

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

<p>CHARITY COMMISSION FOR ENGLAND AND WALES</p> <p>Independent examiner's report on the accounts</p>	<p>Section A</p> <p>Report to the trustees/ members of</p> <p>On accounts for the year ended</p> <p>Set out on pages</p>	<p>Penkhull Christian Fellowship (Light Church Stoke)</p> <p>31st December 2021</p> <p>Charity no (if any)</p> <p>1176620</p>	<p>Section B</p> <p>Disclosure</p> <p>Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).</p>	<p>Address: 211 Trent Valley Road, Oakhill, Stoke-on-Trent ST4 5LF</p>
<p>Independent examiner's statement</p> <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 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>	<p>Section C</p> <p>Give here brief details of any items that the examiner wishes to disclose.</p>	<p>Section D</p> <p>Report to the trustees on my examination of the accounts of the above charity for the year ended</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>	<p>Section E</p> <p>Report to the trustees on my examination of the accounts of the above charity for the year ended</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>	<p>Section F</p> <p>Report to the trustees on my examination of the accounts of the above charity for the year ended</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>
<p>Signed: <u>John Bernard Farrar</u></p> <p>Name: John Bernard Farrar</p> <p>Relevant professional qualification(s) or body (if any): F.M.A.A.T DChA</p>	<p>Signed: <u>John Bernard Farrar</u></p> <p>Name: John Bernard Farrar</p> <p>Relevant professional qualification(s) or body (if any): F.M.A.A.T DChA</p>	<p>Signed: <u>John Bernard Farrar</u></p> <p>Name: John Bernard Farrar</p> <p>Relevant professional qualification(s) or body (if any): F.M.A.A.T DChA</p>	<p>Signed: <u>John Bernard Farrar</u></p> <p>Name: John Bernard Farrar</p> <p>Relevant professional qualification(s) or body (if any): F.M.A.A.T DChA</p>	<p>Signed: <u>John Bernard Farrar</u></p> <p>Name: John Bernard Farrar</p> <p>Relevant professional qualification(s) or body (if any): F.M.A.A.T DChA</p>
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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'.

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