patricia Maureen Elder (Treasurer till 16 April 2024) Titi Sodipo resigned 22 October 2023 Steve Leebetter Hannah Ruth Anthony (from 16 April 2023) Rita Kaydea (from 16 April 2023) Tim Conry (from 16 April 2024 and Treasurer from that date)
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	Constitution dated 25 th March 2015
OBJECTS	a) To advance the Christian religion, to proclaim and further the gospel of God and of His Son the Lord Jesus Christ and to preach and teach the Christian faith. b) To provide assistance for aged persons and persons in need, hardship or distress arising therefrom whether in connection with housing, accommodation or shelter or any other purpose. c) To advance education, whether of children (above and below compulsory school age) or of adults.
CORRESPONDENCE ADDRESS	Stockport Family Church Kingsburn Hall 814 Burnage Lane Manchester M19 1RS
PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Karen Macintyre, MAAT Orchards Business Support Ltd 95 Nangreave Rd, Heaviley, Stockport, Cheshire SK2 6DQ

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STOCKPORT FAMILY CHURCH FOR THE YEAR ENDED 31ST MARCH 2024

I report to the trustees on my examination of the accounts of **Stockport Family Church** for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

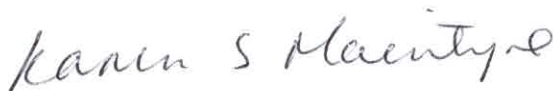
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

Date: 17 December 2024

STOCKPORT FAMILY CHURCH TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2024

This report is prepared by the Trustees of the Stockport Family Church CIO, charity number 1161763, for the financial year April 1st 2023 to March 31st 2024.

Trust Objectives

The Trust was originally created by a Declaration of Trust dated Oct 6th 1998. In 2015 it changed its structure to a Charitable Incorporated Organisation (CIO), the assets were officially transferred to the new CIO in 2016 and the old, unincorporated charity (no. 1073989) became dormant and was subsequently closed in February 2018.

Its main objectives are to advance the Christian faith, to provide assistance for aged persons and those in conditions of need, hardship or distress and to advance education of children and adults in the Christian faith. The Trust achieves these objectives by operating an evangelical Christian church in Stockport, organising training events and by funding a variety of projects and activities, both in the UK and abroad. The Trustees oversee a leadership team that meets on a monthly basis and directs the activities of the Trust.

The Trust is affiliated to ChristCentral Churches, part of the "Newfrontiers" family of churches (see below) and is a member of the Evangelical Alliance.

Changes to Trustees

Rita Kaydea and Hannah Ruth Anthony were appointed on 16 April 2023 and Tim Conry joined the trustee team 16 April 2024. Tito Sodipo resigned 22 October 2023 .

Review of Activities

Stockport Family Church continues to operate as an independent charity.

On April 1st 2016, the Trust formally changed to a Charitable Incorporated Organisation (CIO), charity no. 1161763. The accounts were transferred with CAF Bank to the new charity at that time also. The old charity has now been dissolved.

Financial overview

The overall income of the Trust increased to £52,453 at 31 March 2024 from previous year, £44,918. The majority of this income comprises donations from members of the church with associated Gift Aid tax refunds. Total expenditure at £49,587 was higher than the previous year, £45,838. There was a net surplus of £2,866 for the year which increased the reserves to £96,490.

Church activities in Stockport include Sunday morning meetings 10:30 am at Disability Stockport - including provision for crèche and children's activities up to age 11, a variety of mid-week "life groups", prayer meetings and outreach events, as well as specific children's and young people's activities, and a parenting course. The church also organises events specifically for men and women during the year.

Gary Blackwell and Martin Elder continued as unpaid elders within Christ Central Churches and the wider Newfrontiers network.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024**

Meryl Leebetter continued in her paid role as part time church administrator.

Mark Wakefield continued as a paid youth worker.

The trustees agreed the following events to be included in the end of year report to the Charity Commission:

- June/July 6 session parenting course presented at Safespots Wythenshawe
- July - several of the leadership team attended the Devoted Leaders conference in Darlington
- The SPACE building being used for multi church Youth meetings
- Foodbank continues to be held on Mondays and Thursdays
- The Support Fund was again required for members of the congregation
- Regular café style Sunday meetings are held in the Disability Stockport building.
- October – 6 session parenting course presented at 360 life church, Edgeley
- August – successful, well attended church away day at High Legh Christian retreat
- MW – sponsored to complete School of leadership course in Sheffield
- Multi church youth activity being led by MW at The Space building
- August – Youth attended one week Newday youth festival in Norwich with Silk Life Church, Macclesfield
- Hannah Anthony – appointed new Safeguarding Lead
- October – Tim Conry began handover to become new treasurer
- August – SFC supported multi church youth events in Alexandra Park Stockport
- Outreach by church members at the Stockport ‘Foodie Friday’ events
- Carol Service held on 24 December at Disability Stockport
- Children’s Christmas party held at Disability Stockport
- Outreach at Stockport’s ‘Foodie Friday’ continues
- Monthly youth event now at Disability Stockport and has over 30 youth from different churches and some youth who do not attend church.
- Youth leader to attend local schools to promote this event
- Safeguarding Sunday service was held on 14 November
- Shoe box appeal was held to support the homeless
- Reverse Advent appeal was held in aid of the foodbank
- Foodbank collections were held at Tesco Stockport
- Ali Da Silva visited from Brazil and gave an update on her work supported by the church.
- New Year winter walk attended by over 30 people
- Family Services again well attended.
- A week of prayer held in different home locations in January
- A men’s gather meeting was commenced bi-monthly

STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024

Foodbank

Throughout the year, Stockport Family Church has continued to operate one of the distribution centres for Stockport Foodbank (www.stockport.foodbank.org.uk), reg. charity number 1156261. This operates twice per week at St Martin's Church, Crescent Park, Heaton Norris, who have very kindly allowed them to store supplies and distribute them there. As well as providing a real lifeline for families in serious financial difficulties, this gives Stockport Family Church excellent opportunities to work with other churches in the area.

Church connections

Stockport Family Church works in association with ChristCentral churches (www.christcentralchurches.org), part of Newfrontiers International working together in the UK and overseas. Partnership with the Christ Central team, led by Jeremy Simpkins, provides extra support and focus for the Trust's objectives beyond the local community. The church is also partnering with Renew Stockport, an inter church initiative which organised prayer meetings at different church buildings around the town during 2023.

Financial controls

Trustees exercise their responsibilities through regular meetings and a financial review held at least twice a year (mid-year and at year end). An annual budget is set by the leadership in consultation with the Trustees and income and expenditure are reviewed regularly against the budget. Any budget variance is reported monthly to all of the Trustees.

Internal controls are exercised on income through two signatories to the Sunday meeting cash collection. The majority of income from members of the Church continues to be via regular bank transfers into the Trust's accounts.

Budgets for expenditure are allocated to "budget holders" with responsibility for particular areas of the Trust's activities. All expenditure is authorised by the identified budget holder with a second authorisation needed for any expenditure over £100. Any expenditure above £500 has to be specifically authorised by an elder (other than payment of monthly rental invoices from the school in which the church met on Sundays). Electronic bank transactions and cheques have to be authorised by 2 approved signatories before a payment can proceed.

Safeguarding Policy

The church has a lively children's and young people's ministry and the Trustees and leadership team take seriously their responsibility to safeguard the welfare of all children and young people entrusted to their care.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024**

Safeguarding Policy contd

The Leadership recognises that there is the potential for children and young people with whom the Trust works to have been the victims of neglect, physical, emotional and sexual abuse. Accordingly, the Leaders have adopted a policy that sets out agreed guidelines in the following areas:

- a. responding to allegations of abuse, including those made against members with specific responsibility and also members of the church generally
- b. appointing children's and young people's workers
- c. supervision of activities and practice issues
- d. helping victims of abuse
- e. working with previous offenders who become church members

In connection with items (d) and (e): where appropriate the church is able to draw on the in-house expertise of church members who are involved in the caring professions.

The Trust has a Child Protection Policy which the Trustees and leadership implement. A copy of this policy is made available to all involved in working with and caring for children and young people. The policy is based on a model child protection policy supplied by **thirtyone:eight**

(<https://thirtyoneeight.org>), a project of PCCA Child Care. A copy of the policy has been filed with thirtyone:eight, PO Box 133, Swanley, Kent, BT8 7UQ. In accordance with this policy and current best practice, all adults with responsibilities for children's and young people's activities undergo a voluntary check with the Disclosure and Barring Service.

No serious incidents relating to Child Protection occurred during the year April 1st 2023 to 31st March 2024.

Vulnerable Adults Protection Policy

The Trustees continue to operate a Vulnerable Adults Protection Policy, similar to the Child Protection Policy mentioned above.

Reserves Policy

The Trust benefits from a reliable and regular income stream. Its overheads are managed carefully. Day to day operation of the Trust does not therefore rely on significant cash reserves. The Trustees consider that a cash reserve equivalent to about one month's overheads is sufficient. It therefore seeks to avoid cash reserves reducing to below £10,000. In addition to this, a "trigger" level of £15,000 was introduced.

