

LIGHT CHURCH (STOKE)

England & Wales · Charity number 1178620

Details

Other names PENKHULL CHRISTIAN FELLOWSHIP

Status Registered

Legal form CIO

Registered 2018-06-04

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

Contact

Address Light Church
2-10 Newcastle Lane
Stoke-On-Trent
ST4 5DR

Phone 01782 867812

Email info@lightchurch.org.uk

Website www.lightchurch.org.uk

Activities

Objects: THE OBJECTS OF THE CHURCH ARE FOR THE BENEFIT OF THE PUBLIC:(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME MAY 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 COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME THINK FIT; AND(C) TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME MAY THINK FIT.

Activities: Light Church is a lively, family-friendly church in Penkhull, Stoke-on-Trent. We love God, we love people and we love our community and city. You are very welcome to visit us, we meet on Sunday mornings at 10:30am and have loads of activities and groups meeting throughout the week.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Disability, Religious Activities
- **Who:** The General Public/mankind

Geography

- Stoke-on-trent City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£133,703	£113,454	-	-
2023-12-31	£130,021	£149,670	-	-
2022-12-31	£100,007	£88,316	-	-
2021-12-31	£84,630	£76,792	-	-
2020-12-31	£142,821	£81,375	-	-

Trustees

Name	Role	Appointed
MR D CHAN	Chair	2018-06-05
MR C MOUNTFORD		2018-06-05
MR I BEESTON		2018-06-05
MR P LEA		2018-06-05
Nicola Whyman		2026-05-11

LIGHT CHURCH (STOKE)

England & Wales - Charity number 1178620

Accounts

LIGHT CHURCH

Light Church (Stoke)
Registered Charity No 1178620

Trustees' Report & Accounts
for the period ended
31 December 2024



Light Church (Stoke)

Registered Charity Number	1178620
Office Address	2-10 Newcastle Lane Penkhull Stoke-on-Trent ST4 5DR
Governing Document	CIO – Foundation Model Registered 4 th June 2018 (Constitution) Amended 6 th September 2019
Trustees	Daniel Chan* Christopher Mountford Ivor Beeston** Peter Lea
Secretary	Eleri Holmes
Bankers	Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Independent Examiner	John Farrar F.M.A.A.T, DChA. 211 Trent Valley Road Stoke-on-Trent ST4 5LF

**Senior Minister, Chair & Paid Trustee*

*** Treasurer*

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Objectives of the charity

Light Church (Stoke) is the charity name for Light Church.

The objects of the Church are for the benefit of the public:

- (a) To advance the Christian faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council 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 counselling and support in such parts of the United Kingdom or the World as the church council from time to time think fit; and
- (c) To advance education in such ways and in such parts of the United Kingdom or the World as the church council from time to time may think fit.

Review of Activities

The following activities take place;

Alpha Course is an evangelistic course which seeks to introduce the basics of the Christian faith through a series of talks and discussions. It is an opportunity to explore questions such as 'What is the meaning of life?' and is an effective tool to reach the lost with the Gospel of Jesus Christ.

Beloved is the women's ministry of PCF. Meeting on various Saturdays throughout the year, there is a mix of socialising and Christian teaching to encourage friendship and spiritual growth.

Carers & Toddlers - the weekly stay and play club provides a space for social development in a child's early years as well as social interaction among parents and carers in the community.

Coffee Morning - is a weekly café styled morning for people to meet and socialise over a cup of tea and piece of cake.

Foodbank – Light Church is a distribution centre for the Stoke-on-Trent Foodbank. Light Church also provides donations of foodstuffs & toiletries provided by our members and congregation. Foodbank is a nationally recognised programme that is run by award winning charity, The Trussell Trust.

Kids Church – bible-based activities for children aged between 2-11 which takes place during our Sunday morning service.

All children and youth workers are subject to DBS checks in line with our safeguarding policy.

Missions - we continue to build working partnerships and support missions, missionaries and ministries.

Prayer – weekly and fortnightly gatherings for people to pray together for the needs of our congregation, church, community and beyond.

School Uniform Bank – new in 2024, we opened a school uniform bank, collecting donations of school uniform from the surrounding 5 primary schools and 3 high schools. These were then given away to children of families in need during the August Back to School period.

Small Groups - are various groups of people that meet in various locations, that look to encourage people within their faith and to offer pastoral support.

Sunday Worship – our Sunday morning service takes place each week which our community find both beneficial and spiritually fulfilling. All are welcome to attend our regular services. We continue to broadcast our Sunday morning services over the internet. This allows for congregation members who are unable to attend to join in corporate worship from home.



Unite is the men's ministry of PCF. With Saturday breakfasts, maintenance mornings, curry nights and other events on the annual calendar, it's a chance to build good friendships and encourage men in the faith.

Finance Report 2024

Summary

Overall income for the year ending 31st December 2024 was **£133,702**.

Overall expenditure for the same period was **£113,453**, producing a Surplus of **£20,249**.

Tithes & Offerings

General Tithes and Offerings (discounting special missions/ministry offerings) for 2024 was **£93,279** an increase of **£4,975** over 2023. Special Missions Offerings for 2024 came to **£6,897**. This is a decrease of **£2,850** on the previous year.

Gift Aid

The total Gift Aid we received from HMRC this year (2024) is **£8,540**.

Missions Giving

In 2024 we were able to give a total of **£18,529** in support of missions and ministry.

Kingdom Bank

Savings with Kingdom Bank stand at **£147,973**

We praise God for His provision and for your continued faithful and generous giving.

Ivor Beeston
Treasurer

Receipts and Payments Account

Light Church (Stoke)

	2024
INCOME	£
Donations & Legacies	£108,717.32
Investments	£11,216.21
Other Income	£13,769.07
TOTAL INCOME	£133,702.60
EXPENSES	
Departments	£12,923.78
Employee Costs	£43,209.87
Missions & Ministry	£18,676.13
Insurance	£1,849.73
Mini Bus	£1,662.25
Office	£3,129.48
Other Expenses	£9,676.08
Repairs & Maintenance	£17,270.50
Utilities	£5,055.82
TOTAL EXPENSES	£113,453.64
TOTAL SURPLUS	£20,248.96

Statement of Assets and Liabilities

Light Church (Stoke)

Bank Accounts	£
Current Account	£43,349.95
Departments Holding Account	£6,335.59
Building Fund	£1,123.11
Savings/Reserve Accounts	£147,973.00
TOTAL Bank Accounts	£198,781.65

Notes to Assets

The charity owns three properties;

- The Church Building at Franklin Road, Penkhull, Stoke-on-Trent ST4 5DS
- The Centre Building at 2-10 Newcastle Lane, Penkhull, Stoke-on-Trent ST4 5DR
- House at Princes Road, Penkhull, Stoke-on-Trent ST4 7JS

Other assets include a Mini bus, which is a 16 seater + driver mini bus with a value of c£600 and other various equipment, fixtures and fittings.

