

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

England & Wales · Charity number 1184220

Details

Status Registered

Legal form CIO

Registered 2019-07-02

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

Contact

Address 141 Rainham Road
Rainham
RM13 7RB

Phone 01708523457

Email PHILIP.BARKER6@BTINTERNET.COM

Website www.whybridgecfchurch.org

Activities

Objects: THE PURPOSES OF THE CIO ARE:1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, PRIMARILY, BUT NOT EXCLUSIVELY, WITHIN RAINHAM, ESSEX AND THE SURROUNDING NEIGHBOURHOOD; AND2. SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE;PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CIO FROM TIME TO TIME.

Activities: The advancement of the Christian faith in accordance with the Basis of Faith set out in our constitution, in the Rainham, Essex and further afield in a manner consistent with the Doctrinal distinctives and Ethical statements that may be adopted or amended from time to time in accordance with the provisions of the Church Handbook.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Essex

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2024-12-31 | £23,729 | £17,706 | - | - |
| 2023-12-31 | £20,185 | £16,346 | - | - |
| 2022-12-31 | £23,723 | £33,674 | - | - |
| 2021-12-31 | £97,919 | £21,708 | - | - |
| 2020-12-31 | £17,986 | £0 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------|-------|------------|
| Philip Barker | Chair | 2019-06-10 |
| Florence Tangyei Epse Ambe | | 2021-01-01 |
| Joseph Odima | | 2025-07-01 |
| Joshua Cullwick | | 2025-07-01 |
| Lucas Ambe Shu | | 2019-06-10 |

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

England & Wales - Charity number 1184220

Accounts

CHARITY COMMISSION ANNUAL RETURN 2024

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

CHARITY NUMBER

1184220

| HEADING | RESPONSE |
|--|---|
| Financial period start date | 1/1/2024 |
| Financial period end date | 31/12/224 |
| Income | £23,729 |
| Spending | £17,706 |
| Charity address | Displayed correctly on the register |
| Charity address for contact and administration | |
| ADDRESS LINE 1 | 141 Rainham Road |
| ADDRESS LINE 2 | Rainham |
| ADDRESS LINE 3 | Essex |
| ADDRESS LINE 4 | RM13 7RB |
| | |
| Self employed people working for the charity | 1 |
| Total spent | £1,972 |
| | |
| Internal Charity Financial control policy and procedures | YES |
| Safeguarding policy and procedures | YES |
| Financial reserves policy and procedures | YES |
| Complaints policy and procedures | YES |
| Trustee expenses policy and proceduers | YES |
| Trust conflicts of interest policy and proceduresee | YES |
| Investing Charity Funds policy and procedures | YES |
| Bullying and Harassment policy and procedures | YES |
| Social Media policy and procedures | YES |
| Engaging external speakers at Charity events policy and procedures | YES |
| | |
| EXTERNAL RISK AND IMPACT | |
| Expenditure on overheads | Positive |
| | |
| | |
| | |
| | NOTE |
| | All boxes with NO or NEGATIVE on 2023 remain the same |
| | |
| | Details of the Charity Objects, main activities and achievements, Financial Review and Reserves Policy can be found on pages two and threee of the accounts |
| | |
| | |

Whybridge Christian Fellowship Church

Report and Accounts

Year ended 31st December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

| | |
|-----------------------------|--|
| ADDRESS FOR CORRESPONDENCE | 141 Rainham Road Rainham Essex RM13 7RB |
| GOVERNING DOCUMENT | CIO Association Registered 02 July 2019 |
| CHARITY REGISTRATION NUMBER | 1184220 |
| CHURCH LEADERS | P Barker L Shu E Danquah (Resigned July 2025) F Ambe R Odusote (Resigned July 2025) J Odima (Appointed July 2025) J Cullwick (Appointed July 2025) |
| BANKERS | Barclays Bank plc |
| ACCOUNTANTS | Stewardship 1 Lamb's Passage London EC1Y 8AB |

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| Page 6 | Statement of Assets & Liabilities |
| Pages 7 - 8 | Notes to the Accounts |

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2024.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood
- b) to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals with the object of improving their conditions of life.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements during the period when it was operational as a Trust were as follows:

To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.

To allow other associations to use the building for the benefit of local people.

To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisations for the benefit of others

During 2024 the church Sunday morning service was able to take place every Sunday.

Our Tuesday morning Coffee, prayer, chat and bible study was able to meet every Tuesday. Study sheets are produced monthly for people to take home, study and complete all the questions enabling discussions on the subject when we meet.

One flower arranging group continued to meet on Wednesday once a month.

Our church website Whybridgecfchurch.org underwent an overhaul in mid-year and is still being rebuilt, from which people contact us resulting in some having joined the church. We maintain our links to various Christian charities to assist our influence worldwide.

We continued to maintain our WhatsApp group where our Sunday ministry is uploaded to enable continued fellowship for people both members of the church and other supporters outside the church.

We maintain our Friday evening prayer meeting.

We continued our Sunday School and were encouraged by sustained numbers.

Our Trustee and church member continued working for a Christian Charity Lifeline working in association with social services. She holds a weekly coffee morning for parents with concerns over their children

We continued to enjoy the ministry of visiting speakers on a regular basis including a director of Lifeline.

We held a child dedication service for one of our families.

We held our Church Anniversary over Saturday and Sunday 7 & 8 September celebrating 87 years since the church first opened. It included an outside BBQ on Saturday afternoon where a number who were passing by joined us for food and chat.

We held our annual Harvest celebration tea and service on 6th October where Keith White from Millgrove, a Christian children's home, was the speaker. He was joined by his wife Ruth. On Tuesday a group took the harvest festival produce over to Millgrove as is our usual custom.

On Sunday 14th October we welcomed four new members.
We continue to have our financial reserve policy based upon two months income to demonstrate our ability to continue the work.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During this year the charity received £23,729 income (2023: £20,185). The expenditure for the year was £17,706 (2023: £16,346) which resulted in a surplus for the year of £6,023 (2023: surplus of £3,839). At the end of the year, the funds held by the charity were £97,500 (2023: £91,477) of which £97,500 was unrestricted and can be used for any purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £5,000 (which equates to about 3 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £97,500 and therefore charity is complying with its reserves policy as well as holding additional funds for future mission.

Responsibilities of trustees

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 a 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 and signed on their behalf by:

P Barker

.....
P Barker

Date: 26 August 2025

ACCOUNTANT'S REPORT
TO THE TRUSTEES OF
WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the accounts of Whybridge Christian Fellowship Church for the year ended 31st December 2024 as set out on pages 5 to 8 from the accounting records and from information and explanations you have given us.

