

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2024

MELROSE CHRISTIAN FELLOWSHIP

CHARITY REGISTRATION NUMBER 1163494

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

MELROSE CHRISTIAN FELLOWSHIP
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FOR THE YEAR ENDED 31ST MARCH 2024

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MELROSE CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1163494
START OF FINANCIAL YEAR	01 April 2023
END OF FINANCIAL YEAR	31 March 2024
TRUSTEES AT 31 MARCH 2024	Mrs Miriam Elliot Pastor Philip Keeble Ms Belinda Walker

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	CIO Foundation Registered 9th September 2015

OBJECTS

a) To advance the Christian faith in accordance with the Statement of Faith in the schedule hereto attached in such ways and in such parts of Basingstoke, the United Kingdom and the World as the trustees may from time to time think fit;

b) To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of support in such parts of Basingstoke, the United Kingdom or the World as the trustees from time to time may think fit.

CORRESPONDENCE ADDRESS	123 Stratfield Road Basingstoke RG21 5RT
PRIMARY BANKERS	Barclays Bank Plc Basingstoke RG21 7QA
INDEPENDENT EXAMINER	Independent Examiners Ltd Unit 2 The Broadridge Business Centre Delling Lane Bosham PO18 8NF

MELROSE CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST MARCH 2024

123 Stratfield Road, Basingstoke Hampshire RG21 5Rt

Place of worship: Melrose Hall, Abbey Road, Popley, Basingstoke RG24 9ES

The trustees of Melrose Christian Fellowship present their report with the financial statements of the charity for the year ended 31st March 2024.

Melrose Christian Fellowship is a registered Charitable Incorporated Organisation number 1163494

New Trustees of Melrose Christian Fellowship are elected by Members at the AGM on a one member one vote basis or are appointed by the existing board.

The constitution provides for a minimum of three trustees to a maximum of nine trustees of which no more than three can be non members. All trustees give up their time freely and trustee remuneration is paid although Pastor Philip Keeble receives a salary as Pastor.

The following Trustees have served throughout the accounting period, except where indicated:

Pastor Philip Keeble (Chairman)
Miriam Elliot
Belinda Walker

Governing document: Constitution 9th September 2015

The Charity employs one Senior Pastor, one Personal Assistant, one Assistant Pastor and one Administrator. The Senior Pastor reports to The Board of Trustees. No expenses have been reclaimed by any of the Trustees (Except for the Senior Pastor who is paid by the church in his capacity as Pastor but not as a Trustee.)

The general governance of the charity is the responsibility of the Trustees. However the day to day operation is delegated to Rhoda Morson, the church administrator who reports to the Trustees via the Chairman.

The aims and purposes of the charity are set out in the constitution.

Achievements and performance

The church entered 2024 as the year of her jubilee – 50 years since the setting up of the church by Philip Keeble and his wife Evadne who also celebrate 50 years of marriage in 2024.

A strong feature of the church is it's ministry to young people – called Friday Club. When Philip and Evadne came to Basingstoke in 1974 they recognised that the generation of people on Popley no longer "sent" their children to Sunday School. So the Lord told them don't hold Sunday School on a Sunday but on a Friday evening and call it a club! In some cases 3 generations have come through Friday Club, learning the books of the Bible, singing songs, Bible stories, tuck and games. (Not in that order!)

The beginning of 2024 saw the start of "Glory Fasts and prayer" once a month and a continuation of early morning prayer meetings throughout the week.

2023 saw the second outreach mission partnering with 3 other churches. This was successful in the area of children coming to Friday Club which is continuing to run a session of infant/junior school age (The mini session) and secondary school age (The midi session) and has increased to weekly meetings for the older youth (The senior session). In addition there is the YABS (Youth and young adults Bible Study) at the home of James and Rhoda Morson.

There has been a slow but steady increase of members enjoying the fellowship and the Love of God in the Sunday meetings and various house groups.

There has been an increase in official positions in the church such that we have appointed a prophetess and evangelist

MELROSE CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2024

Achievements and performance (continued)

Otherwise the fellowship has continued to undertake a wide range of activities to fulfil its objectives with food link, youth outreach work and women's and men's ministries.