Reserves Policy

As at 31st December 2024 the church had a Reserves Policy (Rev 3 - 12-12-2022), this was amended to Rev 4 on 9-9-2024 as defined by the Trustees.

Light Church (Stoke) Reserves Policy

1. The Trustees have reviewed the need for reserves in line with CC19 (Charities' Reserves) issued by the Charity Commission.
2. Light Church exists to promote the Christian Religion and its associated values in Penkhull, Stoke on Trent, England and beyond. The income to achieve this is variable yet some of the expenses are not (Salaries, Mission Commitments, Office Costs, Insurance and Services). Reserves are required to ensure that these liabilities are met even when income is low.
3. To ensure the financial viability of the fund and its ability to meet its on-going commitments the charity will endeavour to maintain, on average, sufficient reserves to cover eight months expenditure.
4. Management action will be required should the value of the fund exceed twelve times the monthly expenditure, or fall below three month's expenditure.
5. The Trustees will continue to monitor actual income and expenditure against these projections on an annual basis (AGM).
6. Funds held for projects (buildings, mission etc), or designated funds will not be counted in the overall reserves.

Reserves Policy Management Action

The sum of £130,000 is allocated, although not designated towards a building project yet to be determined and therefore not included in Reserve balance below as per point 6 above.

Reserves Balance £61,322

Q1 Is the Reserves Balance more than 3m expenditure? **YES**

Expenditure 2024 £113,453 (3m £28,363)

If YES go to question Q2, if No go to Q4

Q2 Is the Reserves Balance more than 12m expenditure? **NO**

Expenditure 2024 £113,453

If YES go to Q3, if No then go to Q6.

Q6 Is the Reserves Policy deemed fit for purpose. **YES**

If YES then **No Action Required** as Reserves Policy Met.

If No then review Reserves Policy.

Structure, Governance and Management

Light Church (Stoke) is a CIO registered charity (No. 1178620) and is instituted by the Constitution registered on 4th June 2018 and amended 6th September 2019. Its registered address is 2 – 10 Newcastle Lane, Penkhull, Stoke-on-Trent. ST4 5DR.

The charity is known as Light Church. Rules, Regulations and Objectives (RRO) document, Issue 3 March 2024. Copies of this document will be supplied to the Church Membership (as defined by Section 11 of the Constitution) and new members of the Church Membership. It is noted that the Constitution is the legal document and is superior to the RRO if there is any conflict.

Light Church (Stoke) known as Light Church is affiliated with the Assemblies of God Incorporated, a company limited by guarantee (No. 2873415) registered in England, having its registered office at The National Ministry Centre, Gf/FI2 No 1-2 The Cottages, Deva Centre, Salford Manchester M3 7BE, and is also a registered charity (No. 1032245).

Safeguarding Policy

Safeguarding Policy, Issue 3 version 1 Feb 2023 was adopted on 24/3/2023 and reviewed annually.

Trustees' Responsibilities

Charity Law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on 17th October 2025 and signed on their behalf by:



Mr Daniel Chan
Chair of Trustees
Light Church (Stoke) known as Light Church

Independent Examiners Report



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Penkhull Christian Fellowship (Light Church Stoke)		
On accounts for the year ended	31 ST December 2024	Charity no (if any)	1178620
	Set out on pages		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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").

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 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.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 06.10.2025

Name: John Bernard Farrar

Relevant professional qualification(s) or body (if any): F.M.A.A.T DChA

Address: 211 Trent Valley Road , Oakhill , Stoke-on-Trent
ST4 5LF

Section B	Disclosure
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

LIGHT CHURCH (STOKE)

England & Wales - Charity number 1178620

Accounts

LIGHT CHURCH

Light Church (Stoke)
Registered Charity No 1178620

Trustees' Report & Accounts
for the period ended
31 December 2023



Light Church (Stoke)

Registered Charity Number	1178620
Office Address	2-10 Newcastle Lane Penkhull Stoke-on-Trent ST4 5DR
Governing Document	CIO – Foundation Model Registered 4 th June 2018 (Constitution) Amended 6 th September 2019
Trustees	Daniel Chan* Christopher Mountford Ivor Beeston** Peter Lea
Secretary	Eleri Holmes
Bankers	Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Independent Examiner	John Farrar F.M.A.A.T, DChA. 211 Trent Valley Road Stoke-on-Trent ST4 5LF

**Senior Minister, Chair & Paid Trustee*

*** Treasurer*

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Objectives of the charity

Light Church (Stoke) is the charity name for Light Church.

The objects of the Church are for the benefit of the public:

- (a) To advance the Christian faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council 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 counselling and support in such parts of the United Kingdom or the World as the church council from time to time think fit; and
- (c) To advance education in such ways and in such parts of the United Kingdom or the World as the church council from time to time may think fit.

Review of Activities

The following activities take place;

Alpha Course is an evangelistic course which seeks to introduce the basics of the Christian faith through a series of talks and discussions. It is an opportunity to explore questions such as 'What is the meaning of life?' and is an effective tool to reach the lost with the Gospel of Jesus Christ.

Beloved is the women's ministry of PCF. Meeting on various Saturdays throughout the year, there is a mix of socialising and Christian teaching to encourage friendship and spiritual growth.

Carers & Toddlers - the weekly stay and play club provides a space for social development in a child's early years as well as social interaction among parents and carers in the community.

Coffee Morning - is a weekly café styled morning for people to meet and socialise over a cup of tea and piece of cake.

Foodbank – PCF is a distribution centre for the Stoke-on-Trent Foodbank. PCF also provides donations of foodstuffs & toiletries provided by our members and congregation. Foodbank is a nationally recognised programme that is run by award winning charity, The Trussell Trust.

