

**REPORT AND STATEMENT OF ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2021**

**FAITH CHRISTIAN GROUP (READING) CIO  
CHARITY REGISTRATION No: 1163355**

## **FAITH CHRISTIAN GROUP (READING) CIO**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

**Other working names**

Faith Christian Group  
FAITH  
ReadiFood  
B4N  
Bed for the Night

**Trustees at 31<sup>st</sup> December 2020**

Mr Peter Horne  
Mr Neil Jackson  
Mrs Helen Martin  
Mr Edward Rundell  
Mrs Stella Stroud

### **GOVERNING INSTRUMENT**

Faith Christian Group is constituted as a Charitable Incorporated Organisation whose only voting members are its trustees. It was registered with the Charity Commissioners on 1<sup>st</sup> September 2015.

On 1st November 2015, Faith Christian Group (Reading) CIO (FAITH CIO) took over the activities, net assets and employees of Faith Christian Group from Faith Christian Group (Reading) Trust (FAITH Trust) which was registered as a charity under a Declaration of Trust in 1996.

### **OBJECTS**

The objects of the CIO are, for the public benefit:

- a) to advance the Christian faith in Reading and other parts of the United Kingdom and the world as the charity trustees may from time to time determine; and
- b) to relieve persons in conditions of need, hardship or distress or who are aged or sick in Reading and other parts of the United Kingdom and the world as the charity trustees may from time to time determine.

**Correspondence address**

33 Boulton Road  
Reading  
RG2 0NH

**Primary bankers**

Charities Aid Foundation Bank

**DBS registered body**

thirtyone:eight (formerly CCPAS)

**Independent examiner**

Michael Homer AFA MIPA

## FAITH CHRISTIAN GROUP (READING) CIO

### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2021

I report to the trustees on my examination of the accounts of Faith Christian Group (Reading) CIO for the year ended 31<sup>st</sup> December 2021.

#### Responsibilities and basis of report

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

Having satisfied myself that the accounts are eligible for independent examination. I report in respect of my examination of the CIO'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 2011 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.



Mr Michael Homer AFA MIPA

Independent Examiner  
MCH Accountants Ltd  
68 Charlton Road  
Andover  
Hampshire  
SP10 3JN

Dated: 21/10/2022

# FAITH CHRISTIAN GROUP (READING) CIO

## TRUSTEES REPORT FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2021

### Organisation

The work of FAITH is primarily to fight physical poverty among the homeless, needy and deprived, by so doing to share the gospel through love, care and practical service. This work is carried out largely by teams of volunteers as well as part-time staff, mostly Christians from many different churches in and around Reading. In 2021 FAITH employed nine part-time staff, with one temporary member of staff in addition.

The organisation was running for some time before receiving charity status in 1996 as FAITH Christian Group (Reading) Trust. On 1st September 2015, the Charity Commissioners registered FAITH Christian Group (Reading) CIO, a Charitable Incorporated Organisation, and on 1st November 2015, the CIO took over the operation of the services, assets, and liabilities of the Trust and took on the employment of all the staff employed by the Trust. This change coincided with the whole operation moving to its current premises in Boulton Road.

### 2021 review

FAITH works in three main, related ways to achieve its objects: **"Readistreet"** and **"A Bed for the Night"** (B4N), which work with the hungry and homeless on the streets of Reading and **"ReadiFood"** which provides food parcels to individuals and families who are housed, but struggling to make ends meet.

### Covid-19 pandemic

2021 saw us able to return to almost normal working whilst remaining vigilant. Regular testing for staff was phased out.

**"ReadiStreet"** involves the distribution of food to those on the streets. On weekday evenings, the support of Reading Minster Church gives us a town centre base from which we offer free sandwiches (kindly donated by Pret a Manger) and hot soup to the hungry and homeless of Reading. On Sundays, we run the Tea Bar to provide free hot and cold drinks and soup and rolls. 2021 saw the acquisition of a catering van kitted out to our specifications. A key element of this work is to demonstrate to everyone we meet on the streets that they are valued individuals.