The fellowship benefits from the work of many volunteers in carrying out its wide range of activities.

Donations are made to other charities such as Adopt a Child, United Christian Broadcasters, Jews 4 Jesus, Good News For Everyone (formerly Gideons), Open Doors and CMI (Creation Ministries International).

Financial Review

Income of £65,333 was an increase of £5,253 over 2023, mainly due to higher tithes and offerings. Gift Aid was maintained at 22% of relevant income. Total costs of £65,553 were down by £790 over 2023. Salaries of £41,716 were the largest element (63%) an increase of 11% over 2023; depreciation of the minibus was lower (now having written down value of £1) and there was a net reduction in other costs. This resulted in a net deficit of £220 for the year compared to a deficit of £6,263 in 2023.

The reserves of £48,041 are represented by cash of £39,912 equivalent to 83%.

Overall, the charity remains financially healthy and able to meet its commitments.

Reserves Policy

For the year ending March 2024, the charity had free reserves (unrestricted funds) as indicated in the accounts attached. Restricted funds are as indicated in the accounts. The Trustees have a policy of reviewing the condition of the financial state if the bank balance falls close to £10,000. This so far, has never happened.

Risk Management

The Trustees have a duty to identify and review the risks to which the charity is exposed to and to ensure the appropriate controls are in place for reasonable assurance against fraud and error. The leadership team and Trustees do not perceive any major risks to the charity currently.

Future Plans

The income and finances of the charity continue to be healthy. Plans for expansion through TFM, CFL, Friday Club and other outreach events are in place for the coming year.

Public Benefit

The Trustees have paid due regard to the Charity Commission Guidance on Public Benefit and the constitution in deciding what activities the charity undertakes. All activities are focused on our charitable purposes.

Going concern

The Trustees have a reasonable expectation that the charity has adequate resources to continue in the foreseeable future. For this reason, they continue to adopt the going concern basis which can be found in the accounting policies.

P. S. Keeble

Pastor Philip Keeble. Chair. 28th October 2024

MELROSE CHRISTIAN FELLOWSHIP
TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2024

Responsibilities of Trustees

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on... 10/1/25

Signed on their behalf by Trustee 

Printed Name: PHILIP SIMON KEEBLE

MELROSE CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024

Report to the trustees/ members of Melrose Christian Fellowship on the accounts for the year ended 31st March 2024.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

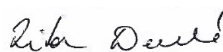
- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
Unit 2
The Broadridge Business Centre
Delling Lane
Bosham
PO18 8NF

Sign:



Date:

11.01.2025

MELROSE CHRISTIAN FELLOWSHIP
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
INCOMING RESOURCES						
Donations & Legacies	3a, 5, 6	59,465	4,245	766	64,476	59,891
Investment Income	3b	353	-	-	353	189
Charitable Activities	3c	504	-	-	504	-
TOTAL INCOMING RESOURCES		60,322	4,245	766	65,333	60,080
RESOURCES EXPENDED						
Costs of Charitable Activities	4	63,334	2,219	-	65,553	66,343
TOTAL RESOURCES EXPENDED		63,334	2,219	-	65,553	66,343
NET INCOMING/(OUTGOING) RESOURCES		(3,012)	2,026	766	(220)	(6,263)
TRANSFERS BETWEEN FUNDS		(2,160)	2,160	-	-	-
NET MOVEMENT IN FUNDS		(5,172)	4,186	766	(220)	(6,263)
TOTAL FUNDS BROUGHT FORWARD		48,261	-	-	48,261	54,524
TOTAL FUNDS CARRIED FORWARD		43,089	4,186	766	48,041	48,261

All of the Charity's operations are classed as continuing operations.