Kids Church – bible-based activities for children aged between 2-11 which takes place during our Sunday morning service.

Marriage Course - is a series of seven sessions run throughout the year for married couples, based on Christian principles. It covers topics such as communication, resolving conflict, forgiveness and love in action with practical talks and private conversations, with no group work or counselling, that helps couples invest in their relationship.

Missions - we continue to build working partnerships and support missions, missionaries and ministries.

Prayer – weekly and fortnightly gatherings for people to pray together for the needs of our congregation, church, community and beyond.

Small Groups - are various groups of people that meet in various locations, that look to encourage people within their faith and to offer pastoral support.

Sunday Worship – our Sunday morning service takes place each week which our community find both beneficial and spiritually fulfilling. All are welcome to attend our regular services. We continue to broadcast our Sunday morning services over the internet. This allows for congregation members who are unable to attend to join in corporate worship from home.

Unite is the men's ministry of PCF. With Saturday breakfasts, maintenance mornings, curry nights and other events on the annual calendar, it's a chance to build good friendships and encourage men in the faith.

Youth – for those aged between 12-17. The department supports young people in the church, encouraging them to support each other, live life together and encourage each other in the faith. Youth Alpha, trips to other church youth events and social activities take place at various times.

All children and youth workers are subject to DBS checks in line with our safeguarding policy.

Finance Report 2023

Summary

Whilst the majority of our collections are via online/telephone banking, the ability to give cash offerings weekly has helped to improve our finances.

God Is Good and provides for our needs so, despite the continued difficult circumstances, we were able to show a healthy income for 2023.

Overall income for the year ending 31st December 2023 was £130,020.

Overall expenditure for the same period was £149,669, a deficit of £19,649.

Tithes & Offerings

General Tithes and Offerings for 2023 was £88,531 an increase of £20,255 over 2022. Special Missions Offerings for 2023 came to £9,023. This is slightly lower than the previous year.

Gift Aid

The total Gift Aid received from HMRC was £12,273.

Missions Giving

In 2023 we were able to give a total of £20,558 in support of missions and ministry.

Kingdom Bank

Savings with Kingdom Bank stand at £143,657.

Despite these difficult times and the continued cost-of-living crisis, we must praise God for His provision and for your continued faithful and generous giving.

Ivor Beeston
Treasurer

Receipts and Payments Account

Light Church (Stoke)

INCOME	2023
	£
Tithes and Offerings	£97,326.17
Departments Income	£4,045.59
Other Income	£28,649.15
TOTAL INCOME	£130,020.91
EXPENSES	
Departments	£2,050.04
Employee Costs	£40,738.91
Missions & Ministry	£20,558.64
Insurance	£1,293.28
Mini Bus	£1,407.80
Office	£2,546.73
Other Expenses	£18,543.28
Repairs & Maintenance	£57,584.48
Utilities	£4,999.15
TOTAL EXPENSES	£149,669.67
TOTAL	(£19,648.76)

Statement of Assets and Liabilities

Light Church (Stoke)

Bank Accounts	£
Current Account	£28,661.11
Departments Holding Account	£5,948.33
Building Fund	£1,123.11
Savings/Reserve Accounts	£149,602.31
TOTAL Bank Accounts	£179,389.34
Asset Accounts	
TOTAL Asset Accounts	£282,172.08
OVERALL TOTAL	£461,563.42

Notes to Assets

The charity owns three properties;

- The Church Building at Franklin Road, Penkhull, Stoke-on-Trent ST4 5DS
- The Centre Building at 2-10 Newcastle Lane, Penkhull, Stoke-on-Trent ST4 5DR
- House at Princes Road, Penkhull, Stoke-on-Trent ST4 7JS

Other assets include a Mini bus, which is a 16 seater + driver mini bus with a value of c£600 and other various equipment, fixtures and fittings.

Reserves Policy

As at 31st December 2023 the church had a Reserves Policy (Rev 3 - 12-12-2022), this was amended to Rev 4 on 9-9-2024 as defined by the Trustees.

Light Church (Stoke) Reserves Policy

1. The Trustees have reviewed the need for reserves in line with CC19 (Charities' Reserves) issued by the Charity Commission.
2. Light Church exists to promote the Christian Religion and its associated values in Penkhull, Stoke on Trent, England and beyond. The income to achieve this is variable yet some of the expenses are not (Salaries, Mission Commitments, Office Costs, Insurance and Services). Reserves are required to ensure that these liabilities are met even when income is low.
3. To ensure the financial viability of the fund and its ability to meet its on-going commitments the charity will endeavour to maintain, on average, sufficient reserves to cover eight months expenditure.
4. Management action will be required should the value of the fund exceed twelve times the monthly expenditure, or fall below three month's expenditure.
5. The Trustees will continue to monitor actual income and expenditure against these projections on an annual basis (AGM).
6. Funds held for projects (buildings, mission etc), or designated funds will not be counted in the overall reserves.

Reserves Policy Management Action

Reserves Balance £172,317

Q1 Is the Reserves Balance more than 3m expenditure? **YES**

Expenditure 2023 £149,699 (3m £37,425)

If YES go to question Q2, if No go to Q4

Q2 Is the Reserves Balance more than 12m expenditure? **YES**

Expenditure 2023 £149,699

If YES go to Q3, if No then go to Q6.

Q3 Give reasons below why reserves more than 12m expenditure, then go to Q6.

The sum of £130,000 is allocated, although not designated towards a building project yet to be determined and therefore not included in Reserve balance as per point 6 above. Reserves balance excluding this is 1.31 months expenditure and below 3 months expenditure. However, we would expect off-one expenditure in 2023 not to be repeated in 2024.

Q6 Is the Reserves Policy deemed fit for purpose. **YES**

If YES then **No Action Required** as Reserves Policy Met.

If No then review Reserves Policy.

Structure, Governance and Management

Light Church (Stoke) is a CIO registered charity (No. 1178620) and is instituted by the Constitution registered on 4th June 2018 and amended 6th September 2019. Its registered address is 2 – 10 Newcastle Lane, Penkhull, Stoke-on-Trent. ST4 5DR.

The charity is known as Light Church. Rules, Regulations and Objectives (RRO) document, Issue 3 March 2024. Copies of this document will be supplied to the Church Membership (as defined by Section 11 of the Constitution) and new members of the Church Membership. It is noted that the Constitution is the legal document and is superior to the RRO if there is any conflict.

