



# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2024		31	12	2024

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Steven Piper			
2	Dawn Joy Piper			
3	Anthony John Golding			
4	Beryl Evelyn Golding			
5	Ian Charles Stone			
6	Patricia Louise Stone			
7	Richard Henry Taylor		01/01/2024 to 10/01/2024	
8				
9				
10				
11				
12				
13				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document  
(eg. trust deed, constitution)

Constitution

How the charity is constituted  
(eg. trust, association, company)

Charitable Incorporated Organisation (CIO)

Trustee selection methods  
(eg. appointed by, elected by)

Charity trustees are appointed by a resolution passed at a properly convened meeting of the charity trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Please see the enclosed RRCF CIO Organisation chart, which was correct for the majority of the period covered by this report.

During the second half of 2021, the term of office came to an end for the then active (Spiritual) Leadership Team. In accordance with the Constitution, a nomination process was activated in order to establish a new Leadership Team. Unfortunately, that nomination process was inconclusive in identifying a new team of leaders, and the positions have all remained vacant throughout 2022, 2023 and 2024.

In order to keep the Church Fellowship operational, and prevent an immediate closure, the Trustees agreed to accept responsibility of the role(s) of the Leadership Team in practical terms and to maintain consultations with the wider Church Fellowship on a way forward. The Trustees have continued to look for ways to move forward that will be acceptable to everyone.

The consultations have continued throughout 2021, 2022, 2023 and 2024, without resolution to date.

At the beginning of January 2024, Richard Taylor resigned as a Trustee.

## Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The Object of the CIO is, in accordance with the Statement of Faith and for the public benefit, the advancement of the Christian faith in Felixstowe and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

RRCF is a local Christian Church, in Felixstowe, Suffolk and exists for the benefit of the general public, Church members and the local community.

Although attendance at the regular Church meetings slowly declined during 2021, 2022 and 2023, they stabilised during 2024 and have remained that way.

In order to advance the Christian Faith the Charity has attempted, where possible, to carry out the following of our usual activities – weekly Worship Services on Sunday mornings, Prayer Meetings and Bible Study Groups during the weekdays and “Friends and Neighbours” weekly meetings for older ladies.

Throughout this period, RRCF has continued to support local communities through financial giving to different organisations and in support of local missionaries based around the UK. We have continued to make regular gifts to ‘BOOST Felixstowe’ who are a local Youth Worker charity, providing a Chaplaincy Service to Felixstowe School, the local High School, a former academy. We have continued to make regular gifts to ‘Hope Trust’ a local Felixstowe charity providing a befriending service, advice and support for the elderly as well as to ‘Felixstowe Town Pastors’ and ‘Walton Parish Nursing’, who have continued to provide much needed pastoral and nursing services to the local community of Felixstowe and surrounding villages.

During this reporting period, we continued to produce a monthly update news bulletin. This being distributed via email, and printed copies delivered directly to the homes of those without internet access.

As a local Christian Church we have felt privileged to offer prayerful, practical and continued financial support to those affected in our local area by the war in Ukraine. A group of local Christians from across Churches in the town continued to come alongside Ukrainian families who chose Felixstowe as their temporary home and have helped to maintain a very active support network for the Ukrainian families.

#### **Additional details of objectives and activities (Optional information)**

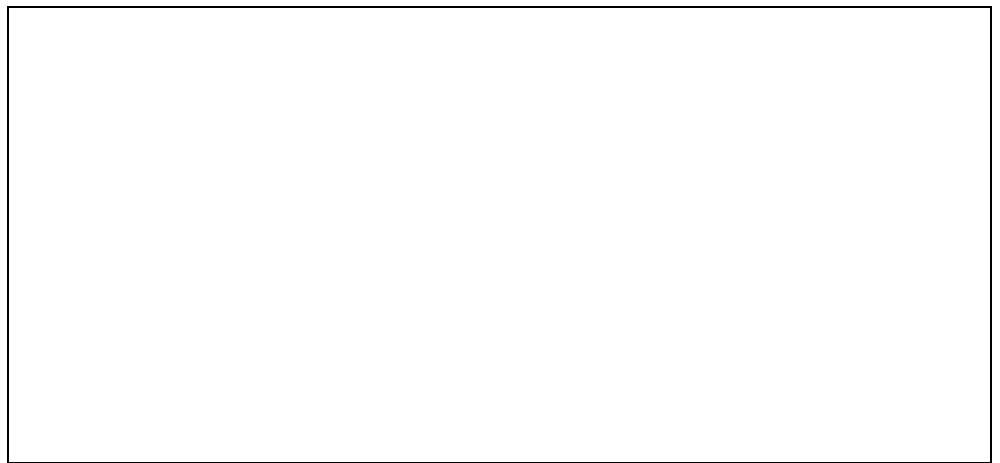
You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Throughout 2024 we expected to continue our support (practically and financially) along with a number of other local Churches, for the Felixstowe CAP Debt Centre. CAP is the national Christian’s Against Poverty organisation whose primary aim is to support anyone who is struggling with debt and poverty through the process of becoming debt-free.