MELROSE CHRISTIAN FELLOWSHIP

BALANCE SHEET AS AT 31 MARCH 2024

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Fixed Assets	Notes					
Tangible Assets	2	1	-	-	1	1,007
Investment Assets	7	-	-	-	-	-
		1	-	-	1	1,007
Current Assets						
Debtors & Prepayments	9	10,912	-	-	10,912	9,444
Cash at bank and in hand	8	34,960	4,186	766	39,912	39,919
Total Current Assets		45,872	4,186	766	50,824	49,363
Creditors: due within one year	10	2,784	-	-	2,784	2,109
NET CURRENT ASSETS		43,088	-	766	43,854	47,254
TOTAL ASSETS less current liabilities		43,089	4,186	766	48,041	48,261
Creditors: due in more than one year	11	-	-	-	-	-
NET ASSETS		43,089	4,186	766	48,041	48,261
FUNDS OF THE CHARITY						
Unrestricted Funds		43,089	-	-	43,089	48,261
Designated Funds	5	-	4,186	-	4,186	-
Restricted Fund	6	-	-	766	766	-
TOTAL FUNDS		43,089	4,186	766	48,041	48,261

Approved by the Trustees on 10/1/25

Signed on their behalf by Trustee 

Print Name: PHILIP SIMON KEEBLE

MELROSE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

Basis of preparation:

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

No material prior year error have been identified in the reporting period.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the CIO's ability to continue as a going concern.

The CIO has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

Material prior period errors

No material prior year error have been identified in the reporting period.

The CIO has opted to prepare its accounts using natural categories.

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 virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming Resources with Related expenditure

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

Offsetting

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

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

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.

Gifts in Kind

Gifts in kind for use by the CIO are included in the SoFA as income from donations when receivable.

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the CIO or have been met.

Government Grants

The CIO has not received government grants in the reporting period.

Donated Services and Facilities

Donated services and facilities are included in the SOFA when received at the value of the gift to the CIO provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

MELROSE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES (continued)

Volunteer Help

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

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure and Liabilities

Liability Recognition

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

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.

Support Costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities, including office costs and administrative payroll costs if any. They are incurred directly in support of expenditure on the objects of the charity and are all directly attributable to the general church operational activities.

Pensions

A pension scheme is available to eligible employees. No employees are currently enrolled in the scheme and no contributions were paid during the year.

Redundancy cost

The CIO made no redundancy payments during the reporting period.

Deferred income

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

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the CIO. Subsequently, they are measured at the cash or other consideration expected to be received.

Creditors

The CIO has creditors which are measured at settlement amounts less any trade discounts.

Fund Accounting

Funds held by the charity are either:

1. Unrestricted funds

These are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.

2. Restricted funds

These are funds that can only be used for particular restricted purposes within the objects of the charity.

3. Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

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

Fixed 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 receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum are as follows:

Fixtures and fittings	25%
Mini-bus	20%

MELROSE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

2. TANGIBLE FIXED ASSETS

	Mini-bus	Fixtures and fittings	Total 2023/24
Cost	£	£	£
At 1 April 2023	14,394	-	14,394
Additions	-	-	-
At 31 March 2024	<u>14,394</u>	<u>-</u>	<u>14,394</u>
Accumulated Depreciation			
At 1 April 2023	13,387	-	13,387
Charge for the Year	1,006	-	1,006
At 31 March 2024	<u>14,393</u>	<u>-</u>	<u>14,393</u>
Net Book Value			
At 31 March 2024	<u>1</u>	<u>-</u>	<u>1</u>
At 31 March 2023	<u>1,007</u>	<u>-</u>	<u>1,007</u>

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

31st March 2024 : None
31st March 2023 : None

3. INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
a) Donations & Legacies					
Gift aid tax reclaimed	10,535	-	-	10,535	9,444
Other Giving	1,116	-	-	1,116	5,916
Tithes and offerings	47,814	-	-	47,814	42,371
Building fund	-	2,026	-	2,026	2,160
Adopt a child	-	-	766	766	-
Wages Fund	-	400	-	400	-
Minibus Fund	-	744	-	744	-
Youth retreat	-	1,075	-	1,075	-
	59,465	4,245	766	64,476	59,891
b) Investment Income					
Interest Received	353	-	-	353	189
	353	-	-	353	189
c) Charitable Activities					
Events and Festivals	470	-	-	470	-
Other income	34	-	-	34	-
	504	-	-	504	-