Light Church (Stoke) known as Light Church is affiliated with the Assemblies of God Incorporated, a company limited by guarantee (No. 2873415) registered in England, having its registered office at The National Ministry Centre, Gf/FI2 No 1-2 The Cottages, Deva Centre, Salford Manchester M3 7BE, and is also a registered charity (No. 1032245).

Safeguarding Policy

Safeguarding Policy, Issue 3 version 1 Feb 2023 was reviewed and adopted on 24/3/2023

Trustees' Responsibilities


Charity Law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on 15th October 2024 and signed on their behalf by:



Mr Daniel Chan
Chair of Trustees
Light Church (Stoke) known as Light Church

Independent Examiners Report



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Penkhull Christian Fellowship (Light Church Stoke)

On accounts for the year
ended

31st December 2023

Charity no
(if any)

1178620

Set out on pages

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity for the year ended

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").

I report in respect of my examination of the charities 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 (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

^{N765}
Signed:



Date:

05/10/2024

Name:

John Bernard Farrar

Relevant professional
qualification(s) or body
(if any):

F.M.A.A.T DChA

Address:

211 Trent Valley Road, Oakhill, Stoke-on-Trent

ST4 5LF

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

LIGHT CHURCH (STOKE)

England & Wales - Charity number 1178620

Accounts

Light Church (Stoke)
Registered Charity No 1178620
known as
Penkhull Christian Fellowship

Trustees' Report & Accounts
for the period ended
31 December 2022



Light Church (Stoke)

Registered Charity Number	1178620
Office Address	2-10 Newcastle Lane Penkhull Stoke-on-Trent ST4 5DR
Governing Document	CIO – Foundation Model Registered 4 th June 2018 (Constitution) Amended 6 th September 2019
Trustees	Daniel Chan* Christopher Mountford Ivor Beeston** Peter Lea
Secretary	Eleri Holmes
Bankers	Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Independent Examiner	John Farrar F.M.A.A.T, DChA. 211 Trent Valley Road Stoke-on-Trent ST4 5LF

**Senior Minister, Chair & Paid Trustee*

*** Treasurer*

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Objectives of the charity

Light Church (Stoke) is the charity name for the Church known as Penkhull Christian Fellowship. It is in the process of changing the church name from Penkhull Christian Fellowship (PCF) to Light Church.

The objects of the Church are for the benefit of the public:

- (a) To advance the Christian faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council 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 counselling and support in such parts of the United Kingdom or the World as the church council from time to time think fit; and
- (c) To advance education in such ways and in such parts of the United Kingdom or the World as the church council from time to time may think fit.

Review of Activities

The following activities take place;

Alpha Course is an evangelistic course which seeks to introduce the basics of the Christian faith through a series of talks and discussions. It is an opportunity to explore questions such as 'What is the meaning of life?' and is an effective tool to reach the lost with the Gospel of Jesus Christ.

Beloved is the women's ministry of PCF. Meeting on various Saturdays throughout the year, there is a mix of socialising and Christian teaching to encourage friendship and spiritual growth.

Carers & Toddlers - the weekly stay and play club provides a space for social development in a child's early years as well as social interaction among parents and carers in the community.

Coffee Morning - is a weekly café styled morning for people to meet and socialise over a cup of tea and piece of cake.

Foodbank – PCF is a distribution centre for the Stoke-on-Trent Foodbank. PCF also provides donations of foodstuffs & toiletries provided by our members and congregation. Foodbank is a nationally recognised programme that is run by award winning charity, The Trussell Trust.

Kids Church – bible-based activities for children aged between 2-11 which takes place during our Sunday morning service.

Missions - we continue to build working partnerships and support missions, missionaries and ministries both at home and abroad.

Prayer – weekly and fortnightly gatherings for people to pray together for the needs of our congregation, church, community and beyond.

Small Groups - are various groups of people that meet in various locations, that look to encourage people within their faith and to offer pastoral support.

Sunday Worship – our Sunday morning service takes place each week which our community find both beneficial and spiritually fulfilling. All are welcome to attend our regular services. We continue to broadcast our Sunday morning services over the internet. This allows for congregation members who are unable to attend to join in corporate worship from home.

Unite is the men's ministry of PCF. With Saturday breakfasts, maintenance mornings, curry nights and other events on the annual calendar, it's a chance to build good friendships and encourage men in the faith.

Youth – for those aged between 12-17. The department supports young people in the church, encouraging them to support each other, live life together and encourage each other in the faith. Youth Alpha, trips to other church youth events and social activities take place at various times.

All children and youth workers are subject to DBS checks in line with our safeguarding policy.

Finance Report 2022

Summary

Whilst the majority of our collections are via online/telephone banking, the re-introduction of the ability to give cash offerings weekly has helped to improve our finances.

God Is Good and provides for our needs so, despite the continued difficult circumstances, we were again able to show an overall surplus for 2022.

Overall income for the year ending 31st December 2022 was £100,007.

Overall expenditure for the same period was £88,316, producing a surplus of £11,760.

Tithes & Offerings

General Tithes and Offerings for 2022 was £68,276, an increase of £7,000 over 2021. Special Missions Offerings for 2022 came to £10,302. This is an increase of £5,066 on the previous year.

Gift Aid

The total Gift Aid received from HMRC was £9,702.

Missions Giving

In 2022 we were able to give a total of £17,994 in support of missions and ministry, both at home and abroad.

Kingdom Bank

Savings with Kingdom Bank stand at £139,581.

Despite these difficult times and the continued cost-of-living crisis, we must praise God for His provision and for your continued faithful and generous giving.