When the reserves fall below this figure, the Elders and Trustees are automatically warned so that steps can be taken to deal with the situation.

The Trust has been able to maintain this level of reserve during the financial year and will continue to do so by carefully monitoring income and expenditure. Appropriate levels of cash reserve will be reviewed as part of annual budgeting.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024**

Investment Policy

The Trust does not hold or intend to hold significant investments. It may from time to time hold cash on deposit in furtherance of its objectives. Should the Trust require to make investments, it would favour guaranteed returns with a low risk profile.

Grant-making Policy

Although making grants is not one of the primary objectives of the Trust, it does from time to time make donations to organisations and individuals. Such donations are considered carefully by the leadership. Donations are only made to those organisations or causes which have common or complementary objectives to those of the Trust and where the leadership is satisfied as to genuine need and the sound administration of any donation made. Donations are from time to time also made to individuals who are in need, whether members of the church or not.

Where the Trust leadership is considering making a significant (>£1000) non-budgeted donation to a particular cause (including payments made from the Support Fund detailed below) this would first be agreed by the Trustees and, generally, be made known to the membership of the church. Such a donation may be the subject of a "special offering", where funds collected will comprise a restricted fund to be used for the identified purpose(s).

During the financial year ended 31st March 2018, the Trustees and elders set up a Support Fund for the alleviation of hardship and a policy was drafted to ensure this is used properly and in accordance with the church's charitable objectives. Discretion over the destination of moneys rests with the elders but with regular reporting to the Trustees.

Trustees' Responsibilities

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on an on-going basis, unless it is inappropriate to assume that the Trust will continue in existence

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:-


Paul Leake, Chairman of Trustees

Date:

PP

16/12/2024

**STOCKPORT FAMILY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
INCOMING RESOURCES					
Incoming Resources from Generated					
Voluntary Income	3a	47,084	4,308	51,392	44,731
Investment Income	3b	380	0	380	187
Incoming Resources from Charitable Activities					
	3c	0	0	0	0
Other Incoming Resources	3d	681	0	681	0
TOTAL INCOMING RESOURCES		48,145	4,308	52,453	44,918
RESOURCES EXPENDED					
Charitable Activities	4a	43,704	5,058	48,762	45,013
Governance Costs	4b	825	0	825	825
TOTAL RESOURCES EXPENDED		44,529	5,058	49,587	45,838
NET INCOMING/ (OUTGOING) RESOURCES					
		3,616	(750)	2,866	(920)
Total Funds Brought Forward		84,046	9,578	93,624	94,544
Transfers	5	(1,000)	1,000	0	0
TOTAL FUNDS CARRIED FORWARD		86,662	9,828	96,490	93,624

Movements on all reserves and all recognised gains and losses are shown above. All of the organisations operations are classed as continuing.

The notes on pages 12 to 18 form part of these financial statements.

**STOCKPORT FAMILY CHURCH
BALANCE SHEET
AS AT 31ST MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	31st March 2024 £	2023 £
Fixed Assets					
Tangible Assets		0	0	0	0
Current Assets					
Debtors	7	2,131	207	2,338	1,877
Cash at bank and in hand	6	85,531	9,621	95,152	93,237
		87,662	9,828	97,490	95,114
Total Current Assets					
Creditors:					
Amounts falling due within one year	8	(1,000)	0	(1,000)	(1,490)
NET CURRENT ASSETS					
		86,662	9,828	96,490	93,624
NET ASSETS					
		86,662	9,828	96,490	93,624
Funds of the Charity					
General Funds		86,662	0	86,662	84,046
Restricted Funds	5	0	9,828	9,828	9,578
		86,662	9,828	96,490	93,624
Total Funds					

Approved by the Trustees on (Date):

16th December 2024

Signed on their behalf by:

P.M. ELDER

[Signature]

Trustee

STOCKPORT FAMILY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparation

The Financial statements are prepared under the historical cost convention. In preparing the financial statements the CIO follows best practices as laid down in the Statement of Recommended Practice Accounting and Reporting by Charities" (SORP) issued in 2015.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources;
- The trustees are sufficiently certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability

Incoming Resources with related expenditure

Where income resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included on the SOFA when the charity has unconditional entitlement to the resources

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES continued

Expenditure and liabilities (continued)

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters

Going concern

The Trustees have reviewed the cash flow needs of the organisation for the next 12 months and on this basis the charity has sufficient resources to meet its foreseeable expenditure. The accounts have been prepared on a going concern basis.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts except to identify investment income.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on the receipt.

1. TANGIBLE FIXED ASSETS

There are no tangible fixed assets.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2024: None
(31st March 2023 : None)

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

2. INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total 2023/2024	Total 2022/2023
	£	£	£	£
a) Donations and legacies				
Gift aid and non Gift aid donations	37,704	3,445	41,149	34,424
Tax Recoverable	9380	863	10,234	10,307
Other	0	0	0	0
	47,084	4,308	51,392	44,731
b) Investment income				
Bank interest	380		380	187
	380	0	380	187
c) Incoming Resources from Charitable Activities	0	0	0	0
d) Other Incoming Resources	681	0	681	0

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

4. RESOURCES EXPENDED

	Notes	Unrestricted Funds	Restricted Funds	TOTAL 2023/24	TOTAL 2022/23
		£	£	£	£
a) Charitable Activities					
Christ Central Churches Regular Giving		3,700		3,700	4,800
Visiting Speakers		916		916	1,667
Social Action - The Poor		600		600	600
Special Offerings	5	0	1,052	1,052	2,970
Ministry Support	5	0	3,683	3,683	9,550
Newday		1,447	0	1,447	1,080
Church weekend away		0	323	323	516
Staff salaries, social security & pensions	9	23,181	0	23,181	12,949
Church Events		100		100	100
Church Events - Venue Hire		0		0	115
Sunday Meetings - Venue Hire/catering		6,594		6,594	6,984
Sundries		258		258	136
Evangelism and Church Planting		68		68	167
Children's and Youth Work		1,071		1,071	538
Small Groups and Discipleship		0		0	0
Leadership training		1,696		1,696	49
Worship and PA		490		490	1,177
Pastoral		72		72	47
Operating Costs (incl. website)		3,451		3,451	1,568
Bank charges		60		60	0
		43,704	5,058	48,762	45,013
b) Governance Costs					
Accountancy and Independent Exam	8	825	0	825	825
		825	0	825	825

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

5. RESTRICTED FUNDS

		Balance	Gifts &	Expenditure	Transfers	Balance
		1 Apr 23	Offerings			31 Mar 24
		£	£	£	£	£
Ministry Support						
Tim and Rachel Heath	Note 1	0	313	(408)		(95)
Ali da Silva nee Young	Note 2	396	2,876	(2,875)	0	397
Benevolent fund	Note 3	0	0	(400)	1,000	600
Other funds						
Special Offerings	Note 4	0	1,119	(1,052)		67
Church life devoted		0		(323)		(323)
Building Fund		9,182	0	0	0	9,182
		9,578	4,308	5,058	1,000	9,828

The restricted funds are wholly represented by cash reserves of the charity.

Notes to ministry support:

- 1 Tim and Rachel Heath support from Stockport Family Church ended in 2023.
2. Ali da Silva nee Young is a missionary working in Brazil.
3. Benevolent fund is set up to assist church members in need
4. A special offering was taken through ChristCentral Churches for the crisis in Ukraine and for their work in the UK and worldwide.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

6. CASH AT BANK AND IN HAND

	Unrestricted 31-Mar-24 £	Restricted 31-Mar-24 £	Total 31-Mar- 24 £	Total 31-Mar- 23 £
CAF Cash Current Account	85,499	173	85,672	83,990
CAF Gold Deposit Account	0	9,448	9,448	9,245
Cash in hand	32	0	32	2
	85,531	9,621	95,152	93,237

7. DEBTORS AND PREPAYMENTS

	Unrestricted 31-Mar-24 £	Restricted 31-Mar-24 £	Total 31-Mar- 24 £	Total 31-Mar- 23 £
HMRC Charities Gift Aid Tax Recoverable	2,131	207	2,338	1,877
	2,131	207	2,338	1,877

**8. CREDITORS ACCRUALS AND DEFERRED
INCOME: AMOUNTS FALLING DUE WITHIN
ONE YEAR**

	Unrestricted 31-Mar-24 £	Restricted 31-Mar-24 £	Total 31-Mar-24 £	Total 31-Mar-23 £
Independent Examiners Fees –	825	0	825	825
Social Security & Taxes & pensions	175	0	175	152
Church Venue Hire and other	0	0	0	513
	1,000	0	1,000	1,490

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

9. STAFF COSTS AND NUMBERS	Total 31-Mar 24	Total 31-Mar-23
	£	£
Wages and Salaries	21,664	12,153
Social security costs	0	0
Pension contributions	1,517	796
	23,181	12,949

Employees engaged in each of the following activities:

	Total 31-Mar-24	Total 31-Mar-23
Activities in furtherance of organisation's objectives:		
Administration	1	1
Youth worker	1	1
	2	2

10. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

11. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

12. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

STOCKPORT FAMILY CHURCH

England & Wales - Charity number 1161763

Accounts

STOCKPORT FAMILY CHURCH
Charity Registration No: 1161763
TRUSTEES REPORT & ACCOUNTS
YEAR ENDED 31ST MARCH 2024

INDEPENDENTLY EXAMINED BY:-

Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd,
Stockport, Cheshire SK2 6DQ

STOCKPORT FAMILY CHURCH

Page 3	Legal and Administrative Information
Page 4	Independent Examiner's Report to the Trustees
Page 5 to 9	Trustees Report
Page 10	Statement of Financial Activities
Page 11	Balance Sheet
Pages 12 to 18	Notes to the Financial Statements

**STOCKPORT FAMILY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NUMBER	1161763
START OF FINANCIAL YEAR	1 April 2023
END OF FINANCIAL YEAR	31 March 2024
TRUSTEES	Paul Leake (chairman) Patricia Maureen Elder (Treasurer till 16 April 2024) Titi Sodipo resigned 22 October 2023 Steve Leebetter Hannah Ruth Anthony (from 16 April 2023) Rita Kaydea (from 16 April 2023) Tim Conry (from 16 April 2024 and Treasurer from that date)
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	Constitution dated 25 th March 2015
OBJECTS	a) To advance the Christian religion, to proclaim and further the gospel of God and of His Son the Lord Jesus Christ and to preach and teach the Christian faith. b) To provide assistance for aged persons and persons in need, hardship or distress arising therefrom whether in connection with housing, accommodation or shelter or any other purpose. c) To advance education, whether of children (above and below compulsory school age) or of adults.
CORRESPONDENCE ADDRESS	Stockport Family Church Kingsburn Hall 814 Burnage Lane Manchester M19 1RS
PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Karen Macintyre, MAAT Orchards Business Support Ltd 95 Nangreave Rd, Heaviley, Stockport, Cheshire SK2 6DQ

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STOCKPORT FAMILY CHURCH FOR THE YEAR ENDED 31ST MARCH 2024

I report to the trustees on my examination of the accounts of **Stockport Family Church** for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

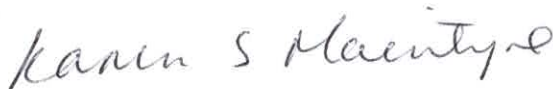
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

Date: 17 December 2024

STOCKPORT FAMILY CHURCH TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2024

This report is prepared by the Trustees of the Stockport Family Church CIO, charity number 1161763, for the financial year April 1st 2023 to March 31st 2024.

Trust Objectives

The Trust was originally created by a Declaration of Trust dated Oct 6th 1998. In 2015 it changed its structure to a Charitable Incorporated Organisation (CIO), the assets were officially transferred to the new CIO in 2016 and the old, unincorporated charity (no. 1073989) became dormant and was subsequently closed in February 2018.

Its main objectives are to advance the Christian faith, to provide assistance for aged persons and those in conditions of need, hardship or distress and to advance education of children and adults in the Christian faith. The Trust achieves these objectives by operating an evangelical Christian church in Stockport, organising training events and by funding a variety of projects and activities, both in the UK and abroad. The Trustees oversee a leadership team that meets on a monthly basis and directs the activities of the Trust.

The Trust is affiliated to ChristCentral Churches, part of the "Newfrontiers" family of churches (see below) and is a member of the Evangelical Alliance.

Changes to Trustees

Rita Kaydea and Hannah Ruth Anthony were appointed on 16 April 2023 and Tim Conry joined the trustee team 16 April 2024. Tito Sodipo resigned 22 October 2023 .

Review of Activities

Stockport Family Church continues to operate as an independent charity.

On April 1st 2016, the Trust formally changed to a Charitable Incorporated Organisation (CIO), charity no. 1161763. The accounts were transferred with CAF Bank to the new charity at that time also. The old charity has now been dissolved.

Financial overview

The overall income of the Trust increased to £52,453 at 31 March 2024 from previous year, £44,918. The majority of this income comprises donations from members of the church with associated Gift Aid tax refunds. Total expenditure at £49,587 was higher than the previous year, £45,838. There was a net surplus of £2,866 for the year which increased the reserves to £96,490.

Church activities in Stockport include Sunday morning meetings 10:30 am at Disability Stockport - including provision for crèche and children's activities up to age 11, a variety of mid-week "life groups", prayer meetings and outreach events, as well as specific children's and young people's activities, and a parenting course. The church also organises events specifically for men and women during the year.

Gary Blackwell and Martin Elder continued as unpaid elders within Christ Central Churches and the wider Newfrontiers network.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024**

Meryl Leebetter continued in her paid role as part time church administrator.

Mark Wakefield continued as a paid youth worker.

The trustees agreed the following events to be included in the end of year report to the Charity Commission:

- June/July 6 session parenting course presented at Safespots Wythenshawe
- July - several of the leadership team attended the Devoted Leaders conference in Darlington
- The SPACE building being used for multi church Youth meetings
- Foodbank continues to be held on Mondays and Thursdays
- The Support Fund was again required for members of the congregation
- Regular café style Sunday meetings are held in the Disability Stockport building.
- October – 6 session parenting course presented at 360 life church, Edgeley
- August – successful, well attended church away day at High Legh Christian retreat
- MW – sponsored to complete School of leadership course in Sheffield
- Multi church youth activity being led by MW at The Space building
- August – Youth attended one week Newday youth festival in Norwich with Silk Life Church, Macclesfield
- Hannah Anthony – appointed new Safeguarding Lead
- October – Tim Conry began handover to become new treasurer
- August – SFC supported multi church youth events in Alexandra Park Stockport
- Outreach by church members at the Stockport ‘Foodie Friday’ events
- Carol Service held on 24 December at Disability Stockport
- Children’s Christmas party held at Disability Stockport
- Outreach at Stockport’s ‘Foodie Friday’ continues
- Monthly youth event now at Disability Stockport and has over 30 youth from different churches and some youth who do not attend church.
- Youth leader to attend local schools to promote this event
- Safeguarding Sunday service was held on 14 November
- Shoe box appeal was held to support the homeless
- Reverse Advent appeal was held in aid of the foodbank
- Foodbank collections were held at Tesco Stockport
- Ali Da Silva visited from Brazil and gave an update on her work supported by the church.
- New Year winter walk attended by over 30 people
- Family Services again well attended.
- A week of prayer held in different home locations in January
- A men’s gather meeting was commenced bi-monthly

STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024

Foodbank

Throughout the year, Stockport Family Church has continued to operate one of the distribution centres for Stockport Foodbank (www.stockport.foodbank.org.uk), reg. charity number 1156261. This operates twice per week at St Martin's Church, Crescent Park, Heaton Norris, who have very kindly allowed them to store supplies and distribute them there. As well as providing a real lifeline for families in serious financial difficulties, this gives Stockport Family Church excellent opportunities to work with other churches in the area.

Church connections

Stockport Family Church works in association with ChristCentral churches (www.christcentralchurches.org), part of Newfrontiers International working together in the UK and overseas. Partnership with the Christ Central team, led by Jeremy Simpkins, provides extra support and focus for the Trust's objectives beyond the local community. The church is also partnering with Renew Stockport, an inter church initiative which organised prayer meetings at different church buildings around the town during 2023.

Financial controls

Trustees exercise their responsibilities through regular meetings and a financial review held at least twice a year (mid-year and at year end). An annual budget is set by the leadership in consultation with the Trustees and income and expenditure are reviewed regularly against the budget. Any budget variance is reported monthly to all of the Trustees.

Internal controls are exercised on income through two signatories to the Sunday meeting cash collection. The majority of income from members of the Church continues to be via regular bank transfers into the Trust's accounts.

Budgets for expenditure are allocated to "budget holders" with responsibility for particular areas of the Trust's activities. All expenditure is authorised by the identified budget holder with a second authorisation needed for any expenditure over £100. Any expenditure above £500 has to be specifically authorised by an elder (other than payment of monthly rental invoices from the school in which the church met on Sundays). Electronic bank transactions and cheques have to be authorised by 2 approved signatories before a payment can proceed.

Safeguarding Policy

The church has a lively children's and young people's ministry and the Trustees and leadership team take seriously their responsibility to safeguard the welfare of all children and young people entrusted to their care.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024**

Safeguarding Policy contd

The Leadership recognises that there is the potential for children and young people with whom the Trust works to have been the victims of neglect, physical, emotional and sexual abuse. Accordingly, the Leaders have adopted a policy that sets out agreed guidelines in the following areas:

- a. responding to allegations of abuse, including those made against members with specific responsibility and also members of the church generally
- b. appointing children's and young people's workers
- c. supervision of activities and practice issues
- d. helping victims of abuse
- e. working with previous offenders who become church members

In connection with items (d) and (e): where appropriate the church is able to draw on the in-house expertise of church members who are involved in the caring professions.

The Trust has a Child Protection Policy which the Trustees and leadership implement. A copy of this policy is made available to all involved in working with and caring for children and young people. The policy is based on a model child protection policy supplied by **thirtyone:eight**

(<https://thirtyoneeight.org>), a project of PCCA Child Care. A copy of the policy has been filed with thirtyone:eight, PO Box 133, Swanley, Kent, BT8 7UQ. In accordance with this policy and current best practice, all adults with responsibilities for children's and young people's activities undergo a voluntary check with the Disclosure and Barring Service.