The Felixstowe Christian Action Against Poverty and Debt charity (FCAAPD), manages the running of the Felixstowe CAP Debt Centre. We continued to be one of many churches providing financial support and volunteer resources for the work of the FCAAPD charity.

Due to various reasons, the FCAAPD charity was expecting to reduce its operations and as a result at some point during 2024 or into early 2025, the financial support that RRCF provide was expected to come to an end.



## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Given that the “fall out” from Covid-19 has impacted Church attendance nationally, and that the social & economic climate with the national trend in declining Church congregations, we have been encouraged that the numbers attending our main Sunday services have remained at a steady level over the reporting year.

We remain grateful for the ongoing financial support of those within the fellowship during this period, which has allowed us to maintain the fabric of the building and which has ensured we remain financially viable.

## Section E

## Financial review

### Brief statement of the charity’s policy on reserves

We currently maintain a reserve amount of £3000 in the church bank account.  
A Reserves Policy is being developed as part of the financial operations of the CIO.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity’s principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Given the ongoing expenditure during the reporting year (most expense is in building maintenance, utility costs and insurance), the overall funds available to us remain positive and above our reserve.

We remain continually grateful to everyone who attends the Church regularly and contributes to the financial running of the Church matters and thankful to God for the blessings that we experience every year.

Included with this report, is the CC16a form for the reporting year as a summary of the examined Church Accounts.

These documents, together with the completed independent examiners report of the Church Accounts will be submitted into the online Charity Commission Annual Return for 2024.

## Section F

## Other optional information

Documentation included with this submission;

RRCF CIO Organisation chart for 2024.

CIO Accounts for 2024.


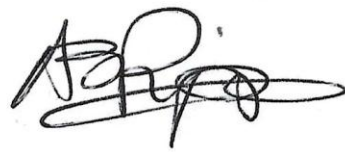
CC16a form for 2024.

## Section G

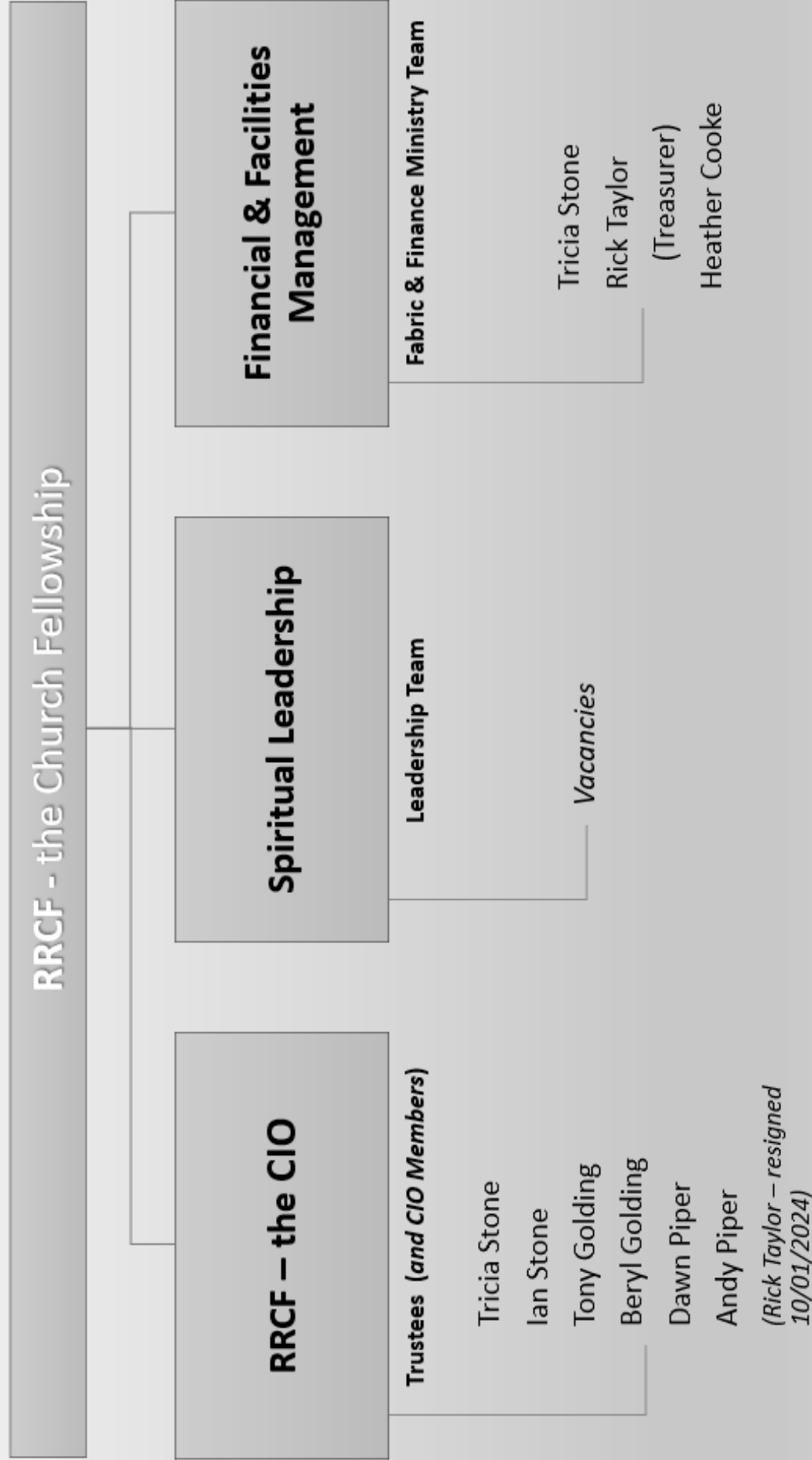
## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	PATRICIA LOUISE STONE	ANDREW STEVEN PIPER
Position (eg Secretary, Chair, etc)		
Date	15/10/2025	15/10/2025