This report is made solely to the Trustees of the charity, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of the charity and state those matters that we have agreed to state to the Trustees of the charity. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its Trustees as a body for our work or for this report.

It is your duty to ensure that the charity has kept adequate records and to prepare statutory accounts that meet the requirements of the Charities Act 2011 for the charity. You consider that the charity is exempt from the statutory audit requirement for the year and is eligible to prepare 'Receipts and Payments' accounts.

We have not been instructed to carry out an audit or review of the accounts of the charity. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

Stewardship

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Dated: 29 August 2025

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

| | Notes | Unrestricted | | | 2024 | 2023 |
|---|-------|---------------|------------------|------------------|---------------|---------------|
| | | General Funds | Designated Funds | Restricted Funds | | |
| | | £ | £ | £ | £ | £ |
| Income receipts | | | | | | |
| Donations, legacies and grants | | 15,856 | - | - | 15,856 | 15,151 |
| Gift aid receipts | | 895 | - | - | 895 | 331 |
| Rental Income | | 4,775 | - | - | 4,775 | 3,534 |
| Flower Club | | 270 | - | - | 270 | 240 |
| Other | | 793 | - | - | 793 | 215 |
| Bank Interest | | - | 1,140 | - | 1,140 | 715 |
| Total receipts | | <u>22,589</u> | <u>1,140</u> | <u>-</u> | <u>23,729</u> | <u>20,185</u> |
| Payments | | | | | | |
| Payments in relation to charitable activities | 2 | 17,256 | - | 100 | 17,356 | 16,346 |
| Grants paid in relation to charitable activities undertaken by others | 3 | 350 | - | - | 350 | 640 |
| | | <u>17,606</u> | <u>-</u> | <u>100</u> | <u>17,706</u> | <u>16,986</u> |
| Total payments | | <u>17,606</u> | <u>-</u> | <u>100</u> | <u>17,706</u> | <u>16,346</u> |
| Net of receipts / (payments) before transfers | | 4,983 | 1,140 | (100) | 6,023 | 3,839 |
| Transfers between funds | | (100) | - | 100 | - | - |
| Net movement in funds | | <u>4,883</u> | <u>1,140</u> | <u>-</u> | <u>6,023</u> | <u>3,839</u> |
| Funds Brought forward | 4 | 16,512 | 74,965 | - | 91,477 | 87,638 |
| Cash funds at this year end | A | <u>21,395</u> | <u>76,105</u> | <u>-</u> | <u>97,500</u> | <u>91,477</u> |

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

| | Unrestricted General funds | Designated funds | Restricted funds | 2024 | 2023 |
|--|----------------------------------|---------------------|---------------------|-------------------------------|---------------|
| Notes | £ | £ | £ | £ | £ |
| A Cash funds | | | | | |
| Cash at bank with immediate access | 20,997 | 76,105 | - | 97,102 | 91,154 |
| Cash Float | 398 | - | - | 398 | 323 |
| | <u>21,395</u> | <u>76,105</u> | <u>-</u> | <u>97,500</u> | <u>91,477</u> |
| B Other monetary assets | | | | | |
| Gift aid due to charity | 1,663 | - | - | 1,663 | 366 |
| Other debtors | 3,080 | - | - | 3,080 | - |
| | <u>4,743</u> | <u>-</u> | <u>-</u> | <u>4,743</u> | <u>366</u> |
| C Liabilities | | | | | |
| Fee for Independent Examination | 720 | - | - | 720 | 840 |
| Accrued expenses | 340 | - | - | 340 | 2,576 |
| | <u>1,060</u> | <u>-</u> | <u>-</u> | <u>1,060</u> | <u>3,416</u> |
| D Assets retained for charity's own use | | | | | |
| | | | | Current value 2024 £ | |
| * Freehold Church Building | | | | 591,594 | |
| * Freehold Manse | | | | 556,067 | |
| Equipment | | | | 48,996 | |
| | | | | <u>1,196,657</u> | |

* The trustees have used insurance values as an approximation for current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds

The accounts were approved by the trustees and signed on their behalf

by P Barker date 26 August 2025
P Barker

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

| | <u>Unrestricted Funds</u> | | Total | Total |
|--|---------------------------|------------|---------------|---------------|
| | General | Restricted | 2024 | 2023 |
| | Funds | Funds | £ | £ |
| | £ | £ | £ | £ |
| 2 Payments in relation to charitable activities undertaken directly | | | | |
| Employment Costs | - | - | - | 1,500 |
| Church & Manse Utilities (inc Council Tax) | 6,192 | - | 6,192 | 6,111 |
| Insurance | 1,351 | - | 1,351 | 1,835 |
| Support services | 686 | - | 686 | 568 |
| Ministry activities | 250 | - | 250 | 140 |
| Maintenance of Church Grounds | - | - | - | - |
| Maintenance of buildings, grounds & equipment | 5,194 | - | 5,194 | 2,272 |
| Benevolent Fund | - | 100 | 100 | 191 |
| Independent examination | 840 | - | 840 | 960 |
| Legal Costs | - | - | - | - |
| Equipment | - | - | - | 473 |
| Other costs | 2,742 | - | 2,742 | 1,977 |
| Loan Repayments | - | - | - | - |
| | <u>17,256</u> | <u>100</u> | <u>17,356</u> | <u>16,346</u> |

3 Grants paid in relation to charitable activities undertaken by others

| | | | | |
|-------------------|------------|----------|------------|------------|
| Grants for: | | | | |
| Overseas mission | - | - | - | - |
| Relief of poverty | 350 | - | 350 | 320 |
| | <u>350</u> | <u>-</u> | <u>350</u> | <u>320</u> |

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

4 Movement of funds

| | Balance at 1.1.2024 | Receipts | Payments | Transfers | Balance at 31.12.2024 |
|--------------------------|------------------------|----------------------|------------------------|-----------------|--------------------------|
| | £ | £ | £ | £ | £ |
| <u>Unrestricted Fund</u> | | | | | |
| General Fund | 16,512 | 22,589 | (17,606) | (100) | 21,395 |
| | <u>16,512</u> | <u>22,589</u> | <u>(17,606)</u> | <u>(100)</u> | <u>21,395</u> |
| <u>Designated Fund</u> | | | | | |
| Projects Fund | 74,965 | 1,140 | - | - | 76,105 |
| | <u>74,965</u> | <u>1,140</u> | <u>-</u> | <u>-</u> | <u>76,105</u> |
| <u>Restricted Fund</u> | | | | | |
| Benevolent Fund | - | - | (100) | 100 | - |
| | <u>-</u> | <u>-</u> | <u>(100)</u> | <u>100</u> | <u>-</u> |
| Total Funds | <u><u>91,477</u></u> | <u><u>23,729</u></u> | <u><u>(17,706)</u></u> | <u><u>-</u></u> | <u><u>97,500</u></u> |

The Benevolent Fund was created to give gifts to individuals in need.