No serious incidents relating to Child Protection occurred during the year April 1st 2023 to 31st March 2024.

Vulnerable Adults Protection Policy

The Trustees continue to operate a Vulnerable Adults Protection Policy, similar to the Child Protection Policy mentioned above.

Reserves Policy

The Trust benefits from a reliable and regular income stream. Its overheads are managed carefully. Day to day operation of the Trust does not therefore rely on significant cash reserves. The Trustees consider that a cash reserve equivalent to about one month's overheads is sufficient. It therefore seeks to avoid cash reserves reducing to below £10,000. In addition to this, a "trigger" level of £15,000 was introduced.

When the reserves fall below this figure, the Elders and Trustees are automatically warned so that steps can be taken to deal with the situation.

The Trust has been able to maintain this level of reserve during the financial year and will continue to do so by carefully monitoring income and expenditure. Appropriate levels of cash reserve will be reviewed as part of annual budgeting.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2024**

Investment Policy

The Trust does not hold or intend to hold significant investments. It may from time to time hold cash on deposit in furtherance of its objectives. Should the Trust require to make investments, it would favour guaranteed returns with a low risk profile.

Grant-making Policy

Although making grants is not one of the primary objectives of the Trust, it does from time to time make donations to organisations and individuals. Such donations are considered carefully by the leadership. Donations are only made to those organisations or causes which have common or complementary objectives to those of the Trust and where the leadership is satisfied as to genuine need and the sound administration of any donation made. Donations are from time to time also made to individuals who are in need, whether members of the church or not.

Where the Trust leadership is considering making a significant (>£1000) non-budgeted donation to a particular cause (including payments made from the Support Fund detailed below) this would first be agreed by the Trustees and, generally, be made known to the membership of the church. Such a donation may be the subject of a "special offering", where funds collected will comprise a restricted fund to be used for the identified purpose(s).

During the financial year ended 31st March 2018, the Trustees and elders set up a Support Fund for the alleviation of hardship and a policy was drafted to ensure this is used properly and in accordance with the church's charitable objectives. Discretion over the destination of moneys rests with the elders but with regular reporting to the Trustees.

Trustees' Responsibilities

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on an on-going basis, unless it is inappropriate to assume that the Trust will continue in existence

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:-


Paul Leake, Chairman of Trustees

Date:

PP

16/12/2024

**STOCKPORT FAMILY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
INCOMING RESOURCES					
Incoming Resources from Generated					
Voluntary Income	3a	47,084	4,308	51,392	44,731
Investment Income	3b	380	0	380	187
Incoming Resources from Charitable Activities					
	3c	0	0	0	0
Other Incoming Resources					
	3d	681	0	681	0
TOTAL INCOMING RESOURCES		48,145	4,308	52,453	44,918
RESOURCES EXPENDED					
Charitable Activities					
	4a	43,704	5,058	48,762	45,013
Governance Costs					
	4b	825	0	825	825
TOTAL RESOURCES EXPENDED		44,529	5,058	49,587	45,838
NET INCOMING/ (OUTGOING) RESOURCES					
		3,616	(750)	2,866	(920)
Total Funds Brought Forward					
		84,046	9,578	93,624	94,544
Transfers					
	5	(1,000)	1,000	0	0
TOTAL FUNDS CARRIED FORWARD		86,662	9,828	96,490	93,624

Movements on all reserves and all recognised gains and losses are shown above. All of the organisations operations are classed as continuing.

The notes on pages 12 to 18 form part of these financial statements.

**STOCKPORT FAMILY CHURCH
BALANCE SHEET
AS AT 31ST MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	31st March 2024 £	2023 £
Fixed Assets					
Tangible Assets		0	0	0	0
Current Assets					
Debtors	7	2,131	207	2,338	1,877
Cash at bank and in hand	6	85,531	9,621	95,152	93,237
		87,662	9,828	97,490	95,114
Total Current Assets					
Creditors:					
Amounts falling due within one year	8	(1,000)	0	(1,000)	(1,490)
NET CURRENT ASSETS					
		86,662	9,828	96,490	93,624
NET ASSETS					
		86,662	9,828	96,490	93,624
Funds of the Charity					
General Funds		86,662	0	86,662	84,046
Restricted Funds	5	0	9,828	9,828	9,578
		86,662	9,828	96,490	93,624
Total Funds					

Approved by the Trustees on (Date):

16th December 2024

Signed on their behalf by:

P.M. ELDER

[Signature]

Trustee

STOCKPORT FAMILY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparation

The Financial statements are prepared under the historical cost convention. In preparing the financial statements the CIO follows best practices as laid down in the Statement of Recommended Practice Accounting and Reporting by Charities" (SORP) issued in 2015.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources;
- The trustees are sufficiently certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability

Incoming Resources with related expenditure

Where income resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included on the SOFA when the charity has unconditional entitlement to the resources

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES continued

Expenditure and liabilities (continued)

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters

Going concern

The Trustees have reviewed the cash flow needs of the organisation for the next 12 months and on this basis the charity has sufficient resources to meet its foreseeable expenditure. The accounts have been prepared on a going concern basis.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts except to identify investment income.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on the receipt.

1. TANGIBLE FIXED ASSETS

There are no tangible fixed assets.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2024: None
(31st March 2023 : None)

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

2. INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total 2023/2024	Total 2022/2023
	£	£	£	£
a) Donations and legacies				
Gift aid and non Gift aid donations	37,704	3,445	41,149	34,424
Tax Recoverable	9380	863	10,234	10,307
Other	0	0	0	0
	47,084	4,308	51,392	44,731
b) Investment income				
Bank interest	380		380	187
	380	0	380	187
c) Incoming Resources from Charitable Activities	0	0	0	0
d) Other Incoming Resources	681	0	681	0

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

4. RESOURCES EXPENDED

	Notes	Unrestricted Funds	Restricted Funds	TOTAL 2023/24	TOTAL 2022/23
		£	£	£	£
a) Charitable Activities					
Christ Central Churches Regular Giving		3,700		3,700	4,800
Visiting Speakers		916		916	1,667
Social Action - The Poor		600		600	600
Special Offerings	5	0	1,052	1,052	2,970
Ministry Support	5	0	3,683	3,683	9,550
Newday		1,447	0	1,447	1,080
Church weekend away		0	323	323	516
Staff salaries, social security & pensions	9	23,181	0	23,181	12,949
Church Events		100		100	100
Church Events - Venue Hire		0		0	115
Sunday Meetings - Venue Hire/catering		6,594		6,594	6,984
Sundries		258		258	136
Evangelism and Church Planting		68		68	167
Children's and Youth Work		1,071		1,071	538
Small Groups and Discipleship		0		0	0
Leadership training		1,696		1,696	49
Worship and PA		490		490	1,177
Pastoral		72		72	47
Operating Costs (incl. website)		3,451		3,451	1,568
Bank charges		60		60	0
		43,704	5,058	48,762	45,013
b) Governance Costs					
Accountancy and Independent Exam	8	825	0	825	825
		825	0	825	825

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

5. RESTRICTED FUNDS

		Balance	Gifts &	Expenditure	Transfers	Balance
		1 Apr 23	Offerings			31 Mar 24
		£	£	£	£	£
Ministry Support						
Tim and Rachel Heath	Note 1	0	313	(408)		(95)
Ali da Silva nee Young	Note 2	396	2,876	(2,875)	0	397
Benevolent fund	Note 3	0	0	(400)	1,000	600
Other funds						
Special Offerings	Note 4	0	1,119	(1,052)		67
Church life devoted		0		(323)		(323)
Building Fund		9,182	0	0	0	9,182
		9,578	4,308	5,058	1,000	9,828

The restricted funds are wholly represented by cash reserves of the charity.