Some of the practices, such as queueing outside, developed for the pandemic, have continued and make for a more controlled atmosphere.

**"ReadiFood – Reading's Food Bank"** is a service delivering food parcels to families and individuals in need throughout the town. Those in need are referred by RBC Social Services, Job Centre, Citizens Advice and other charities, agencies and churches. The average number of food parcels delivered in 2021 was 178 per week, having been 250 at the height of the pandemic. Donations both financial and food continued to be good.

### A Bed for the Night

A Bed for the Night (B4N) was a church based rolling winter night shelter that FCG ran from 2015 to 2020. We were able to offer meals and a camp bed to up to 20 adults each night. With government policy changes brought about by COVID 19 regulations we evolved that into a daytime drop-in "hub" from January 2021.

Guests were offered winter clothes, activities (colouring/reading/puzzles) and a hot meal and snacks to take away. Initially we had planned to open the venues for guests to come inside with enough space to eat, relax and enjoy activities inside the venue whilst maintaining social distancing. However, the UK national lockdown and stricter restrictions introduced by the Government after Christmas meant that we decided to offer take-away provision only.

Guests were referred to the B4N-HUB from the **St Mungos** Rough Sleeper Outreach Service and by **RBC or FCG** directly. The provision was specifically for those staying in hotel / B&B placements and not a general food handout. The majority of guests who used the B4N-HUB were those with no recourse to public funds (NRPF).

In total, there were 21 guests in either winter provision or COVID placements that came to the B4N-HUB.

### Relationships

Building relationships over time is a key factor in the success of what we do. Providing some sandwiches on the street, or a food parcel via ReadiFood, can lead to befriending and further opportunities to help in many other practical ways. B4N in particular gives opportunities over a number of days or weeks to build relationships and provide links to further help. On occasions FAITH believes it has to act as an advocate for those without a voice, and the charity helped a number of individuals in this way during the year.

We have continued to work hard to maintain good working relationships with relevant agencies and organisations in the town, including the various sections of RBC such as Social Services, Housing, Homeless and Housing Pathways. 2021 also saw us working with the local council, a church and a housing association, towards opening Reading's first "Food Pantry".



## **FAITH CHRISTIAN GROUP (READING) CIO**

### **Safeguarding**

All charities are required to report serious safeguarding incidents to the Charity Commission. There were no such incidents to report.

### **Financial summary**

We receive financial support from many individuals, accounting for over 50% of giving, local churches and a number of local businesses and organisations. Grant income has increased as specific projects are launched to address increased needs in light of the COVID pandemic. In addition to the direct financial donations received, a significant value of food and other items were donated to FAITH for distribution to people in need.

In the year ended 31 December 2021 the Charity had an overall surplus of £88,265, with high levels of giving maintained in response to COVID-19, replicating the prior year 2020. In the year ended 31 December 2021 Payments increased by 28% on prior year as the charity repositioned itself in response to the higher levels of giving.

Reserves have remained high due to this surplus, and it is acknowledged that the high levels of giving experienced in 2020 and 2021 are not sustainable, but rather a unique response during COVID. The forward-looking plan is to use these resources effectively over a period of time considering our largest expense is ongoing staff costs, rather than there being an immediate need to release cash.

### **THANKS**

The trustees thank all the volunteers and paid staff for all their hard work in 2021 enabling FAITH to serve so many of the disadvantaged and poor in Reading. Also, the trustees would like to express their thanks to churches, organisations and individuals in and around Reading for their support. The trustees are very grateful for the generous financial support the charity receives, as without this continuing and increasing support FAITH would not have been able to serve the needy in Reading.