The transfer from the General fund is to support payments made from this fund during 2024.

The Projects Fund was created by the Trustees to designate funds received from the Fellowship Property Trust during 2021 for future projects.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

England & Wales - Charity number 1184220

Accounts

Whybridge Christian Fellowship Church

Report and Accounts

Year ended 31st December 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

| | |
|-----------------------------|---|
| ADDRESS FOR CORRESPONDENCE | 141 Rainham Road Rainham Essex RM13 7RB |
| GOVERNING DOCUMENT | CIO Association Registered 02 July 2019 |
| CHARITY REGISTRATION NUMBER | 1184220 |
| CHURCH LEADERS | P Barker L Shu E Danquah F Ambe R Odusote |
| BANKERS | Barclays Bank plc |
| ACCOUNTANTS | Stewardship 1 Lamb's Passage London EC1Y 8AB |

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WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2023.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood
- b) to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals with the object of improving their conditions of life.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements during the period when it was operational as a Trust were as follows:

To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.

To allow other associations to use the building for the benefit of local people.

To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisation for the benefit of others

During 2023 the church Sunday morning service was able to take place every Sunday.

One flower arranging group continued to meet on Wednesday once a month.

We continued to maintain our church website Whybridgecfchurch.org from which people make contact with us resulting in some have joined the church. We maintain our links to various Christian charities to assist our influence being worldwide. We upload our Sunday Sermons on the website for people to listen to worldwide and we receive knowledge of people from other nations taking the opportunity to listen to our ministry.

We continued to maintain our WhatsApp group where our Sunday ministry is uploaded to enable continued fellowship for people both members of the church and other supporters outside the church.

We maintain our Tuesday meeting for coffee, prayer, chat and bible study. Study sheets are prepared on a monthly basis so people can take them home and complete answers to all the questions so we can discuss them when we meet.

We maintain our Friday evening prayer meeting.

We continued our Sunday School and were encouraged by sustained numbers.

Our Trustee and church member commenced working for a Christian Charity Lifeline working in coordination with social services. She began a weekly coffee morning at Whybridge to assist parents with concerns over their children

On 24th September we held our annual Harvest Festival and celebration tea where Keith White of Mill Grove Christian children's home preached. On Tuesday a group took the harvest produce to Mill Grove (as is our usual custom).

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During this year the charity received £20,185 income (2022: £23,723). The expenditure for the year was £16,346 (2022: £34,004) which resulted in a surplus for the year of £3,839 (2022 Deficit £10,281). At the end of the year, the funds held by the charity were £91,477 (2022: £87,638) of which £NIL (2022: £26) were restricted in purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £5,000 (which equates to about 2 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £91,477 and therefore charity is complying with its reserves policy as well as holding additional funds for future mission.

Responsibilities of trustees

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 a 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 and signed on their behalf by:

P Barker

.....
P Barker

Date: 2 July 2024

ACCOUNTANT'S REPORT
TO THE TRUSTEES OF
WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the accounts of Whybridge Christian Fellowship Church for the year ended 31st December 2023 as set out on pages 5 to 8 from the accounting records and from information and explanations you have given us.

This report is made solely to the Trustees of the charity, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of the charity and state those matters that we have agreed to state to the Trustees of the charity. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its Trustees as a body for our work or for this report.

It is your duty to ensure that the charity has kept adequate records and to prepare statutory accounts that meet the requirements of the Charities Act 2011 for the charity. You consider that the charity is exempt from the statutory audit requirement for the year and is eligible to prepare 'Receipts and Payments' accounts.

We have not been instructed to carry out an audit or review of the accounts of the charity. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

Stewardship

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Dated: 3 July 2024

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

| | Notes | Unrestricted | | | 2023 | 2022 |
|---|-------|---------------|------------------|------------------|---------------|-----------------|
| | | General Funds | Designated Funds | Restricted Funds | | |
| | | £ | £ | £ | £ | £ |
| Income receipts | | | | | | |
| Donations, legacies and grants | | 15,151 | - | - | 15,151 | 13,958 |
| Gift aid receipts | | 331 | - | - | 331 | 3,846 |
| Rental Income | | 3,534 | - | - | 3,534 | 5,190 |
| Flower Club | | 240 | - | - | 240 | 450 |
| Other | | 215 | - | - | 215 | 207 |
| Bank Interest | | 715 | - | - | 715 | 73 |
| Total receipts | | <u>20,185</u> | <u>-</u> | <u>-</u> | <u>20,185</u> | <u>23,723</u> |
| Payments | | | | | | |
| Payments in relation to charitable activities | 2 | 16,155 | - | 191 | 16,346 | 34,004 |
| Total payments | | <u>16,155</u> | <u>-</u> | <u>191</u> | <u>16,346</u> | <u>34,004</u> |
| Net of receipts / (payments) before transfers | | 4,030 | - | (191) | 3,839 | (10,281) |
| Transfers between funds | | (165) | | 165 | - | - |
| Net movement in funds | | <u>3,865</u> | <u>-</u> | <u>(26)</u> | <u>3,839</u> | <u>(10,281)</u> |
| Funds Brought forward | 4 | 12,647 | 74,965 | 26 | 87,638 | 97,919 |
| Cash funds at this year end | A | <u>16,512</u> | <u>74,965</u> | <u>-</u> | <u>91,477</u> | <u>87,638</u> |