Ivor Beeston
Treasurer

Receipts and Payments Account

Light Church (Stoke) known as Penkhull Christian Fellowship

INCOME	2022
	£
Tithes and Offerings	£81,618.90
Departments Income	£1,865.93
Other Income	£16,592.23
TOTAL INCOME	£100,007.06
EXPENSES	
Departments	£2,762.16
Employee Costs	£37,570.54
Missions & Ministry	£17,994.26
Insurance	£1,164.20
Mini Bus	£3,982.45
Office	£2,650.11
Other Expenses	£6,967.75
Repairs & Maintenance	£11,037.31
Utilities	£4,187.96
TOTAL EXPENSES	£88,316.74
SURPLUS TOTAL	£11,760.32

Statement of Assets and Liabilities

Light Church (Stoke) known as Penkhull Christian Fellowship

Bank Accounts	£
Current Account	£52,522.62
Departments Holding Account	£5,566.54
Building Fund	£1,123.11
Savings/Reserve Accounts	£139,581.43
TOTAL Bank Accounts	£198,793.70
Asset Accounts	
TOTAL Asset Accounts	£282,172.08
OVERALL TOTAL	£480,965.78

Notes to Assets

The charity owns three properties;

- The Church Building at Franklin Road, Penkhull, Stoke-on-Trent ST4 5DS
- The Centre Building at 2-10 Newcastle Lane, Penkhull, Stoke-on-Trent ST4 5DR
- House at Princes Road, Penkhull, Stoke-on-Trent ST4 7JS

Other assets include a Mini bus, which is a 16 seater + driver mini bus with a value of c£800 and other various equipment, fixtures and fittings.

Reserves Policy

As at 31st December 2022 the church had a Reserves Policy (Rev 3 - 12-12-2022) as defined by the Trustees.

Light Church (Stoke) known as Penkhull Christian Fellowship Reserves Policy

1. The Trustees have reviewed the Fellowships needs for reserves in line with CC19 (Charities' Reserves) issued by the Charity Commission.
2. Penkhull Christian Fellowship exists to promote the Christian Religion and its associated values in Penkhull, Stoke on Trent, England and beyond. The income to achieve this is variable yet some of the expenses are not (Salaries, Mission Commitments, Office Costs, Insurance and Services). Reserves are required to ensure that these liabilities are met even when income is low.
3. To ensure the financial viability of the fund and its ability to meet its on-going commitments the charity will endeavour to maintain, on average, sufficient reserves to cover eight months expenditure.
4. Management action will be required should the value of the fund exceed twelve times the monthly expenditure, or fall below three month's expenditure.
5. The Trustees will continue to monitor actual income and expenditure against these projections on an annual basis (AGM).
6. Funds held for projects (buildings, mission etc), or designated funds will not be counted in the overall reserves.

Reserves Policy Management Action

Reserves Balance £192,104

Q1 Is the Reserves Balance more than 3m expenditure? **YES**

Expenditure 2022 £88,316 (3m £22,079)

If YES go to question Q2, if No go to Q4

Q2 Is the Reserves Balance more than 12m expenditure? **YES**

Expenditure 2022 £88,316

If YES go to Q3, if No then go to Q6.

Q3 Give reasons below why reserves more than 12m expenditure, then go to Q6.

The sum of £130,000 is allocated, although not designated towards a building project yet to be determined and therefore not included in Reserve balance as per point 6 above. Reserves balance excluding this is 8.43 months expenditure.

Q6 Is the Reserves Policy deemed fit for purpose. **YES**

If YES then **No Action Required** as Reserves Policy Met.

If No then review Reserves Policy.

Structure, Governance and Management

Light Church (Stoke) is a CIO registered charity (No. 1178620) and is instituted by the Constitution registered on 4th June 2018 and amended 6th September 2019. Its registered address is 2 – 10 Newcastle Lane, Penkhull, Stoke-on-Trent. ST4 5DR.

The charity is known as Penkhull Christian Fellowship. Rules, Regulations and Objectives (RRO) document, Issue 1 February 2019. Copies of this document will be supplied to the Church Membership (as defined by Section 11 of the Constitution) and new members of the Church Membership. It is noted that the Constitution is the legal document and is superior to the RRO if there is any conflict.

Light Church (Stoke) known as Penkhull Christian Fellowship is affiliated with the Assemblies of God Incorporated, a company limited by guarantee (No. 2873415) registered in England, having its registered office at The National Ministry Centre, Gf/F12 No 1-2 The Cottages, Deva Centre, Salford Manchester M3 7BE, and is also a registered charity (No. 1032245).

Safeguarding Policy

Safeguarding Policy, Issue 3 version 1 Feb 2023 was reviewed and adopted on 24/3/2023

Trustees' Responsibilities

Charity Law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on 10th October 2023 and signed on their behalf by:

A handwritten signature in blue ink, appearing to be 'Daniel Chan', written over a horizontal line.

Mr Daniel Chan
Chair of Trustees
Light Church (Stoke) known as Penkhull Christian Fellowship

Independent Examiners Report



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Penkhull Christian Fellowship (Light Church Stoke)

On accounts for the year
ended

31st December 2022

Charity no
(if any)

1178620

Set out on pages

I report to the trustees on my examination of the accounts of the above charity for the year ended

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").

I report in respect of my examination of the charities 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 (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed: 

Date: 8/10/2023

Name: John Bernard Farrar

Relevant professional
qualification(s) or body
(if any):

F.M.A.A.T DChA

Address: 211 Trent Valley Road, Oakhill, Stoke-on-Trent

ST4 5LF

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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LIGHT CHURCH (STOKE)

England & Wales - Charity number 1178620

Accounts

Light Church (Stoke)
Registered Charity No 1178620
known as
Penkhull Christian Fellowship

Trustees' Report & Accounts
for the period ended
31 December 2021



Light Church (Stoke)

Registered Charity Number	1178620
Office Address	2-10 Newcastle Lane Penkhull Stoke-on-Trent ST4 5DR
Governing Document	CIO – Foundation Model Registered 4 th June 2018 (Constitution) Amended 6 th September 2019
Trustees	Daniel Chan* David Hindry** Christopher Mountford Ivor Beeston*** Peter Lea
Secretary	Eleri Holmes
Bankers	Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Independent Examiner	John Farrar F.M.A.A.T, DChA. 211 Trent Valley Road Stoke-on-Trent ST4 5LF

**Senior Minister, Chair & Paid Trustee*

*** Retired Mar 2021*

**** Treasurer*

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Objectives of the charity

The objects of the Church are for the benefit of the public:

- (a) To advance the Christian faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council 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 counselling and support in such parts of the United Kingdom or the World as the church council from time to time think fit; and
- (c) To advance education in such ways and in such parts of the United Kingdom or the World as the church council from time to time may think fit.

Review of Activities

Light Church (Stoke) is the charity name for the church known as Penkhull Christian Fellowship. It is in the process of changing the church name from Penkhull Christian Fellowship to Light Church which has been delayed due to Covid 19.