Notes to ministry support:

1. Tim and Rachel Heath support from Stockport Family Church ended in 2023.
2. Ali da Silva nee Young is a missionary working in Brazil.
3. Benevolent fund is set up to assist church members in need
4. A special offering was taken through ChristCentral Churches for the crisis in Ukraine and for their work in the UK and worldwide.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

6. CASH AT BANK AND IN HAND

	Unrestricted 31-Mar-24 £	Restricted 31-Mar-24 £	Total 31-Mar- 24 £	Total 31-Mar- 23 £
CAF Cash Current Account	85,499	173	85,672	83,990
CAF Gold Deposit Account	0	9,448	9,448	9,245
Cash in hand	32	0	32	2
	85,531	9,621	95,152	93,237

7. DEBTORS AND PREPAYMENTS

	Unrestricted 31-Mar-24 £	Restricted 31-Mar-24 £	Total 31-Mar- 24 £	Total 31-Mar- 23 £
HMRC Charities Gift Aid Tax Recoverable	2,131	207	2,338	1,877
	2,131	207	2,338	1,877

**8. CREDITORS ACCRUALS AND DEFERRED
INCOME: AMOUNTS FALLING DUE WITHIN
ONE YEAR**

	Unrestricted 31-Mar-24 £	Restricted 31-Mar-24 £	Total 31-Mar-24 £	Total 31-Mar-23 £
Independent Examiners Fees –	825	0	825	825
Social Security & Taxes & pensions	175	0	175	152
Church Venue Hire and other	0	0	0	513
	1,000	0	1,000	1,490

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

9. STAFF COSTS AND NUMBERS	Total 31-Mar 24	Total 31-Mar-23
	£	£
Wages and Salaries	21,664	12,153
Social security costs	0	0
Pension contributions	1,517	796
	23,181	12,949

Employees engaged in each of the following activities:

	Total 31-Mar-24	Total 31-Mar-23
Activities in furtherance of organisation's objectives:		
Administration	1	1
Youth worker	1	1
	2	2

10. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

11. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

12. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

STOCKPORT FAMILY CHURCH

England & Wales - Charity number 1161763

Accounts

STOCKPORT FAMILY CHURCH

Charity Registration No: 1161763

TRUSTEES REPORT & ACCOUNTS

YEAR ENDED 31ST MARCH 2022

INDEPENDENTLY EXAMINED BY:-

**Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd,
Stockport, Cheshire SK2 6DQ**

STOCKPORT FAMILY CHURCH

Page 3	Legal and Administrative Information
Page 4	Independent Examiner's Report to the Trustees
Page 5 to 9	Trustees Report
Page 10	Statement of Financial Activities
Page 11	Balance Sheet
Pages 12 to 19	Notes to the Financial Statements

**STOCKPORT FAMILY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NUMBER	1161763
START OF FINANCIAL YEAR	1 April 2021
END OF FINANCIAL YEAR	31 March 2022
TRUSTEES AT 31ST MARCH 2022	Andy Guy (Chairman) retired 10 November 2021 Denise Stevens resigned 21 April 2021 Patricia Maureen Elder (Treasurer) Titi Sodipo Steve Leebetter from 21 July 2021 Paul Leake from 19 January 2022 (chairman)
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	Constitution dated 25 th March 2015
OBJECTS	<p>a) To advance the Christian religion, to proclaim and further the gospel of God and of His Son the Lord Jesus Christ and to preach and teach the Christian faith.</p> <p>b) To provide assistance for aged persons and persons in need, hardship or distress arising therefrom whether in connection with housing, accommodation or shelter or any other purpose.</p> <p>c) To advance education, whether of children (above and below compulsory school age) or of adults.</p>
CORRESPONDENCE ADDRESS	Stockport Family Church Kingsburn Hall 814 Burnage Lane Manchester M19 1RS
PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Karen Macintyre, MAAT Orchards Business Support Ltd 95 Nangreave Rd, Heaviley, Stockport, Cheshire SK2 6DQ

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STOCKPORT FAMILY CHURCH FOR THE YEAR ENDED 31ST MARCH 2022

I report to the trustees on my examination of the accounts of **Stockport Family Church** for the year ended 31 March 2022 .

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

Date: 7.12.2022

STOCKPORT FAMILY CHURCH TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2022

This report is prepared by the Trustees of the Stockport Family Church CIO, charity number 1161763, for the financial year April 1st 2021 to March 31st 2022.

Trust Objectives

The Trust was originally created by a Declaration of Trust dated Oct 6th 1998. In 2015 it changed its structure to a Charitable Incorporated Organisation (CIO), the assets were officially transferred to the new CIO in 2016 and the old, unincorporated charity (no. 1073989) became dormant and was subsequently closed in February 2018.

Its main objectives are to advance the Christian faith, to provide assistance for aged persons and those in conditions of need, hardship or distress and to advance education of children and adults in the Christian faith. The Trust achieves these objectives by operating an evangelical Christian church in Stockport, organising training events and by funding a variety of projects and activities, both in the UK and abroad. The Trustees oversee a leadership team that meets on a monthly basis and directs the activities of the Trust.

The Trust is affiliated to Christ Central Churches, part of the "Newfrontiers" family of churches (see below) and is a member of the Evangelical Alliance.

Changes to Trustees

Denise Stevens and Andy Guy resigned during the year and Steve Leebetter and Paul Leake were appointed as trustees.

Review of Activities

Stockport Family Church continues to operate as an independent charity.

On April 1st 2016, the Trust formally changed to a Charitable Incorporated Organisation (CIO), charity no. 1161763. The accounts were transferred with CAF Bank to the new charity at that time also. The old charity has now been dissolved.

Financial overview

The overall income of the Trust decreased to £48,397 at 31 March 2022. The majority of this income comprises donations from members of the church with associated Gift Aid tax refunds. Total expenditure was higher at £33,625 as the church started to meet in person again. There was net income of £14,772 for the year which increased reserves to £94,544.

Church activities in Stockport include Sunday morning meetings (10:30 am at Disability Stockport – a new venue from January 2022 - including provision for crèche and children's activities up to age 11), a variety of mid-week "life groups", prayer meetings and outreach events, as well as specific children's and young people's activities, and a parenting course. The church also organises events specifically for men and women during the year.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2022**

Gary Blackwell and Martin Elder continued as unpaid elders whilst taking steps to search for a suitable new paid leader within Christ Central Churches and the wider Newfrontiers network.

Meryl Leebetter continued in her paid role as part time church administrator.

During 2021-22 the Trust gave regular support to Mark Wakefield, working as a missionary with the Message Trust amongst secondary school students in the UK. The church also undertook a "Special Offering" to raise funds for the work of Christ Central churches in the UK and abroad.

Foodbank

Throughout the year, Stockport Family Church has continued to operate one of the distribution centres for Stockport Foodbank (www.stockport.foodbank.org.uk), reg. charity number 1156261. This operates twice per week at St Martin's Church, Crescent Park, Heaton Norris, who have very kindly allowed them to store supplies and distribute them there. As well as providing a real lifeline for families in serious financial difficulties, this gives Stockport Family Church excellent opportunities to work with other churches in the area.

Church connections

Stockport Family Church works in association with Christ Central churches (www.christcentralchurches.org), part of Newfrontiers International working together in the UK and overseas. Partnership with the Christ Central team, led by Jeremy Simpkins, provides extra support and focus for the Trust's objectives beyond the local community. The church is also partnering with Renew Stockport, an inter church initiative which organised prayer meetings at different church buildings around the town during 2022.

Financial controls

Trustees exercise their responsibilities through regular meetings and a financial review held at least twice a year (mid-year and at year end). An annual budget is set by the leadership in consultation with the Trustees and income and expenditure are reviewed regularly against the budget. Any budget variance is reported monthly to all of the trustees.

Internal controls are exercised on income through two signatories to the Sunday meeting cash collection. The majority of income from members of the Church continues to be via regular bank transfers into the Trust's accounts.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2022**

Budgets for expenditure are allocated to “budget holders” with responsibility for particular areas of the Trust’s activities. All expenditure is authorised by the identified budget holder with a second authorisation needed for any expenditure over £100. Any expenditure above £500 has to be specifically authorised by an elder (other than payment of monthly rental invoices from the school in which the church meets on Sundays). Electronic bank transactions and cheques have to be authorised by 2 approved signatories before a payment can proceed.

Child Protection Policy

The church has a lively children’s and young people’s ministry and the Trustees and leadership team take seriously their responsibility to safeguard the welfare of all children and young people entrusted to their care.

The Leadership recognises that there is the potential for children and young people with whom the Trust works to have been the victims of neglect and physical and emotional abuse. Accordingly, the Leaders have adopted a policy that sets out agreed guidelines in the following areas:

- a. responding to allegations of abuse, including those made against members with specific responsibility and also members of the church generally
- b. appointing children’s and young people’s workers
- c. supervision of activities and practice issues
- d. helping victims of abuse
- e. working with previous offenders who become church members

In connection with items (d) and (e): where appropriate the church is able to draw on the in-house expertise of church members who are involved in the caring professions.

The Trust has a Child Protection Policy which the Trustees and leadership implement. A copy of this policy is made available to all involved in working with and caring for children and young people. The policy is based on a model child protection policy supplied by **thirtyone:eight** (<https://thirtyoneeight.org>), a project of PCCA Child Care. A copy of the policy has been filed with thirtyone:eight, PO Box 133, Swanley, Kent, BT8 7UQ. In accordance with this policy and current best practice, all adults with responsibilities for children’s and young people’s activities undergo a voluntary check with the Disclosure and Barring Service.

No serious incidents relating to Child Protection occurred during the year April 1st 2021 to 31st March 2022.

Vulnerable Adults Protection Policy

The Trustees continue to operate a Vulnerable Adults Protection Policy, similar to the Child Protection Policy mentioned above.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2022**

Reserves Policy

The Trust benefits from a reliable and regular income stream. Its overheads are managed carefully. Day to day operation of the Trust does not therefore rely on significant cash reserves. The Trustees consider that a cash reserve equivalent to about one month's overheads is sufficient. It therefore seeks to avoid cash reserves reducing to below £10,000. In addition to this, a "trigger" level of £15,000 was introduced.

When the reserves fall below this figure, the Elders and Trustees are automatically warned so that steps can be taken to deal with the situation.