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

| | Unrestricted General funds | Designated funds | Restricted funds | 2023 | 2022 |
|--|----------------------------------|---------------------|---------------------|-------------------------------|------------------|
| Notes | £ | £ | £ | £ | £ |
| A Cash funds | | | | | |
| Cash at bank with immediate access | 16,189 | 74,965 | - | 91,154 | 87,338 |
| Cash Float | 323 | - | - | 323 | 300 |
| | <u>16,512</u> | <u>74,965</u> | <u>-</u> | <u>91,477</u> | <u>87,638</u> |
| B Other monetary assets | | | | | |
| Gift aid due to charity | 366 | - | - | 366 | 331 |
| Other debtors | - | - | - | - | 348 |
| | <u>366</u> | <u>-</u> | <u>-</u> | <u>366</u> | <u>679</u> |
| C Liabilities | | | | | |
| Fee for Independent Examination | 840 | - | - | 840 | 960 |
| Accrued expenses | 2,576 | - | - | 2,576 | 709 |
| Payment to former pastor | - | - | - | - | 1,500 |
| | <u>3,416</u> | <u>-</u> | <u>-</u> | <u>3,416</u> | <u>3,169</u> |
| D Assets retained for charity's own use | | | | | |
| | | | | Current value 2023 £ | |
| * Freehold Church Building | | | | | 558,107 |
| * Freehold Manse | | | | | 473,811 |
| Equipment | | | | | 53,122 |
| | | | | | <u>1,085,040</u> |

* The trustees have used insurance values as an approximation for current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds

The accounts were approved by the trustees and signed on their behalf

by P Barker date 2 July 2024
P Barker

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

| | <u>Unrestricted Funds</u> | | | |
|--|---------------------------|---------------------|---------------|---------------|
| | General funds | Restricted Funds | Total 2023 | Total 2022 |
| | £ | £ | £ | £ |
| 2 Payments in relation to charitable activities undertaken directly | | | | |
| Employment Costs | 1,500 | - | 1,500 | 17,550 |
| Church & Manse Utilities (inc Council Tax) | 6,111 | - | 6,111 | 5,837 |
| Insurance | 1,835 | - | 1,835 | 1,286 |
| Support services | 568 | - | 568 | 1,047 |
| Ministry activities | 140 | - | 140 | 350 |
| Maintenance of Church Grounds | - | - | - | 2,021 |
| Maintenance of buildings & equipment | 2,272 | - | 2,272 | 574 |
| Benevolent Fund | - | 191 | 191 | 330 |
| Independent examination | 960 | - | 960 | 900 |
| Grants Paid to Charitable Organisations | 320 | - | 320 | 310 |
| Legal Costs | - | - | - | 330 |
| Equipment | 473 | - | 473 | 2,554 |
| Other costs | 1,977 | - | 1,977 | 915 |
| | <u>16,155</u> | <u>191</u> | <u>16,346</u> | <u>34,004</u> |

3 Grants paid in relation to charitable activities undertaken by others

Grants for:

| | | | | |
|-------------------|------------|----------|------------|------------|
| Overseas mission | - | - | - | - |
| Relief of poverty | 320 | - | 320 | 310 |
| | <u>320</u> | <u>-</u> | <u>320</u> | <u>310</u> |

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

4 Movement of funds

| | Balance at 1.1.2023 | Receipts | Payments | Transfers | Balance at 31.12.2023 |
|--------------------------|------------------------|---------------|-----------------|--------------|--------------------------|
| | £ | £ | £ | £ | £ |
| <u>Unrestricted Fund</u> | | | | | |
| General Fund | 12,647 | 20,186 | (16,155) | (165) | 16,512 |
| | <u>12,647</u> | <u>20,186</u> | <u>(16,155)</u> | <u>(165)</u> | <u>16,512</u> |
| <u>Designated Fund</u> | | | | | |
| Projects Fund | 74,965 | - | - | - | 74,965 |
| | <u>74,965</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>74,965</u> |
| <u>Restricted Fund</u> | | | | | |
| Benevolent Fund | 26 | - | (191) | 165 | - |
| | <u>26</u> | <u>-</u> | <u>(191)</u> | <u>165</u> | <u>-</u> |
| Total Funds | <u>87,638</u> | <u>20,186</u> | <u>(16,346)</u> | <u>-</u> | <u>91,477</u> |

The Benevolent Fund was created to give gifts to individuals in need.

The transfer from the General fund is to support payments made from this fund during 2023.

The Projects Fund was created by the Trustees to designate funds received from the Fellowship Property Trust during

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

England & Wales - Charity number 1184220

Accounts



Trustees' Annual Report for the period

From Period start date To 1-1-2022 Period end date 31-12-2022

Charity name: WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

Charity registration number:1184220

Objectives and Activities

| | SORP reference | |
|--|--------------------|--|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | Refer accounts page 2 – Objects of the charity |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | Refer accounts page 2 – Summary of the charity's main activities and achievements. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | The Trustees do have regard to the guidance issued by the Charity Commission |

Additional information (optional)

You may choose to include further statements where relevant about:

| | SORP reference | |
|--|----------------|--|
| Policy on grant making | Para 1.38 | |
| Policy on social investment including program related investment | Para 1.38 | |
| Contribution made by volunteers | Para 1.38 | |
| Other | | |

Achievements and Performance

| | SORP reference | |
|---|----------------|--|
| Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20 | |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|--|-----------|--|
| Achievements against objectives set | Para 1.41 | |
| Performance of fundraising activities against objectives set | Para 1.41 | |
| Investment performance against objectives | Para 1.41 | |
| Other | | |

Financial Review

| | | |
|--|-----------|---|
| Review of the charity's financial position at the end of the period | Para 1.21 | Refer to accounts page 6 |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | Refer to page 3 of accounts – Reserves Policy |
| Amount of reserves held | Para 1.22 | £5000 |
| Reasons for holding zero reserves | Para 1.22 | N/A |
| Details of fund materially in deficit | Para 1.24 | |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|--|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | Congregational giving HMRC Gift Aid |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | |
| A description of the principal risks facing the charity | Para 1.46 | |
| Other | | |

Structure, Governance and Management

| | | |
|---|-----------|------------------------------------|
| Description of charity's trusts: | | |
| Type of governing document (trust deed, royal charter) | Para 1.25 | Church Constitution |
| How is the charity constituted? (e.g unincorporated association, CIO) | Para 1.25 | CIO |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Majority vote of existing Trustees |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|--|
| Policies and procedures adopted for the induction and training of trustees | Para 1.51 | |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | |
| Relationship with any related parties | Para 1.51 | |
| Other | | |