During 2021 the effects of the Covid pandemic and lockdown restrictions were still being felt and affected the way in which some of our activities operated. In-person Sunday morning services continued in line with government rules and guidelines.

The following activities were allowed to remain open during the lockdown period;

Foodbank – PCF is a distribution centre for the Stoke-on-Trent Foodbank. PCF also provides donations of foodstuffs provided by our members and congregation. Foodbank is a nationally recognised programme that is run by award winning charity, The Trussell Trust.

Guys and Gals Luncheon Club – The luncheon club offered a Meals-on-Wheels service throughout the lockdown period to clients. For some this was a lifeline and the only visit they received each week.

Missions - We continued to financially support our mission partnerships both at home and abroad during this challenging time. See Finance Report for Missions giving.

Worship & Prayer – Our Sunday morning services were broadcast over the internet. This allowed for congregation members who could not attend or did not feel comfortable attending the socially distanced in-person services early in 2021, to join in corporate worship from home.

The following activities re-commenced with the lifting of restrictions;

Carers & Toddlers - the weekly stay and play club provides a space for social development in a child's early years as well as social interaction among parents and carers in the community.

Coffee Morning - is a weekly café styled morning for people to meet and socialise over a cup of tea and piece of cake.

Guys and Gals Luncheon Club - A weekly club for the over 60+, however most clients that come to the club are between 70-95 years old. The club is a great place for social inclusion, with some of the clients only leaving their home to visit this club each week.

Small Groups - are various groups of people that meet in various locations, that look to encourage people within their faith and to offer pastoral support.

Unite is the men's ministry of PCF. With Saturday breakfasts, maintenance mornings, curry nights and other events on the annual calendar, it's a chance to build good friendships and encourage men in the faith.

Worship & Prayer - a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. All are welcome to attend our regular services. As at 31st December 2021 there were 51 members. The average weekly attendance of our main in-person Sunday Morning service during 2021 was 81 adults and children, down from 115 in 2019 pre-lockdown.

Kids Church – takes place during our Sunday morning service for children aged 2-11.

Youth – for those aged between 12-17. The department supports young people in the church, encouraging them to support each other, live life together and encourage each other in the faith. Youth Alpha, trips to other church youth events and social activities take place at various times.

All children and youth workers are subject to DBS checks in line with our safeguarding policy.

Finance Report 2021

Summary

Due to the continuing Covid19 pandemic we have been unable to take any weekly cash collections. Although, many of the congregation have been encouraged to give via online/telephone banking instead.

However, God Is Good and provides for our needs so, despite the continued difficult circumstances, we were again able to show an overall surplus for 2021.

Overall income for the year ending 31st December 2021 was £84,630. A net decrease of £1,483 over the previous year, which also included transfers from the old charity.

Overall expenditure for 2021 was £76,792, providing a surplus of £7,838.

Tithes & Offerings

General Tithes and Offerings for 2021 was £64,492 an increase of £3,271 over 2020.

Gift Aid

The total Gift Aid received from HMRC was £12,165.

Missions Giving

In 2021 we were able to give a total of £11,326 in support of missions and ministry, both at home and abroad.

Kingdom Bank

Savings with Kingdom Bank stand at £138,723.

Receipts and Payments Account

Light Church (Stoke) known as Penkhull Christian Fellowship

INCOME	2021
	£
Tithes and Offerings	£64,492.84
Departments Income	£1,529.89
Other Income	£18,607.97
TOTAL INCOME	£84,630.70
EXPENSES	
Departments	£5,618.03
Employee Costs	£35,894.48
Missions & Ministry	£11,326.70
Insurance	£1,822.35
Mini Bus	£2,220.49
Office	£3,206.81
Other Expenses	£3,377.16
Repairs & Maintenance	£9,162.70
Utilities	£4,163.86
TOTAL EXPENSES	£76,792.58
SURPLUS TOTAL	£7,838.12

Statement of Assets and Liabilities

Light Church (Stoke) known as Penkhull Christian Fellowship

Bank Accounts	£
Current Account	£41,712.36
Departments Holding Account	£5,317.16
Building Fund	£1,123.11
Savings	£35,328.00
Reserve	£103,395.95
TOTAL Bank Accounts	£186,876.58
Cash Accounts	
TOTAL Cash Accounts	£0
Asset Accounts	
TOTAL Asset Accounts	£282,172.08
OVERALL TOTAL	£469,049.33

Notes to Assets

The charity owns three properties;

- The Church Building at Franklin Road, Penkhull, Stoke-on-Trent ST4 5DS
- The Centre Building at 2-10 Newcastle Lane, Penkhull, Stoke-on-Trent ST4 5DR
- House at Princes Road, Penkhull, Stoke-on-Trent ST4 7JS

Other assets include a Mini bus, which is a 16 seater + driver mini bus with a value of c£1000 and other various equipment, fixtures and fittings.

Reserves Policy

As at 31st December 2021 the church had a Reserves Policy (Rev 2 - 28-07-2020) as defined by the Trustees.

Light Church (Stoke) known as Penkhull Christian Fellowship Reserves Policy

1. The Trustees have reviewed the Fellowships needs for reserves in line with CC19 (Charities' Reserves) issued by the Charity Commission.
2. Penkhull Christian Fellowship exists to promote the Christian Religion and its associated values in Penkhull, Stoke on Trent, England and beyond. The income to achieve this is variable yet some of the expenses are not (Salaries, Mission Commitments, Office Costs, Insurance and Services). Reserves are required to ensure that these liabilities are met even when income is low.
3. To ensure the financial viability of the fund and its ability to meet its on-going commitments the charity will endeavour to maintain, on average, sufficient reserves to cover four months expenditure.
4. Management action will be required should the value of the fund exceed six times the monthly expenditure, or fall below one month's expenditure.
5. The Trustees will continue to monitor actual income and expenditure against these projections on an annual basis (AGM).
6. Funds held for projects (buildings, mission etc), or designated funds will not be counted in the overall reserves.

Reserves Policy Management Action

Reserves Balance £50,436

Q1 Is the Reserves Balance more than 4m expenditure? **YES**

Expenditure 2021 £76,792 (4m £25,597)

If YES go to question Q2, if No go to Q4

Q2 Is the Reserves Balance more than 6m expenditure? **YES**

Expenditure 2021 £76,792 (6m £38,396)

If YES go to Q3, if No then go to Q6.