The Trust has been able to maintain this level of reserve during the financial year and will continue to do so by carefully monitoring income and expenditure. Appropriate levels of cash reserve will be reviewed as part of annual budgeting.

Investment Policy

The Trust does not hold or intend to hold significant investments. It may from time to time hold cash on deposit in furtherance of its objectives. Should the Trust require to make investments, it would favour guaranteed returns with a low risk profile.

Grant-making Policy

Although making grants is not one of the primary objectives of the Trust, it does from time to time make donations to organisations and individuals. Such donations are considered carefully by the leadership. Donations are only made to those organisations or causes which have common or complementary objectives to those of the Trust and where the leadership is satisfied as to genuine need and the sound administration of any donation made. Donations are from time to time also made to individuals who are in need, whether members of the church or not.

Where the Trust leadership is considering making a significant (>£1000) non-budgeted donation to a particular cause (including payments made from the Support Fund detailed below) this would first be agreed by the Trustees and, generally, be made known to the membership of the church. Such a donation may be the subject of a "special offering", where funds collected will comprise a restricted fund to be used for the identified purpose(s).

During the financial year ended 31st March 2018, the trustees and elders set up a Support Fund for the alleviation of hardship and a policy was drafted to ensure this is used properly and in accordance with the church's charitable objectives. Discretion over the destination of moneys rests with the elders but with regular reporting to the trustees.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2022**

Trustees' Responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on an on-going basis, unless it is inappropriate to assume that the Trust will continue in existence

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees:-

S. LEBETTER

[Signature]
Trustee

Date:

9/12/22

**STOCKPORT FAMILY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2021/22 £	TOTAL 2020/21 £
INCOMING RESOURCES					
Incoming Resources from Generated					
Voluntary Income	3a	43,941	4,454	48,395	58,575
Investment Income	3b	2	0	2	4
Incoming Resources from Charitable Activities					
	3c				0
Other Incoming Resources	3d	0	0		0
TOTAL INCOMING RESOURCES		43,943	4,454	48,397	58,579
RESOURCES EXPENDED					
Charitable Activities	4a	27,736	5,089	32,825	25,922
Governance Costs	4b	800	0	800	800
TOTAL RESOURCES EXPENDED		28,536	5,089	33,625	26,722
NET INCOMING/ (OUTGOING) RESOURCES		15,407	(635)	14,772	31,857
Total Funds Brought Forward		70,644	9,128	79,772	47,915
Transfers	5	(1017)	1017	0	0
TOTAL FUNDS CARRIED FORWARD		85,034	9,510	94,544	79,722

Movements on all reserves and all recognised gains and losses are shown above. All of the organisations operations are classed as continuing.

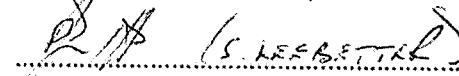
The notes on pages 12 to 19 form part of these financial statements.

**STOCKPORT FAMILY CHURCH
BALANCE SHEET
AS AT 31ST MARCH 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	31st March 2022 £	2021 £
Fixed Assets					
Tangible Assets		0	0	0	0
Current Assets					
Debtors	7	1,817	216	2,033	2,457
Cash at bank and in hand	6	84,417	9,294	93,711	78,115
		86,234	9,510	95,744	80,572
Total Current Assets					
Creditors:					
Amounts falling due within one year	8	(1,200)	0	(1,200)	(800)
NET CURRENT ASSETS					
		85,034	9,510	94,544	79,772
NET ASSETS					
		85,034	9,510	94,544	79,772
Funds of the Charity					
General Funds		85,034	0	85,034	70,644
Restricted Funds	5	0	9,510	9,510	9,128
		85,034	9,510	94,544	79,772
Total Funds					

Approved by the Trustees on (Date): 9/12/22

Signed on their behalf by:-

 Trustee

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparation

The Financial statements are prepared under the historical cost convention. In preparing the financial statements the CIO follows best practices as laid down in the Statement of Recommended Practice Accounting and Reporting by Charities" (SORP) issued in 2015.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources;
- The trustees are sufficiently certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability

Incoming Resources with related expenditure

Where income resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included on the SOFA when the charity has unconditional entitlement to the resources

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES continued

Expenditure and liabilities (continued)

Investment Income

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Going concern

The Trustees have reviewed the cash flow needs of the organisation for the next 12 months and on this basis the charity has sufficient resources to meet its foreseeable expenditure. The accounts have been prepared on a going concern basis.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts except to identify investment income.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on the receipt.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES continued
Expenditure and liabilities (continued)

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance over their estimated useful lives. The rate applied per annum is 25%.

2. TANGIBLE FIXED ASSETS

There are no tangible fixed assets.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2022: None
(31st March 2021 : None)

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

3. INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total 2022/2021	Total 2020/2021
	£	£	£	£
a) Donations and legacies				
Gift aid and non Gift aid donations	35,576	3,410	38,986	42,094
Tax Recoverable	8,249	1044	9,293	10,071
Special Offerings			0	719
Building Fund			0	0
Mission Support			0	5,567
Benevolent Fund			0	0
Other	116		116	124
	43,941	4,454	48,395	58,575
b) Investment income				
Bank interest	2		2	4
	2	0	2	4
c) Incoming Resources from Charitable Activities	0	0	0	0
d) Other Incoming Resources	0	0	0	0

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

4. RESOURCES EXPENDED

	Notes	Unrestricted funds	Restricted funds	TOTAL 2021/22	TOTAL 2020/21
		£	£	£	£
a) Charitable Activities					
New Frontiers International Tithe		4,800		4,800	4,800
Visiting Speakers		486		486	400
Social Action - The Poor		600		600	600
Special Offerings	5	0	313	313	719
Ministry Support	5	1,191	4,281	5,472	5,935
New Day		0		0	0
Church weekend away		0	45	45	0
Staff Salaries, social security and pensions	9	14,164	0	14,164	8,801
Staff Expenses		0		0	0
Church Events		59		59	0
Church Events - Venue Hire		160		160	335
Sunday Meetings - Venue Hire		2,911		2,911	300
Sundries		506		506	173
Evangelism and Church Planting		0		0	1,589
Children's and Youth Work		276		276	0
Small Groups and Discipleship		49		49	410
Leadership		148		148	0
Worship and PA		736		736	409
Pastoral		0		0	0
Operating Costs (incl. website)		1,650		1,650	1,451
Depreciation		0		0	0
Benevolent fund payment		0	450	450	0
		27,736	5,089	32,825	25,922
b) Governance Costs					
Accountancy and Independent Exam	8	800	0	800	800
		800	0	800	800

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

5.RESTRICTED FUNDS

		Balance	Gifts &	Expenditure	Transfers	Balance
		1 Apr 21	Offerings			31 Mar 22
		£	£	£	£	£
Ministry Support						
Tim and Rachel Heath	Note 1	(115)	1,260	(1,200)		(55)
Ali De Silva nee Young	Note 2	309	2,881	(3,081)		109
Church life devoted		80		(45)		35
Special Offerings		0	313	(313)		0
Benevolent fund		689	0	(450)		239
Building Fund		8,165	0	0	1,017	9,182
		9,128	4,454	5,089	1,017	9,510

The restricted funds are wholly represented by cash reserves of the charity.

Notes to Restricted Giving:-

- 1 Tim and Rachel Heath: are members of SFC who are now in Tallinn, Estonia as missionaries. They also receive gifts from people that are passed onto them.
2. Ali De Silva nee Young is a missionary working in Brazil.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

6. CASH AT BANK AND IN HAND

	Unrestricted 31-Mar-22 £	Restricted 31-Mar-22 £	Total 31-Mar-22 £	Total 31-Mar-21 £
CAF Cash Current Account	84,415	112	84,527	68,987
CAF Gold Deposit Account	0	9,182	9,182	9,128
Cash in hand	2		2	
	84,417	9,294	93,711	78,115

7. DEBTORS AND PREPAYMENTS

	Unrestricted 31-Mar-22 £	Restricted 31-Mar-22 £	Total 31-Mar-22 £	Total 31-Mar-21 £
HMRC Charities Gift Aid Tax Recoverable	1,817	216	2,033	2,457
	1,817	216	2,033	2,457

**8. CREDITORS ACCRUALS AND DEFERRED
INCOME: AMOUNTS FALLING DUE WITHIN
ONE YEAR**

	Unrestricted 31-Mar-22 £	Restricted 31-Mar-22 £	Total 31-Mar-22 £	Total 31-Mar-21 £
Independent Examiners Fees –	800	0	800	800
Social Security & Taxes & pensions	0	0	0	0
Church Venue Hire	400	0	400	0
	1,200	0	1,200	800

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

9. STAFF COSTS AND NUMBERS	Total 31-Mar 22	Total 31-Mar-21
	£	£
Wages and Salaries	8,687	8,379
Social security costs	90	18
Pension Contributions	5,388	404
	14,165	8,801

Employees engaged in each of the following activities:

	Total 31-Mar-22	Total 31-Mar-21
Activities in furtherance of organisation's objectives:		
Administration	1	1
	1	1

10. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

11. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

12. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

STOCKPORT FAMILY CHURCH

England & Wales - Charity number 1161763

Accounts

STOCKPORT FAMILY CHURCH

Charity Registration No: 1161763

TRUSTEES REPORT & ACCOUNTS

YEAR ENDED 31ST MARCH 2021

INDEPENDENTLY EXAMINED BY:-

**Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ**

STOCKPORT FAMILY CHURCH

Page 3	Legal and Administrative Information
Page 4	Independent Examiner's Report to the Trustees
Page 5 to 9	Trustees Report
Page 10	Statement of Financial Activities
Page 11	Balance Sheet
Pages 12 to 19	Notes to the Financial Statements

**STOCKPORT FAMILY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NUMBER **1161763**

START OF FINANCIAL YEAR 1 April 2020

END OF FINANCIAL YEAR 31 March 2021

TRUSTEES AT 31ST MARCH 2021

Andy Guy (Chairman)
Denise Stevens
Patricia Maureen Elder (Treasurer)
Titi Sodipo

LEGAL STATUS Charitable Incorporated Organisation

GOVERNING INSTRUMENT Constitution dated 25th March 2015

OBJECTS

- a) To advance the Christian religion, to proclaim and further the gospel of God and of His Son the Lord Jesus Christ and to preach and teach the Christian faith.
- b) To provide assistance for aged persons and persons in need, hardship or distress arising therefrom whether in connection with housing, accommodation or shelter or any other purpose.
- c) To advance education, whether of children (above and below compulsory school age) or of adults.

CORRESPONDENCE ADDRESS

Stockport Family Church
Kingsburn Hall
814 Burnage Lane
Manchester
M19 1RS

PRIMARY BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

INDEPENDENT EXAMINER

Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STOCKPORT FAMILY CHURCH FOR THE YEAR ENDED 31ST MARCH 2021

I report to the trustees on my examination of the accounts of **Stockport Family Church** for the year ended 31 March 2021 .

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Karen S Macintyre

Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

Date: *17 November 2021*

STOCKPORT FAMILY CHURCH TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2021

This report is prepared by the Trustees of the Stockport Family Church CIO, charity number 1161763, for the financial year April 1st 2020 to March 31st 2021.

Trust Objectives

The Trust was originally created by a Declaration of Trust dated Oct 6th 1998. In 2015 it changed its structure to a Charitable Incorporated Organisation (CIO), the assets were officially transferred to the new CIO in 2016 and the old, unincorporated charity (no. 1073989) became dormant and was subsequently closed in February 2018.

Its main objectives are to advance the Christian faith, to provide assistance for aged persons and those in conditions of need, hardship or distress and to advance education of children and adults in the Christian faith. The Trust achieves these objectives by operating an evangelical Christian church in Stockport, organising training events and by funding a variety of projects and activities, both in the UK and abroad. The Trustees oversee a leadership team that meets on a monthly basis and directs the activities of the Trust.

The Trust is affiliated to Christ Central Churches, part of the "Newfrontiers" family of churches (see below) and is a member of the Evangelical Alliance.

Changes to Trustees

Andrew Renshaw and Steve Wilson resigned during the year and Patricia Elder was appointed as a trustee.

Review of Activities

Stockport Family Church continues to operate as an independent charity.

On April 1st 2016, the Trust formally changed to a Charitable Incorporated Organisation (CIO), charity no. 1161763. The accounts were transferred with CAF Bank to the new charity at that time also. The old charity has now been dissolved.

Financial overview

The overall income of the Trust decreased by £12,670 to £58,579 by 31 March 2021. The majority of this income comprises donations from members of the church with associated Gift Aid tax refunds. Total expenditure decreased significantly by £28,034 to £26,772, this resulted in an increase of reserves to £79,722 at 31 March 2021.

The first national lockdown occurred just before the start of the financial year in question and so the vast majority of church activity was conducted via Facebook Live and/or Zoom for the period covered by this report. This included Sunday morning worship & teaching (plus a separate online children's ministry), Sunday night youth meetings, weekly prayer gatherings and life groups. Stockport Family Church also participated in Devoted Online over the August bank holiday weekend, an initiative of Christ Central Churches (instead of their annual camping weekend), and an online marriage course run by Christ Central Church in Manchester which started just before the end of the financial year. The church did hold occasional midweek meetings in person, with pre booking and restricted numbers, at Kingsburn Hall in Manchester.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2021**

It also held its first in person Sunday meeting on 21st March 2021 at St Martin's Church in Norris Bank, again with pre booking necessary and restricted numbers. Social distancing and the wearing of face masks was observed at all in person gatherings to comply with Government guidelines in relation to Covid-19.

Gary Blackwell and Martin Elder continued as unpaid elders whilst taking steps to search for a suitable new paid leader within Christ Central Churches and the wider Newfrontiers network.

Meryl Leebetter continued in her paid role as church administrator.

During 2020-21 the Trust gave regular support to Mark Wakefield, working as a missionary with the Message Trust amongst secondary school students in the UK. The church also undertook a "special offering" as part of Devoted Online, to support the work of Christ Central Churches in the UK and overseas.

Foodbank

Throughout the year, Stockport Family Church has continued to operate one of the distribution centres for Stockport Foodbank (www.stockport.foodbank.org.uk), reg. charity number 1156261. This operates twice per week at St Martin's Church, Crescent Park, Heaton Norris, who have very kindly allowed them to store supplies and distribute them there. As well as providing a real lifeline for families in serious financial difficulties, this gives Stockport Family Church excellent opportunities to work with other churches in the area.

Church connections

Stockport Family Church works in association with Christ Central churches (www.christcentralchurches.org), part of Newfrontiers International working together in the UK and overseas. Partnership with the Christ Central team, led by Jeremy Simpkins, provides extra support and focus for the Trust's objectives beyond the local community. The church is also partnering with Stockport Gather, an inter church initiative which organised prayer meetings at different church buildings around the town during 2020.

Financial controls

Trustees exercise their responsibilities through regular meetings and a financial review held at least twice a year (mid-year and at year end). An annual budget is set by the leadership in consultation with the Trustees and income and expenditure are reviewed regularly against the budget. Any budget variance is reported monthly to all of the trustees. At the end of the financial year covered by this report, there was an overall surplus of £31,857.

Internal controls are exercised on income through two signatories to the Sunday meeting cash collection. The majority of income from members of the Church continues to be via regular bank transfers into the Trust's accounts.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2021**

Budgets for expenditure are allocated to “budget holders” with responsibility for particular areas of the Trust’s activities. All expenditure is authorised by the identified budget holder with a second authorisation needed for any expenditure over £200. Any expenditure above £500 has to be specifically authorised by an elder. Electronic bank transactions and cheques have to be authorised by 2 approved signatories before a payment can proceed.

Child Protection Policy

The church has a lively children’s and young people’s ministry and the Trustees and leadership team take seriously their responsibility to safeguard the welfare of all children and young people entrusted to their care.

The Leadership recognises that there is the potential for children and young people with whom the Trust works to have been the victims of neglect and physical and emotional abuse. Accordingly, the Leaders have adopted a policy that sets out agreed guidelines in the following areas:

- a. responding to allegations of abuse, including those made against members with specific responsibility and also members of the church generally
- b. appointing children’s and young people’s workers
- c. supervision of activities and practice issues
- d. helping victims of abuse
- e. working with previous offenders who become church members

In connection with items (d) and (e): where appropriate the church is able to draw on the in-house expertise of church members who are involved in the caring professions.

The Trust has a Child Protection Policy which the Trustees and leadership implement. A copy of this policy is made available to all involved in working with and caring for children and young people. The policy is based on a model child protection policy supplied by **thirtyone:eight** (<https://thirtyoneeight.org>), a project of PCCA Child Care. A copy of the policy has been filed with thirtyone:eight, PO Box 133, Swanley, Kent, BT8 7UQ. In accordance with this policy and current best practice, all adults with responsibilities for children’s and young people’s activities undergo a voluntary check with the Disclosure and Barring Service.

No serious incidents relating to Child Protection occurred during the year April 1st 2020 to 31st March 2021.

Vulnerable Adults Protection Policy

The Trustees continue to operate a Vulnerable Adults Protection Policy, similar to the Child Protection Policy mentioned above.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2021**

Reserves Policy

The Trust benefits from a reliable and regular income stream. Its overheads are managed carefully. Day to day operation of the Trust does not therefore rely on significant cash reserves. The Trustees consider that a cash reserve equivalent to about one month's overheads is sufficient. It therefore seeks to avoid cash reserves reducing to below £10,000. In addition to this, a "trigger" level of £15,000 was introduced.

When the reserves fall below this figure, the Elders and Trustees are automatically warned so that steps can be taken to deal with the situation.

The Trust has been able to maintain this level of reserve during the financial year and will continue to do so by carefully monitoring income and expenditure. Appropriate levels of cash reserve will be reviewed as part of annual budgeting.

Investment Policy

The Trust does not hold or intend to hold significant investments. It may from time to time hold cash on deposit in furtherance of its objectives. Should the Trust require to make investments, it would favour guaranteed returns with a low risk profile.