Reference and Administrative details

| | |
|-----------------------------|---|
| Charity name | WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH |
| Other name the charity uses | |
| Registered charity number | 1184220 |
| Charity's principal address | 141, Rainham Road, Rainham, Essex. RM13 7RB |
| | |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-------------------|-----------------------------------|---|
| 1 | Philip Barker | Chair & Treasurer | | Majority vote of Trustees |
| 2 | Lucas Ambe-Shu | Trustee | | Majority vote of Trustees |
| 3 | Susan Cullwick | Trustee | 1-1-2022 to 11-4-2022 deceased | |
| 4 | Florence Ambe | Trustee | | Majority vote of Trustees |
| 5 | Eric Danquah | Trustee | | Majority vote of Trustees |
| 6 | Rashid Odusote | Trustee | | Majority vote of Trustees |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|---------------|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|--------------|-----------------------------------|--|
| | | |
| | | |
| | | |
| | | |
| | | |

Funds held as custodian trustees on behalf of others

| | |
|---|--|
| Description of the assets held in this capacity | |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | |

Additional information (optional)

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|-----------------|------|---------|

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Exemptions from disclosure

Reason for non-disclosure of key personnel details

| |
|--|
| |
|--|


Other optional information

| |
|--|
| |
|--|

Declarations

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

Signed on behalf of the charity's trustees

| | | |
|--|---|--|
| Signature(s) |  | |
| Full name(s) | Philip Harold Barker Lucas Ambe-Shu | |
| Position (eg Secretary, Chair, etc) | Chair & Treasurer Trustee | |
| Date | 1 10 2023 | |

Whybridge Christian Fellowship Church

Report and Accounts

Year ended 31st December 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

| | |
|-----------------------------|--|
| ADDRESS FOR CORRESPONDENCE | 141 Rainham Road Rainham Essex RM13 7RB |
| GOVERNING DOCUMENT | CIO Association Registered 02 July 2019 |
| CHARITY REGISTRATION NUMBER | 1184220 |
| CHURCH LEADERS | P Barker L Shu E Danquah F Ambe R Odusote S Cullick (January 2021 until April 2022) |
| BANKERS | Barclays Bank plc |
| INDEPENDENT EXAMINER | Lisa Darby FCA Stewardship 1 Lamb's Passage London EC1Y 8AB |

INDEX

| | |
|-------------|-----------------------------------|
| Page 1 | Legal & Administrative Details |
| Pages 2 - 3 | Trustees' Report |
| Page 4 | Independent Examiner's Report |
| Page 5 | Receipts and Payments Account |
| Page 6 | Statement of Assets & Liabilities |
| Pages 7 - 8 | Notes to the Accounts |

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2022.

The Whybridge Christian Fellowship Church CIO was newly formed on 2nd July 2019, and did not operate as a charity during the period until it received the transfer of assets from the Whybridge Christian Fellowship Trust, an excepted charity, on 31st December 2020.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood
- b) to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals with the object of improving their conditions of life.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements during the period when it was operational as a Trust were as follows:

To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.

To allow other associations to use the building for the benefit of local people (not possible during COVID-19 restrictions)

To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisation for the benefit of others

During 2022 the church Sunday morning service was able to take place every Sunday. Two flower arranging groups continued to meet on Wednesday (one weekly and one monthly).

We continued to maintain our church website Whybridgecfchurch.org from which people make contact with us resulting in some have joined the church. We maintain our links to various Christian charities to assist our influence being worldwide. We upload our Sunday Sermons on the website for people to listen to worldwide and we receive knowledge of people from other nations taking the opportunity to listen to our ministry.

We continued to maintain our WhatsApp group to enable continued fellowship for people both members of the church and other supporters outside the church.

Sadly on 11th April 2022 our Fellow Trustee Susan Cullwick passed away and a memorial service was held attended by many from the church, family and friends.

16th July 2022 was set for the inauguration of the pastor Danny Mbanginu and the annual church anniversary and was attended by many members and visitors.

On 30th August we resumed our Tuesday meeting for Coffee, Prayer, Chat and bible study at 11am in person. The Bible study had been done via the Church WhatsApp page during Covid lockdown. We also introduced a Friday evening prayer meeting at 6:30pm.

We recommenced our Sunday School and were encouraged by a good number returning following its closure during 2020-2022 due to the Covid pandemic.

On 25th September we held our annual Harvest Festival and celebration tea where Keith White of Mill Grove Christian children's home preached. On Monday a group took the harvest produce to Mill Grove as is our usual custom.

Pastor Danny Mbanginu was dismissed from his post in early 2023. The church family continue to study the word of God and worship together whilst encouraging active outreach in the local community and beyond.

Trustee meeting were held via WhatsApp or Emails as and when necessary to deal with building improvements and maintenance which were enabled by the premises being empty all week and, as shown in our budget were affordable as our income the previous year exceeded out expenditure.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the previous year the charity received a transfer of funds from the Fellowship Property Trust of £74,970 (our former custodian trustees).

During this year the charity received £23,723 income (2021: £26,670 plus transfer £74,970). The expenditure for the year was £34,004 (2021: £21,708) which resulted in a deficit for the year of £10,281 (2021 Surplus £79,933). At the end of the year, the funds held by the charity were £87,638 (2021: 97,919) of which £26 (2021: £26) were restricted in purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £5,000 (which equates to about 2 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £87,612 and the charity is complying with its reserves policy as well as holding additional funds for future mission.

COVID-19

The charity continued to operate within the Covid -19 Government guidelines during 2022 which resulted in the reduced capacity in church services and the ongoing use of our website and church Whatsapp group to publish our sermons and reach our wider congregation.

Responsibilities of trustees

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 a 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 and signed on their behalf by:

P Barker

.....
P Barker

Date: 11 September 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

I report to the trustees on my examination of the accounts of Whybridge Christian Fellowship Church ('the charity') for the year ended 31 December 2022 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Lisa Derby

Lisa Darby FCA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 25 September 2023

