



Light Church (Stoke)  
Registered Charity No 1178620

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



## Light Church (Stoke)

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

| <b>INCOME</b>         | <b>2023</b>         |
|-----------------------|---------------------|
|                       | <b>£</b>            |
| Tithes and Offerings  | £97,326.17          |
| Departments Income    | £4,045.59           |
| Other Income          | £28,649.15          |
|                       |                     |
| <b>TOTAL INCOME</b>   | <b>£130,020.91</b>  |
|                       |                     |
| <b>EXPENSES</b>       |                     |
| 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           |
|                       |                     |
| <b>TOTAL EXPENSES</b> | <b>£149,669.67</b>  |
|                       |                     |
|                       |                     |
| <b>TOTAL</b>          | <b>(£19,648.76)</b> |
|                       |                     |



## Statement of Assets and Liabilities

### Light Church (Stoke)

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

### 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 31<sup>st</sup> 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 6<sup>th</sup> 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 15<sup>th</sup> 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**

31<sup>st</sup> December 2023

**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.

N765

**Signed:**

*John Farrar*

**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.