Signed on behalf of the Trustees



# FAITH CHRISTIAN GROUP (READING) CIO

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

Analysis of Total Income and Expenditure by Activity - 2021								2020
General Funds	Street work	Bed for the Night	READIFOOD			Food Pantry	Total Funds Unrestricted and Restricted	Total Funds Unrestricted and Restricted
			Boulton Road - Rent	Readifood	Vehicle Costs			
2021 £	2021 £	2021 £	2021 £	2021 £	2021 £	2021 £	2021 £	2020 £
RECEIPTS :								
Donations from Churches				658			15,879	36,974
Organisations	1,500			37,551			52,405	104,255
Grants		48,857		26,899		28,996	104,752	59,074
Individuals	26,066	50		19,077			232,175	203,222
Other including Interest	4,654	206					4,860	102
<b>TOTAL RECEIPTS</b>	<b>27,566</b>	<b>49,113</b>	<b>-</b>	<b>84,185</b>	<b>-</b>	<b>28,996</b>	<b>410,071</b>	<b>403,627</b>
PAYMENTS :								
Food and other assistance (Excluding donated food)	2,249	15,895		7,980			26,459	6,797
Staff Costs	15,325	43,915		69,522			173,969	145,150
Support work		1,100					1,100	-
Vehicle Lease Costs				2,600			2,600	2,621
Vehicle Depreciation	300			1,800			2,100	1,800
Vehicle Running Costs	515	26		3,414	3,041		7,285	8,534
Equipment	2,056	2,421		3,272			12,298	6,908
Training, Networking & CRBs	2	170		150			2,290	1,115
Office Warehouse Rent & Rates	1,008	2,915	17,500	4,573			37,842	37,838
Property Maintenance & Insurance	539	1,990		2,447			12,356	10,760
Utilities	289	835		1,310			5,825	7,994
Office Supplies	117	118		169			5,820	6,000
Computer Equipment Software		244		77			3,969	2,212
Telephone Costs		126		611			3,705	3,476
Postage		19		19			578	283
Publicity & newsletter	1,027			1,751			11,303	4,433
Professional Fees		395				500	6,305	3,453
Bank Charges		4					177	362
Projects & Resourcing						5,000	5,000	-
Governance	825						825	800
<b>TOTAL PAYMENTS</b>	<b>23,427</b>	<b>70,171</b>	<b>17,500</b>	<b>99,695</b>	<b>3,041</b>	<b>5,500</b>	<b>321,806</b>	<b>250,537</b>
<b>TOTAL SURPLUS/(DEFICIT)</b>	<b>4,138</b>	<b>(21,059)</b>	<b>(17,500)</b>	<b>(15,510)</b>	<b>(3,041)</b>	<b>23,496</b>	<b>88,265</b>	<b>153,090</b>
TRANSFERS from General Funds	-	22,095	17,500	(17,910)	3,041	-	-	-
<b>BALANCE at 01 January 2021</b>	<b>-</b>	<b>25,071</b>	<b>-</b>	<b>33,421</b>	<b>-</b>	<b>-</b>	<b>230,018</b>	<b>76,928</b>
<b>BALANCE at 31 December 2021</b>	<b>4,138</b>	<b>26,107</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,496</b>	<b>318,283</b>	<b>230,018</b>



**FAITH CHRISTIAN GROUP (READING) CIO**  
**ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

BALANCE SHEETS as at	31 December 2021	31 December 2020
	£	£
<b>FIXED ASSETS</b>		
Fixed Assets at Cost or Valuation	34,229	9,094
Accumulated Depreciation	<u>(7,906)</u>	<u>(5,400)</u>
Total Fixed Assets	26,323	3,694
Sundry Debtors	1,119	829
Prepayments	11,285	9,977
Cash at bank and in hand	<u>311,677</u>	<u>241,754</u>
Current Assets	324,081	252,560
Taxation and social security	(2,611)	(2,094)
Other creditors	<u>(1,910)</u>	<u>(1,341)</u>
Creditors due within a year	(4,521)	(3,435)
Creditors due after a year	<u>(27,600)</u>	<u>(22,800)</u>
<b>NET ASSETS</b>	<u>291,960</u>	<u>226,325</u>
	<b><u>318,283</u></b>	<b><u>230,018</u></b>
Street Work Restricted Fund	4,138	-
B4N Restricted Fund	26,107	25,071
Readifood Restricted Fund	-	33,421
Food Pantry Restricted Fund	23,496	-
General Fund	<u>264,542</u>	<u>171,527</u>
<b>CHARITY FUNDS</b>	<b><u>318,283</u></b>	<b><u>230,018</u></b>

**TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS**

The trustees have considered the best approach to present the accounts to give a fair view of the charity's financial results for the calendar year ended 31 December 2021 and to allow proper comparisons with the results in 2020.

Approved by the Trustees on 21/10/22 and 21/10/22

Signed on their behalf by  Trustee  Trustee

## **FAITH CHRISTIAN GROUP (READING) CIO**

NOTES to the Accounts for the year ended 31st December 2021

### **Note 1 Basis of preparation**

#### **1.1 Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

#### **1.2 Going concern**

The accounts are prepared on a "going concern" basis. 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 an annual review of the controls over key financial systems 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.

### **Note 2 Accounting Policies**

The Accounting Policies, used and applied consistently throughout the period, are set out below. The Trustees have reviewed the other accounting policies covered by the Financial Reporting Standard and consider they are not applicable to this period's accounts.

#### **2.1 Income recognition**

Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources, the monetary value can be measured and it is more likely than not that the charity will receive the resources.

#### **2.2 Offsetting**

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS 102.

#### **2.3 Grants**

Grants and donations are only included in the SoFA when the general income recognition criteria are met. In the case of performance-related grants, income is only recognised when the performance related conditions are met. The charity has received a local government grant in the reporting period.

#### **2.4 Tax reclaims on donations and gifts**

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

#### **2.5 Donated food, goods and services and volunteer help**

The value of any donated food, goods and services and volunteer help received is not included in the accounts but is described in the trustees' annual report.

#### **2.6 Liability recognition**

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

#### **2.7 Redundancy cost**

The charity made no redundancy payments during the reporting period.

#### **2.8 Deferred income**

No material item of deferred income has been included in the accounts.

#### **2.9 Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or valuation. The depreciation rates and methods used are disclosed in Note 6.

## FAITH CHRISTIAN GROUP (READING) CIO

### 2.10 Debtors

Debtors and loans receivable are measured on initial recognition at settlement amount or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

### 2.11 Creditors

The charity's creditors are measured at settlement amounts less any trade discounts

### 2.12 Volunteer Help

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

## Note 3 Restricted Funds

### 3.1 Restricted Funds for the year ended 31st December 2021

	Street Work	Bed for the Night "B4N"	Readifood	Food Pantry	Total Restricted Funds
	£	£	£	£	£
<b>Balances at 31 December 2020</b>	-	25,071	33,421	-	58,492
2021 Donations from					
Churches			658		658
Organisations	1,500		37,551		39,051
Grants		48,857	26,899	28,996	104,752
Individuals	26,066	50	19,077		45,193
Other including Interest		206			206
<b>Total Receipts</b>	<b>27,566</b>	<b>49,113</b>	<b>84,185</b>	<b>28,996</b>	<b>189,859</b>
Contribution towards Staff Costs	15,325	43,915	69,522		128,763
Property Costs	1,836	4,135	25,830		31,801
Vehicle Costs	815	26	10,855		11,695
Other Costs	5,451		11,399	5,500	22,350
<b>Total Payments</b>	<b>23,427</b>	<b>48,076</b>	<b>117,605</b>	<b>5,500</b>	<b>194,609</b>
<b>BALANCES at 31 December 2021</b>	<b>4,138</b>	<b>26,107</b>	<b>-</b>	<b>23,496</b>	<b>53,741</b>

### 3.2 Restricted Funds Details

The **Bed for the Night Restricted Fund** – funds donated towards the cost of running the night shelter each year. Preparation and training costs are incurred in the autumn of each year in preparation for the "B4N" for the following January to March, which means that the costs of each winter's night shelter are reported in two accounting periods.