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

| | Notes | Unrestricted | | | 2022 | 2021 |
|---|-------|-----------------|------------------|------------------|-----------------|----------------|
| | | General Funds | Designated Funds | Restricted Funds | | |
| | | £ | £ | £ | £ | £ |
| Income receipts | | | | | | |
| Donations, legacies and grants | | 13,628 | - | 330 | 13,958 | 19,955 |
| Gift aid receipts | | 3,846 | - | - | 3,846 | 1,910 |
| Rental Income | | 5,190 | - | - | 5,190 | 4,800 |
| Flower Club | | 450 | - | - | 450 | - |
| Other | | 207 | - | - | 207 | - |
| Bank Interest | | 73 | - | - | 73 | 6 |
| | | <u>23,393</u> | <u>-</u> | <u>330</u> | <u>23,723</u> | <u>26,671</u> |
| Transfers from other organisations: | | | | | | |
| Fellowship Property Trust | 6 | - | - | - | - | 74,970 |
| Total receipts | | <u>23,393</u> | <u>-</u> | <u>330</u> | <u>23,723</u> | <u>101,641</u> |
| Payments | | | | | | |
| Payments in relation to charitable activities | 2 | 33,674 | - | 330 | 34,004 | 21,708 |
| Total payments | | <u>33,674</u> | <u>-</u> | <u>330</u> | <u>34,004</u> | <u>21,708</u> |
| Net of receipts / (payments) before transfers | | (10,281) | - | - | (10,281) | 79,933 |
| Transfers between funds | | (74,965) | 74,965 | - | - | - |
| Net movement in funds | | <u>(85,246)</u> | <u>74,965</u> | <u>-</u> | <u>(10,281)</u> | <u>79,933</u> |
| Funds Brought forward | 5 | 97,893 | - | 26 | 97,919 | 17,986 |
| Cash funds at this year end | A | <u>12,647</u> | <u>74,965</u> | <u>26</u> | <u>87,638</u> | <u>97,919</u> |

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

| | Unrestricted General funds | Designated funds | Restricted funds | 2022 | 2021 |
|--|----------------------------------|---------------------|---------------------|-------------------------------|---------------|
| Notes | £ | £ | £ | £ | £ |
| A Cash funds | | | | | |
| Cash at bank with immediate access | 12,347 | 74,965 | 26 | 87,338 | 97,819 |
| Cash Float | 300 | - | - | 300 | 100 |
| | <u>12,647</u> | <u>74,965</u> | <u>26</u> | <u>87,638</u> | <u>97,919</u> |
| B Other monetary assets | | | | | |
| Gift aid due to charity | 331 | - | - | 331 | 2,496 |
| Other debtors | 348 | - | - | 348 | 600 |
| | <u>679</u> | <u>-</u> | <u>-</u> | <u>679</u> | <u>3,096</u> |
| C Liabilities | | | | | |
| Fee for Independent Examination | 960 | - | - | 960 | 900 |
| Accrued expenses | 709 | - | - | 709 | 333 |
| Payment to former pastor | 1,500 | - | - | 1,500 | - |
| | <u>3,169</u> | <u>-</u> | <u>-</u> | <u>3,169</u> | <u>1,233</u> |
| D Assets retained for charity's own use | | | | | |
| | | | | Current value 2022 £ | |
| * Freehold Church Building | | | | 742,788 | |
| * Freehold Manse | | | | 440,263 | |
| Equipment | | | | 29,263 | |
| | | | | <u>1,212,314</u> | |

* The trustees have used insurance values as an approximation for current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds

The accounts were approved by the trustees and signed on their behalf

by P Barker

 P Barker

date: 11 September 2023

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

| | <u>Unrestricted Funds</u> | | | |
|--|---------------------------|--------------------------|--------------------|--------------------|
| | General funds £ | Restricted Funds £ | Total 2022 £ | Total 2021 £ |
| 2 Payments in relation to charitable activities undertaken directly | | | | |
| Employment Costs | 17,550 | - | 17,550 | - |
| Church & Manse Utilities (inc Council Tax) | 5,837 | - | 5,837 | 5,745 |
| Insurance | 1,286 | - | 1,286 | 1,274 |
| Support services | 1,047 | - | 1,047 | 996 |
| Ministry activities | 350 | - | 350 | 420 |
| Maintenance of Church Grounds | 2,021 | - | 2,021 | 8,476 |
| Maintenance of buildings & equipment | 574 | - | 574 | 244 |
| Benevolent Fund | - | 330 | 330 | 250 |
| Independent examination | 900 | - | 900 | 1,500 |
| Grants Paid to Charitable Organisations | 310 | - | 310 | 741 |
| Legal Costs | 330 | - | 330 | 875 |
| Equipment | 2,554 | - | 2,554 | - |
| Other costs | 915 | - | 915 | 1,188 |
| | <u>33,674</u> | <u>330</u> | <u>34,004</u> | <u>21,708</u> |

3 Grants paid in relation to charitable activities undertaken by others

| | | | | |
|-------------------|------------|----------|------------|------------|
| Grants for: | | | | |
| Overseas mission | - | - | - | 415 |
| Relief of poverty | 310 | - | 310 | 326 |
| | <u>310</u> | <u>-</u> | <u>310</u> | <u>741</u> |

4 Transactions with related parties

Up until her death in April 2022, Susan Cullick (Trustee) resided in the Manse whilst the post of pastor remained vacant following the death of her husband, the former pastor Keith Cullick. She paid a monthly rental of £400pcm to cover all utility costs of the premises. Their son Joshua, currently resides in the Manse, with permission of the church as he continues to serve the church with regular preaching spots.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

5 Movement of funds

| | Balance at 1.1.2022 | Receipts | Payments | Transfers | Balance at 31.12.2022 |
|--------------------------|------------------------|---------------|-----------------|-----------------|--------------------------|
| | £ | £ | £ | £ | £ |
| <u>Unrestricted Fund</u> | | | | | |
| General Fund | 97,893 | 23,393 | (33,674) | (74,965) | 12,647 |
| | <u>97,893</u> | <u>23,393</u> | <u>(33,674)</u> | <u>(74,965)</u> | <u>12,647</u> |
| <u>Designated Fund</u> | | | | | |
| Projects Fund | - | - | - | 74,965 | 74,965 |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>74,965</u> | <u>74,965</u> |
| <u>Restricted Fund</u> | | | | | |
| Benevolent Fund | 26 | 330 | (330) | - | 26 |
| | <u>26</u> | <u>330</u> | <u>(330)</u> | <u>-</u> | <u>26</u> |
| Total Funds | <u>97,919</u> | <u>23,723</u> | <u>(34,004)</u> | <u>-</u> | <u>87,638</u> |

The Benevolent Fund was created to give gifts to individuals in need.

The Projects Fund was created by the Trustees to designate funds received during 2021 for future projects.