Grant-making Policy

Although making grants is not one of the primary objectives of the Trust, it does from time to time make donations to organisations and individuals. Such donations are considered carefully by the leadership. Donations are only made to those organisations or causes which have common or complementary objectives to those of the Trust and where the leadership is satisfied as to genuine need and the sound administration of any donation made. Donations are from time to time also made to individuals who are in need, whether members of the church or not.

Where the Trust leadership is considering making a significant (>£1000) non-budgeted donation to a particular cause (including payments made from the Support Fund detailed below) this would first be agreed by the Trustees and, generally, be made known to the membership of the church. Such a donation may be the subject of a "special offering", where funds collected will comprise a restricted fund to be used for the identified purpose(s).

During the financial year ended 31st March 2018, the trustees and elders set up a Support Fund for the alleviation of hardship and a policy was drafted to ensure this is used properly and in accordance with the church's charitable objectives. Discretion over the destination of moneys rests with the elders but with regular reporting to the trustees.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT continued
FOR THE YEAR ENDED 31ST MARCH 2021**

Trustees' Responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on an on-going basis, unless it is inappropriate to assume that the Trust will continue in existence

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees:- 

Andy Guy, chair of trustees

Date: 15/11/2021

**STOCKPORT FAMILY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £	TOTAL 2019/20 £
INCOMING RESOURCES					
Incoming Resources from Generated					
Voluntary Income	3a	52,209	6,366	58,575	70,385
Investment Income	3b	4	0	4	13
Incoming Resources from Charitable Activities					
Charitable Activities	3c	0	0	0	783
Other Incoming Resources	3d	0	0	0	68
TOTAL INCOMING RESOURCES		52,213	6,366	58,579	71,249
RESOURCES EXPENDED					
Charitable Activities	4a	19,318	6,604	25,922	53,981
Governance Costs	4b	800	0	800	775
TOTAL RESOURCES EXPENDED		20,118	6,604	26,722	54,756
NET INCOMING/ (OUTGOING) RESOURCES					
Total Funds Brought Forward		38,549	9,366	47,915	31,422
Transfers	5	0	0	0	0
TOTAL FUNDS CARRIED FORWARD		70,644	9,128	79,772	47,915

Movements on all reserves and all recognised gains and losses are shown above. All of the organisations operations are classed as continuing.

The notes on pages 11 to 19 form part of these financial statements.

**STOCKPORT FAMILY CHURCH
BALANCE SHEET
AS AT 31ST MARCH 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	31st March	
				2021 £	2020 £
Fixed Assets					
Tangible Assets		0	0	0	0
Current Assets					
Debtors	7	2,457	0	2,457	3,718
Cash at bank and in hand	6	68,987	9,128	78,115	45,011
		71,444	9,128	80,572	48,729
Total Current Assets					
Creditors:					
Amounts falling due within one year	8	(800)	0	(800)	(814)
NET CURRENT ASSETS					
		70,644	9,128	79,722	47,915
NET ASSETS					
		70,644	9,128	79,722	47,915
Funds of the Charity					
General Funds		70,644	0	70,644	38,549
Restricted Funds	5	0	9,128	9,128	9,366
Total Funds					
		70,644	9,128	79,722	47,915

Approved by the Trustees on date: 15/11/2021

Signed on their behalf by:-

..... Andy Guy, Chairman of Trustees

, Pat Elder, Treasurer & Trustee

**STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021**

1. ACCOUNTING POLICIES

Basis of preparation

The Financial statements are prepared under the historical cost convention. In preparing the financial statements the CIO follows best practices as laid down in the Statement of Recommended Practice Accounting and Reporting by Charities" (SORP) issued in 2015.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources;
- The trustees are sufficiently certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability

Incoming Resources with related expenditure

Where income resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included on the SOFA when the charity has unconditional entitlement to the resources

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES continued

Expenditure and liabilities (continued)

Investment Income

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Going concern

The Trustees have reviewed the cash flow needs of the organisation for the next 12 months and on this basis the charity has sufficient resources to meet its foreseeable expenditure. The accounts have been prepared on a going concern basis.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts except to identify investment income.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on the receipt.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES continued
Expenditure and liabilities (continued)

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance over their estimated useful lives. The rate applied per annum is 25%.

2. TANGIBLE FIXED ASSETS

		Unrestricted	Restricted	Total
		£	£	£
EQUIPMENT				
Cost	01-4-20	0	0	0
Additions		0	0	0
Cost at	31-3-21	0	0	0
Depreciation	01-4-20	0	0	0
Charge for the year		0	0	0
Depreciation at	31-3-21	0	0	0
Net Book Value	31-3-21	0	0	0
Net Book Value	31-3-20	0	0	0

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2021: None
(31st March 2020 : None)

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

3. INCOMING RESOURCES

	Notes	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-21 £	Total 31-Mar-20 £
a) Voluntary Income					
Gift Aid and Non Gift Aid Donations		42,094		42,094	48,660
Tax Recoverable		10,071		10,071	12,408
Special Offerings		-	719	719	1,835
Building fund		-			119
Mission Support		-	5,567	5,567	6,333
Benevolent fund		-	-	-	1,000
Other		44	80	124	30
		52,209	6,366	58,575	70,385
b) Investment Income					
Bank Interest		4	0	4	13
		4	0	4	13
c) Incoming Resources from Charitable Activities					
Children's and Youth Work		0	0	0	145
Church weekend away receipts		0	0	0	638
		0	0	0	783
d) Other Incoming Resources					
		0	0	0	68

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

4. RESOURCES EXPENDED

	notes	Unrestricted funds	Restricted funds	TOTAL 2020/21	TOTAL 2019/20
		£	£	£	£
a) Charitable Activities					
New Frontiers International Tithe		4,800		4,800	3,820
Visiting Speakers		400		400	1,223
Social Action - The Poor		600		600	739
Special Offerings	5	0	719	719	3,464
Ministry Support	5	50	5,885	5,935	6,131
New Day		0		0	813
Church weekend away		0		0	1,605
Staff Salaries	9	8,801		8,801	14,137
Staff Expenses		0		0	1,538
Church Events		0		0	88
Church Events - Venue Hire		335		335	610
Sunday Meetings - Venue Hire		300		300	12,880
Sundries		173		173	0
Evangelism and Church Planting		1,589		1,589	2,019
Children's and Youth Work		0		0	153
Small Groups and Discipleship		410		410	175
Leadership		0		0	370
Worship and PA		409		409	380
Pastoral		0		0	11
Operating Costs (incl. website)		1,451		1,451	2,761
Depreciation		0		0	0
Benevolent fund payment		0		0	1,064
		19,318	6,604	25,922	53,981
b) Governance Costs					
Accountancy and Independent Exam	8	800	0	800	775
		800	0	800	775

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

5. RESTRICTED FUNDS

		Balance	Gifts &	Expenditure	Transfers	Balance
		1 Apr 20	Offerings			31 Mar 21
		£	£	£	£	£
Ministry Support						
Tim and Rachel Heath	Note 1	45	1,140	(1,300)		(115)
Ali De Silva nee Young	Note 2	467	4,427	(4,585)		309
Church life devoted		0	80	0		80
Special Offerings:	Note 3	0	719	(719)		0
Benevolent fund		689	0	0		689
Building Fund		8,165	0	0		8,165
		9,366	6,366	6,604		9,128

The restricted funds are wholly represented by cash reserves of the charity.

Notes to Restricted Giving:-

- 1 Tim and Rachel Heath: are members of SFC who are now in Tallinn, Estonia as missionaries. They also receive gifts from people that are passed onto them.
2. Ali De Silva, nee Young, is a missionary working in Brazil.
3. Special offerings reflects a gift to ChristCentral Churches.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

6. CASH AT BANK AND IN HAND

	Unrestricted 31-Mar-21 £	Restricted 31-Mar- 21 £	Total 31-Mar-21 £	Total 31-Mar-20 £
CAF Cash Current Account	68,987	0	68,987	35,645
CAF Gold Deposit Account	0	9,128	9,128	9,366
	68,987	9,128	78,115	45,011

7. DEBTORS AND PREPAYMENTS

	Unrestricted 31-Mar-21 £	Restricted 31-Mar- 21 £	Total 31-Mar-21 £	Total 31-Mar-20 £
HMRC Charities Gift Aid Tax Recoverable	2,457	-	2,457	3,718
	2,457	-	2,457	3,718

**8. CREDITORS ACCRUALS AND DEFERRED
INCOME: AMOUNTS FALLING DUE WITHIN
ONE YEAR**

	Unrestricted 31-Mar-21 £	Restricted 31-Mar- 21 £	Total 31-Mar-21 £	Total 31-Mar-20 £
Independent Examiners Fees –	800	0	800	775
Social Security & Taxes & pensions	0	0	0	39
Church Venue Hire	0	0	0	0
	800	0	800	814

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

9. STAFF COSTS AND NUMBERS	2020/21	2019/20
	£	£
Gross Wages and Salaries	8,379	12,977
National Insurance Employer Contributions	18	0
Pension Contributions	404	1,160
	8,801	14,137

At year end employees were engaged in each of the following activities:

	Total	Total
	31-Mar-21	31-Mar-20
Activities in furtherance of organisation's objectives	1	2
	1	2

10. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

11. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

12. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.