# RRCF – CIO Organisation 2024



## **Independent Examiner's Report to the Trustees of Ranelagh Road Christian Fellowship CIO**

I report to the Trustees on the accounts of the Ranelagh Road Christian Fellowship CIO (the Trust) for the year ended 31<sup>st</sup> December 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).

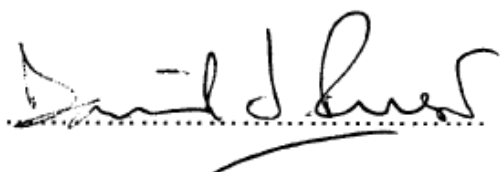
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **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:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act, or
- the accounts do not accord with those records.

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.



David J Rust  
79 Ferry Road  
Felixstowe  
Suffolk IP11 9LU

Date: 07/10/2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Ranelagh Road Christian Fellowship

No (if any)  
1166763

CC16a

## Receipts and payments accounts

For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024
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### Section A Receipts and payments



	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	10,409	-	-	10,409	8,952
Special Collections	-	4,789	-	4,789	3,885
Hall Users Donations	830	-	-	830	883
Miscellaneous Income	678	-	-	678	595
Gift Aid Refunds	3,010	-	-	3,010	3,102
Transfer of funds rom Old Trust	-	-	-	-	-
Cash float transfer	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>14,927</b>	<b>4,789</b>	<b>-</b>	<b>19,716</b>	<b>17,417</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>14,927</b>	<b>4,789</b>	<b>-</b>	<b>19,716</b>	<b>17,417</b>
<b>A3 Payments</b>					
Building & Maintenance	903	-	-	903	457
Wages (cleaner)	3,000	-	-	3,000	3,000
Other Running Costs	4,065	-	-	4,065	3,914
Special Collection remitted	1,200	4,795	-	5,995	4,354
Other Charities Support	3,520	-	-	3,520	3,860
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>12,688</b>	<b>4,795</b>	<b>-</b>	<b>17,483</b>	<b>15,585</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>12,688</b>	<b>4,795</b>	<b>-</b>	<b>17,483</b>	<b>15,585</b>
<b>Net of receipts/(payments)</b>	<b>2,239</b>	<b>6</b>	<b>-</b>	<b>2,233</b>	<b>1,832</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>8,486</b>	<b>405</b>	<b>-</b>	<b>8,891</b>	<b>7,059</b>
<b>Cash funds this year end</b>	<b>10,725</b>	<b>399</b>	<b>-</b>	<b>11,124</b>	<b>8,891</b>



## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Santander Current Account	10,725	399	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	10,725	399	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>			Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		P.L. STONE	15/10/25
		A.S. PIPER	15/10/25