6 Other Monetary Assets - Fellowship Property Trust

In November 2020, the charity was informed that the Fellowship Property Trust would be making a transfer to them of £64,462.01 from their Evangelisation Fund and an additional £10,502.95 grant from their Dovercourt Fund. The total transfer of £74,964.96 was received in March 2021 and during 2022 these funds were set aside into the designated Projects Fund.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

England & Wales - Charity number 1184220

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------------|-------|-----------------|------|----|-------|----|------|
| Period start date | | Period end date | | | | | |
| From | Day01 | 01 | 2021 | To | Day31 | 12 | 2021 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|------------------|-----------------------------------|---|
| 1 | Philip Barker | Chair- Treasurer | | Majority vote of Trustees |
| 2 | Lucas Ambe-Shu | Trustee | | Majority vote of Trustees |
| 3 | Susan Cullwick | Trustee | | Majority vote of Trustees |
| 4 | Florence Ambe | Trustee | | Majority vote of Trustees |
| 5 | Eric Danquah | Trustee | | Majority vote of Trustees |
| 6 | Rashid Odusote | Trustee | | Majority vote of Trustees |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|--------------------------------------|
| Type of governing document <i>(eg. trust deed, constitution)</i> | CHURCH CONSTITUTION |
| How the charity is constituted <i>(eg. trust, association, company)</i> | CHARITABLE INCORPORATED ORGANISATION |
| Trustee selection methods <i>(eg. appointed by, elected by)</i> | MAJORITY VOTE OF EXISTING TRUSTEES |

Additional governance issues (Optional information)

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

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

| |
|--|
| |
|--|

Section C Objectives and activities

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

| |
|---|
| See attached extract from the annual accounts titled "Objectives of the Charity." |
|---|

See attached extract from annual accounts titled "Summary of the charities main activities and achievements.

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

Due not much has been possible to the restrictions imposed by COVID-19 not much has been possible, however, the following did happen:

- 1/ A morning service was held on every Sunday bar one (January 4th). The preaching was recorded and uploaded as an audio file onto the WhatsApp group and the church website for maximum access.
- 2/ The weekly bible study was available for collection in printed format each week at the service and uploaded on the church WhatsApp group available to all congregational members who have access to the internet and social media.
- 3/ In the autumn the Wednesday flower arranging classes planned to resume at midday and the Wednesday evening monthly flower demonstration also planned to resume (2nd Wednesday each month) but both delayed the restart until January 2022.
- 4/ News received from various charities we support was made known each Sunday morning during the service and uploaded on the WhatsApp group. These include information from Stand By Me, a childrens charity caring for many thousands of children in some of the poorest regions in countries worldwide. The church supports a boy who is now 19 (we started when he was 6 years old). We receive regular news letters and an occasional video from Falconer Childrens home in Zambia we have supported over many years. We also support Gospel Printing Mission over many years. They print Christian tracts in over 80 languages and ship them to mission fields in many countries worldwide.
- 5/ In October we held our annual Harvest Festival service with Keith White from Millgrove as our speaker in the afternoon followed by a harvest tea. On the following Monday we took the harvest produce to Millgrove, a Christian childrens home in Woodford started in 1899 as we have done every year in support of this charity where one of our congregation spent some of her early years there.
- 6/ We maintain a "Prayer Board" to keep people updated on all issues of concern:
 - Health concerns of congregational members.
 - International situations of concern. (Myanmar where Stand By Me care for 2500 children including the boy we support)
 - News received from people who once worshipped with us but are too frail to attend or have moved away.

Section E Financial review

Brief statement of the charity's policy on reserves

See extract from the accounts titled "Reserves Policy"

Details of any funds materially in deficit

NONE

Further financial review details (Optional information)

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

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

The charities principle source of funds is:

- a) congregational giving
- b) HMRC Gift Aid.


Section F Other optional information

[Empty box for optional information]

Section G Declaration

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

Signed on behalf of the charity's trustees

| | | |
|--|---|--|
| Signature(s) |  | |
| Full name(s) | Philip Barker Lucas Ambe-Shu | |
| Position (eg Secretary, Chair, etc) | Chair - Treasurer Trustee | |

Date

11 OCTOBER 2022

Whybridge Christian Fellowship Church

Report and Accounts

Year ended 31st December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

| | |
|-----------------------------|--|
| ADDRESS FOR CORRESPONDENCE | 141 Rainham Road Rainham Essex RM13 7RB |
| GOVERNING DOCUMENT | CIO Association Registered 02 July 2019 |
| CHARITY REGISTRATION NUMBER | 1184220 |
| CHURCH LEADERS | P Barker L Shu E Danquah (from January 2021) F Ambe (from January 2021) R Odusote (from January 2021) S Cullick (January 2021 until April 2022) |
| BANKERS | Barclays Bank plc |
| INDEPENDENT EXAMINER | Lisa Darby ACA Stewardship 1 Lamb's Passage London EC1Y 8AB |

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WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2021.

The Whybridge Christian Fellowship Church CIO was newly formed on 2nd July 2019, and did not operate as a charity during the period until it received the transfer of assets from the Whybridge Christian Fellowship Trust, an excepted charity, on 31st December 2020.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood

b) to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals with the object of improving their conditions of life.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements during the period when it was operational as a Trust were as follows:

To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.

To allow other associations to use the building for the benefit of local people (not possible during COVID-19 restrictions)

To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisation for the benefit of others

During 2021 the church Sunday morning service was able to take place every Sunday but no other meetings took place all year and no usage by external organisations were permitted.

Trustee meeting were held via WhatsApp or Emails as and when necessary to deal with building improvements and maintenance which were enabled by the premises being empty all week and, as shown in our budget were affordable as our income the previous year exceeded out expenditure.

As COVID 19 restrictions are reduced and further church meetings and outside organisations use of the premises will be reviewed, and any decision will be subject to majority decision by the board of trustees. Two external flower clubs use of the building has been authorised to resume in 2022

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the previous year the charity received the transferred assets and liabilities from the Whybridge Christian Fellowship Trust. This transfer occurred on the 31st December 2020, and no further transactions took place in this charity. The transferred income was £17,986 of which £26 was restricted in purpose.

During this year the charity received £101,641 income which included a transfer of funds from the Fellowship Property Trust of £74,970 (our former custodian trustees). The expenditure for the year was £21,708 which resulted in a surplus for the year of £79,933. At the end of the year, the funds held by the charity were £97,919 of which £26 was restricted in purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £3,500 (which equates to about 2 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £97,893 and the charity is complying with its reserves policy as well as holding additional funds for future mission.

COVID-19

The charity will continue to operate within the Covid -19 Government guidelines in 2022 which may include the reduced capacity in church services and the ongoing use of our website and church Whatsapp group to publish our sermons and reach our wider congregation.