MELROSE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

4. RESOURCES EXPENDED

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
Charitable Activities:-					
Staff costs:					
Salaries and Wages	41,316	400	-	41,716	37,528
Church activities:					
Bad debts	-	-	-	-	-
Clergy and Staff Expenses	1,213	-	-	1,213	1,425
Depreciation	1,006	-	-	1,006	2,879
Events	575	1,075	-	1,650	3,290
Ministry and Donations/Gifts	2,058	-	-	2,058	3,303
Other Church Activities	2,805	-	-	2,805	5,544
Running Expenses - Church	2,490	-	-	2,490	-
Vehicles	1,841	744	-	2,585	3,100
Office and support costs:					
Accountancy and payroll	1,333	-	-	1,333	1,293
Premises costs:					
Rent and Rates	7,034	-	-	7,034	6,872
Church Insurance	508	-	-	508	-
Equipment	499	-	-	499	-
Governance costs:					
Independent examination fees	656	-	-	656	616
Church Insurance	-	-	-	-	493
	63,334	2,219	-	65,553	66,343

MELROSE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2024

5. DESIGNATED FUNDS CURRENT FINANCIAL YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfer £	Balance 31-Mar-24 £
Building fund	-	2,026	-	2,160	4,186
Wages Fund	-	400	(400)	-	-
Minibus Fund	-	744	(744)	-	-
Youth retreat	-	1,075	(1,075)	-	-
	-	4,245	(2,219)	2,160	4,186

Trustees agreed to class Building fund as designated from financial year 23/24. Transfer of the unrestricted amount of £2,160 reflects this change.

6. RESTRICTED FUNDS CURRENT FINANCIAL YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfer £	Balance 31-Mar-24 £
Adopt a Child	-	766	-	-	766
	-	766	-	-	766

The Restricted Funds are wholly represented by the Charity's cash reserves and are to be expended as specified above.

7. INVESTMENTS

The Charity held no investment assets during this or the previous financial period.

8. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-24 £	Total 31-Mar-23 £
Barclays Current Account	34,960	4,186	766	39,912	39,919
	34,960	4,186	766	39,912	39,919

9. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-24 £	Total 31-Mar-23 £
Gift Aid Tax Recoverable	10,496	-	-	10,496	9,444
Prepayments	416	-	-	416	-
	10,912	-	-	10,912	9,444

10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-24 £	Total 31-Mar-23 £
Salaries and Wages	-	-	-	-	-
Sundry Creditors-Amazon	601	-	-	601	-
Sundry Creditors-HMRC	401	-	-	401	-
Sundry Creditors-Other	1,110	-	-	1,110	1,493
Independent Examiner's Fee	672	-	-	672	616
	2,784	-	-	2,784	2,109

This page does not form part of the statutory financial statements

MELROSE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

11. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term liabilities during this or the previous financial period.

12. STAFF COSTS AND NUMBERS

	TOTAL 2023/24 £	TOTAL 2022/23 £
Gross Wages & Salaries	41,716	37,402
Employer's National Insurance Costs	-	1,011
Employer's Pension Contributions	-	-
	<u>41,716</u>	<u>38,414</u>

Average number of employees who were engaged in each of the following activities:

	TOTAL 2023/24	TOTAL 2022/23
Charitable Activities	4	4

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000. (2022/23- None)

13. TRUSTEES AND OTHER RELATED PARTIES

Philip Keeble, chair of trustees, received £10,6780 for his Senior pastor role. Evadne Keeble, wife of P Keeble, received £11,154 for her Personal assistant role. Rhoda Morson, daughter of P Keeble, received £7,738 for her Administrator role. James Morson, son-in-law of P Keeble, received £7,555 for his role as Assistant pastor. 2022/23 - (38,414)

Other than reimbursement for out-of-pocket expenses no payment was made to trustees or any persons connected to them during this financial period.

14. 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.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. 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.