The **Rent for Boulton Road Premises Fund** – funds donated specifically towards the rental cost of the Offices and Warehouse at Boulton Road.

The **Readifood Restricted Fund** represents funds donated specifically for use for the food parcel service, this year the funds were used for expenses directly related to Readifood including a contribution to salaries for those working for Readifood.

The **Vehicle Restricted Fund** includes a grant from Toyota towards the costs of the van Toyota have leased to the charity.

## FAITH CHRISTIAN GROUP (READING) CIO

### 3.3 Unrestricted Funds Details

The **General Fund** represents income donated which is not given for a restricted purpose. In the Income and Expenditure Statement any costs that cannot be readily allocated or apportioned to the activities of the Streetwork, Bed for the Night, Readifood or Food Pantry are shown under General Funds. Any deficits on the activities are funded by transfers from the General Fund.

#### Note 4 Staff Costs and Numbers

	CIO 2021 £	CIO 2020 £
Gross Wages and Salaries	161,434	136,570
Employer's National Insurance Costs	10,873	9,013
(net of Employment Allowance)	(4,000)	(4,000)
Pension Contributions	5,662	3,568
	<u>173,969</u>	<u>145,150</u>
Number of employees		
Full Time	1	-
Part-time	9	9
Temporary - Part time	4	10
	<u>14</u>	<u>19</u>

No employees received employee benefits for the reporting periods of more than £60,000 per annum.

#### Note 5 Pension Scheme

The Charity enrolls all employees that meet the criteria for automatic enrolment and pays employer's contributions to the workplace pension scheme NEST (National Employment Savings Trust).

#### Note 6 Tangible fixed assets

	2021 Motor Vehicle £	2021 Fixtures & Fittings £	2021 Total £	2020 Motor Vehicle £	2020 Fixtures & Fittings £	2020 Total £
<b>Cost or Vauation</b>						
At the beginning of the year	9,094	-	9,094	9,094	-	9,094
Additions	17,000	8,135	25,135	-	-	-
Disposals	-	-	-	-	-	-
At end of the year	<u>26,094</u>	<u>8,135</u>	<u>34,229</u>	<u>9,094</u>	<u>-</u>	<u>9,094</u>
<b>Depreciation</b>						
At the beginning of the year	5,400	-	5,400	3,600	-	3,600
Depreciation	2,100	406	2,506	1,800	-	1,800
Disposals	-	-	-	-	-	-
At end of the year	<u>7,500</u>	<u>406</u>	<u>7,906</u>	<u>5,400</u>	<u>-</u>	<u>5,400</u>
<b>Net book value</b>	<u>18,594</u>	<u>7,729</u>	<u>26,323</u>	<u>3,694</u>	<u>-</u>	<u>3,694</u>

Basis of depreciation – straight line

The other fixed assets acquired from FAITH Trust with individual values of less than £1,000 are summarised below:

	Estimated original value
Office furniture and equipment	3,000

## **FAITH CHRISTIAN GROUP (READING) CIO**

### **Note 7 Creditors falling due after one year**

On 31 March 2016, the FAITH Christian Group rented 33 Boulton Road under a Full Repairing and insuring Lease. The Trustees resolved to provide for the Full Repairing obligation by providing for the repairs through the life of the lease. Advice was taken as to the likely costs of major repairs through the life of the lease, and an annual accrual of £4,800 was determined to be reasonable. In 2021 £4,800 was charged as expenditure and credited to this Provision for Building Repairs to cover these costs.

### **Note 8 Payments to Trustees**

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

### **Note 9 Fees for examination of the accounts**

Fees towards Independent Examination of £825 were accrued for in 2021 (2020 fees were £800).