Q3 Give reasons below why reserves more than 6m expenditure, then go to Q6.

The sum of £130,000 is allocated, although not designated towards a building project yet to be determined and therefore not included in Reserve balance as per point 6 above. Reserves balance still more than 6 months expenditure, however given the uncertainty of income due to the Covid 19 pandemic the trustees deem it prudent to hold higher reserves at this time.

Q6 Is the Reserves Policy deemed fit for purpose. **YES**

If YES then **No Action Required** as Reserves Policy Met.

If No then review Reserves Policy.

Independent Examiner's Report

Address: 211 Trent Valley Road, Oakhill, Stoke-on-Trent
ST4 5LF

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts, directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

22018 Oct

Section A Independent Examiner's Report

Report to the trustees/members of

Penkhull Christian Fellowship (Light Church Stoke)

On accounts for the year ended 31st December 2021 Charity no (if any) 1178620

Set out on pages

I report to the trustees on my examination of the accounts of the above charity for the year ended

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').

I report in respect of my examination of the charities 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
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below) 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.

* Please delete the words in the brackets if they do not apply.

Signed: John Bernard Farrar Date: 3/10/2022
Name: John Bernard Farrar
Relevant professional qualification(s) or body (if any): F.M.A.A.T DChA

12018 Oct IER

Structure, Governance and Management

Light Church (Stoke) is a CIO registered charity (No. 1178620) and is instituted by the Constitution registered on 4th June 2018 and amended 6th September 2019. Its registered address is 2 – 10 Newcastle Lane, Penkhull, Stoke-on-Trent. ST4 5DR. The charity is known as Penkhull Christian Fellowship.

Rules, Regulations and Objectives (RRO) document, Issue 1 February 2019. Copies of this document will be supplied to the Church Membership (as defined by Section 11 of the Constitution) and new members of the Church Membership. It is noted that the Constitution is the legal document and is superior to the RRO if there is any conflict.

Light Church (Stoke) known as Penkhull Christian Fellowship is affiliated with the Assemblies of God Incorporated, a company limited by guarantee (No. 2873415) registered in England, having its registered office at The National Ministry Centre, Gf/FI2 No 1-2 The Cottages, Deva Centre, Salford, Manchester M3 7BE, and is also a registered charity (No. 1032245).

Safeguarding Policy

Safeguarding Policy adopted on 6/4/2019 and last reviewed on 25/10/2021.

Trustees' Responsibilities

Charity Law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on 10th October 2022 and signed on their behalf by:

A handwritten signature in blue ink, appearing to read 'Daniel Chan', with a stylized flourish at the end.

Mr Daniel Chan
Chair of Trustees
Light Church (Stoke) known as Penkhull Christian Fellowship

LIGHT CHURCH (STOKE)

England & Wales - Charity number 1178620

Accounts

Light Church (Stoke)
Registered Charity No 1178620
known as
Penkhull Christian Fellowship

Trustees' Report & Accounts
for the period ended
31 December 2020



Light Church (Stoke)

Registered Charity Number	1178620
Office Address	2-10 Newcastle Lane Penkhull Stoke-on-Trent ST4 5DR
Governing Document	CIO – Foundation Model Registered 4 th June 2018 (Constitution) Amended 6 th September 2019
Trustees	Daniel Chan* David Hindry** Christopher Mountford Ivor Beeston*** Peter Lea
Secretary	Eleri Holmes
Bankers	Co-operative Bank P.O. Box 250 Delf House Southway Skelmersdale WN8 6WT
Independent Examiner	John Farrar F.M.A.A.T, DChA. 211 Trent Valley Road Stoke-on-Trent ST4 5LF

**Senior Minister, Chair & Paid Trustee*

*** Retired Mar 2021*

**** Treasurer*

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Objectives of the charity

The objects of the Church are for the benefit of the public:

- (a) To advance the Christian faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council 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 counselling and support in such parts of the United Kingdom or the World as the church council from time to time think fit; and
- (c) To advance education in such ways and in such parts of the United Kingdom or the World as the church council from time to time may think fit.

Review of Activities

Light Church (Stoke) is the charity name for the church known as Penkhull Christian Fellowship. It is in the process of changing the church name from Penkhull Christian Fellowship to Light Church which has been delayed due to Covid 19.

Due to the Covid pandemic and the lockdown restrictions the majority of our activities were closed down in March 2020 in line with government rules and guidelines.

The following activities were allowed to remain open;

Foodbank – in association with The Trussell Trust, PCF is a distribution centre for the Stoke-on-Trent Foodbank. PCF also provides donations of foodstuffs provided by our members and congregation. Foodbank is a nationally recognised program that is run by award winning charity, The Trussell Trust.

Missions - We continued to financially support our mission partnerships both at home and abroad during the pandemic. See Finance Report for Missions giving.

Worship & Prayer – Our Sunday morning services were broadcast over the internet while no in-person services were allowed during 2020. This allowed for the congregation to join in corporate worship from home.

Finance Report 2020

Summary

Due to the Covid19 pandemic we've been unable to take our usual weekly cash offerings or special missions/ministry offerings. Whilst many now give via online/telephone banking, there has been an obvious effect upon our finances. This is masked by the transfer of assets re incorporation of the charity which inflates income (See last year's report for details of incorporation). However, God Is Good and provides for our needs so, despite the difficult circumstances, we were still able to show a surplus for 2020.

Overall income for the year ending 31st December 2020 was £142,821. A decrease of £27,640 over the previous year (2019). £56,708 of this was transferred from the old charity.

Overall expenditure for the same period was £81,375, therefore producing a true net surplus of £4,738.

Tithes & Offerings

General Tithes and Offerings for 2020 was £60,761, an increase of £12,861 over 2019. However 2019 only reflects 9 months and therefore shows a like for like decrease.

Gift Aid

The total Gift Aid received from HMRC this year is £9,235. This includes claims on £8,000 of anonymous small donations, worth £2,000 relating to 2019 cash offerings. There will be no claims on small donations relating to 2020 next year because cash collections have ceased during the lockdown.

Missions Giving

In 2020 we were able to give a total of £6,661 in support of missions and ministry, both at home and abroad.

Kingdom Bank

Saving with Kingdom Bank stand at £138,282.

Receipts and Payments Account

Light Church (Stoke) known as Penkhull Christian Fellowship

INCOME	2020
	£
Tithes and Offerings	£60,761.65
Departments Income	£5,346.45
Other Income	£76,713.27
TOTAL INCOME	£142,821.37
EXPENSES	
Departments	£1,560.85
Employee Costs	£40,340.27
Missions & Ministry	£6661.38
Insurance	£3283.07
Mini Bus	£4,223.48
Office	£1,594.18
Other Expenses	£5,335.80
Repairs & Maintenance	£15,989.98
Utilities	£2,386.91
TOTAL EXPENSES	£81,375.92
SURPLUS TOTAL	£61,445.45

Statement of Assets and Liabilities

Light Church (Stoke) known as Penkhull Christian Fellowship

Bank Accounts	£
Current Account	£29,019.49
Departments Holding Account	£5,259.75
Building Fund	£1,123.11
Savings	£35,222.33
Reserve	£103,059.10
TOTAL Bank Accounts	£173,683.78
Cash Accounts	
TOTAL Cash Accounts	£486.89
Asset Accounts	
TOTAL Asset Accounts	£282,172.08
OVERALL TOTAL	£456,342.75

Notes to Assets

The charity owns three properties;

- The Church Building at Franklin Road, Penkhull, Stoke-on-Trent ST4 5DS
- The Centre Building at 2-10 Newcastle Lane, Penkhull, Stoke-on-Trent ST4 5DR
- House at Princes Road, Penkhull, Stoke-on-Trent ST4 7JS

Other assets include a Mini bus, which is a 16 seater + driver mini bus with a value of c£1000 and other various equipment, fixtures and fittings.

Reserves Policy

As at 31st December 2020 the church had a Reserves Policy (Rev 2 - 28-07-2020) as defined by the Trustees.

Light Church (Stoke) known as Penkhull Christian Fellowship Reserves Policy

1. The Trustees have reviewed the Fellowships needs for reserves in line with CC19 (Charities' Reserves) issued by the Charity Commission.
2. Penkhull Christian Fellowship exists to promote the Christian Religion and its associated values in Penkhull, Stoke on Trent, England and beyond. The income to achieve this is variable yet some of the expenses are not (Pastors Salary, Mission Commitments, Office Costs, Insurance and Services). Reserves are required to ensure that these liabilities are met even when income is low.
3. To ensure the financial viability of the fund and its ability to meet its on-going commitments the charity will endeavour to maintain, on average, sufficient reserves to cover four months expenditure.
4. Management action will be required should the value of the fund exceed six times the monthly expenditure, or fall below one month's expenditure.
5. The Trustees will continue to monitor actual income and expenditure against these projections on an annual basis (AGM).
6. Funds held for projects (buildings, mission etc), or designated funds will not be counted in the overall reserves.

Reserves Policy Management Action

Reserves Balance £44,332

Q1 Is the Reserves Balance more than 4m expenditure? **YES**

Expenditure 2020 £83,376 (4m £27,792)

If YES go to question Q2, if No go to Q4

Q2 Is the Reserves Balance more than 6m expenditure? **YES**

Expenditure 2020 £83,376 (6m £41,688)

If YES go to Q3, if No then go to Q6.

Q3 Give reasons below why reserves more than 6m expenditure, then go to Q6.


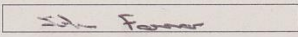
The sum of £130,000 is allocated, although not designated towards a building project yet to be determined and therefore not included in Reserve balance as per point 6 above. Reserves balance still more than 6 months expenditure, however given reductions in income due to Covid 19 pandemic the trustees deem it prudent to hold higher reserves at this time.

Q6 Is the Reserves Policy deemed fit for purpose. **YES**

If YES then **No Action Required** as Reserves Policy Met.

If No then review Reserves Policy.

Independent Examiner's Report

 CHARITY COMMISSION FOR ENGLAND AND WALES		Independent examiner's report on the accounts	
Section A Independent Examiner's Report			
Report to the trustees/ members of	Charity Name Penkhull Christian Fellowship (Light Church Stoke)		
On accounts for the year ended	31 st December 2020	Charity no (if any)	1178620
Set out on pages	(Remember to include the page numbers of additional sheets)		
Responsibilities and basis of report	<p>I report to the trustees on my examination of the accounts of the above charity for the year ended 31/12/2020.</p> <p>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").</p> <p>I report in respect of my examination of the charities 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.</p>		
Independent examiner's statement	<p>[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians</p> <p>I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:</p> <ul style="list-style-type: none"> 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. <p>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.</p> <p><i>* Please delete the words in the brackets if they do not apply.</i></p>		
Signed:		Date:	14/10/2021
Name:	John Bernard Farrar		
Relevant professional qualification(s) or body (if any):	F.M.A.A.T DChA		
IER	1	Oct 2018	

Address: 211 Trent Valley Road, Oakhill, Stoke-on-Trent
ST4 5LF

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Empty box for disclosure details]

Structure, Governance and Management

Light Church (Stoke) is a CIO registered charity (No. 1178620) and is instituted by the Constitution registered on 4th June 2018 and amended 6th September 2019. Its registered address is 2 – 10 Newcastle Lane, Penkhull, Stoke-on-Trent. ST4 5DR. The charity is known as Penkhull Christian Fellowship.

Rules, Regulations and Objectives (RRO) document, Issue 1 February 2019. Copies of this document will be supplied to the Church Membership (as defined by Section 11 of the Constitution) and new members of the Church Membership. It is noted that the Constitution is the legal document and is superior to the RRO if there is any conflict.

Light Church (Stoke) known as Penkhull Christian Fellowship is affiliated with the Assemblies of God Incorporated, a company limited by guarantee (No. 2873415) registered in England, having its registered office at The National Ministry Centre, Gf/FI2 No 1-2 The Cottages, Deva Centre, Salford, Manchester M3 7BE, and is also a registered charity (No. 1032245).

Safeguarding Policy

Safeguarding Policy adopted on 6/4/2019 and last reviewed on 25/10/2021.

Trustees' Responsibilities

Charity Law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on 25th October 2021 and signed on their behalf by:



Mr Daniel Chan
Chair of Trustees
Light Church (Stoke) known as Penkhull Christian Fellowship