Responsibilities of trustees

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 a 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 and signed on their behalf by:

P Barker

.....
P Barker

Date: 25 July 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

I report to the trustees on my examination of the accounts of Whybridge Christian Fellowship Church ('the charity') for the year ended 31 December 2021 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Lisa Darby

Lisa Darby ACA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 27 July 2022

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

| | Notes | Unrestricted General Funds £ | Restricted Funds £ | 2021 £ | 2020 £ |
|---|-------|---------------------------------------|--------------------------|-----------------------|----------------------|
| Income receipts | | | | | |
| Donations, legacies and grants | | 19,290 | 665 | 19,955 | - |
| Gift aid receipts | | 1,910 | - | 1,910 | - |
| Rental Income | | 4,800 | - | 4,800 | - |
| Bank Interest | | 6 | - | 6 | - |
| | | <u>26,006</u> | <u>665</u> | <u>26,671</u> | <u>-</u> |
| Transfers from other organisations: | | | | | |
| Fellowship Property Trust | 6 | 74,970 | - | 74,970 | - |
| Whybridge Christian Fellowship Trust | 5 | - | - | - | 17,986 |
| Total receipts | | <u><u>100,976</u></u> | <u><u>665</u></u> | <u><u>101,641</u></u> | <u><u>17,986</u></u> |
| Payments | | | | | |
| Payments in relation to charitable activities | | 21,043 | 665 | 21,708 | - |
| Total payments | | <u><u>21,043</u></u> | <u><u>665</u></u> | <u><u>21,708</u></u> | <u><u>-</u></u> |
| Net of receipts / (payments) before transfers | | 79,933 | - | 79,933 | 17,986 |
| Transfers between funds | | | | - | - |
| Net movement in funds | | <u>79,933</u> | <u>-</u> | <u>79,933</u> | <u>17,986</u> |
| Funds Brought forward | | 17,960 | 26 | 17,986 | - |
| Cash funds at this year end | A | <u><u>97,893</u></u> | <u><u>26</u></u> | <u><u>97,919</u></u> | <u><u>17,986</u></u> |

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

| | Notes | Unrestricted General funds £ | Restricted funds £ | 2020 £ | 2020 £ |
|------------------------------------|-------|---------------------------------------|--------------------------|---------------|---------------|
| A Cash funds | | | | | |
| Cash at bank with immediate access | | 97,793 | 26 | 97,819 | 17,796 |
| Cash Float | | 100 | - | 100 | 190 |
| | | <u>97,893</u> | <u>26</u> | <u>97,919</u> | <u>17,986</u> |
| B Other monetary assets | | | | | |
| Gift aid due to charity | | 2,496 | - | 2,496 | 1,910 |
| Other debtors | | 600 | - | 600 | - |
| Fellowship Property Trust | 4 | - | - | - | 74,965 |
| | | <u>3,096</u> | <u>-</u> | <u>3,096</u> | <u>76,875</u> |
| C Liabilities | | | | | |
| Fee for Independent Examination | | 900 | - | 900 | 1,200 |
| Accrued expenses | | 333 | - | 333 | 486 |
| | | <u>1,233</u> | <u>-</u> | <u>1,233</u> | <u>1,686</u> |

D Assets retained for charity's own use

| | Current value 2021 £ |
|--------------------------|-------------------------------|
| Freehold Church Building | 612,108 |
| Freehold Manse | 312,000 |
| Equipment | 31,815 |
| | <u>955,923</u> |

The trustees have used insurance values as an approximation for current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds

The accounts were approved by the trustees and signed on their behalf

by P Barker date 25 July 2022
P Barker

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

| | <u>Unrestricted Funds</u> | | | |
|--|---------------------------|--------------------------|--------------------|--------------------|
| | General funds £ | Restricted Funds £ | Total 2021 £ | Total 2020 £ |
| 2 Payments in relation to charitable activities undertaken directly | | | | |
| Church & Manse Utilities (inc Council Tax) | 5,745 | - | 5,745 | - |
| Insurance | 1,274 | - | 1,274 | - |
| Support services | 996 | - | 996 | - |
| Ministry activities | 420 | - | 420 | - |
| Maintenance of Church Grounds | 8,476 | - | 8,476 | - |
| Maintenance of buildings & equipment | 244 | - | 244 | - |
| Benevolent Fund | - | 250 | 250 | - |
| Independent examination | 1,500 | - | 1,500 | - |
| Grants Paid to Charitable Organisations | 326 | 415 | 741 | - |
| Legal Costs | 875 | - | 875 | - |
| Other costs | 1,188 | - | 1,188 | - |
| Loan Repayments | - | - | - | - |
| | <u>21,043</u> | <u>665</u> | <u>21,708</u> | <u>-</u> |

3 Grants paid in relation to charitable activities undertaken by others

| | | | | |
|------------------------|------------|------------|------------|----------|
| Grants for: | | | | |
| Overseas mission | - | 415 | 415 | - |
| Relief of poverty | 326 | - | 326 | - |
| Education and training | - | - | - | - |
| | <u>326</u> | <u>415</u> | <u>741</u> | <u>-</u> |

3 Transactions with related parties

During 2021, Susan Cullick (Trustee) resided in the Manse whilst the post of pastor remained vacant following the death of her husband, the former pastor Keith Cullick. She paid a monthly rental of £400pcm to cover all utility costs of the premises.

During the year a payment of £150 was made to Lucas Ambe relating to the provision of services prior to him becoming a Trustee in January 2021.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

4 Movement of funds

| | Balance at 1.1.2021 | Receipts | Payments | Transfers | Balance at 31.12.2021 |
|--------------------------|------------------------|----------------|-----------------|-----------|--------------------------|
| | £ | £ | £ | £ | £ |
| <u>Unrestricted Fund</u> | | | | | |
| General Fund | 17,960 | 100,976 | - 21,043 | - | 97,893 |
| | <u>17,960</u> | <u>100,976</u> | <u>- 21,043</u> | <u>-</u> | <u>97,893</u> |
| <u>Restricted Fund</u> | | | | | |
| Benevolent Fund | 26 | 250 | - 250 | - | 26 |
| Stand By Me Appeal Fund | | 415 | - 415 | - | - |
| | <u>26</u> | <u>665</u> | <u>- 665</u> | <u>-</u> | <u>26</u> |
| Total Funds | <u>17,986</u> | <u>101,641</u> | <u>- 21,708</u> | <u>-</u> | <u>97,919</u> |

The Benevolent Fund was created to give gifts to individuals in need.
The Stand by Me Fund was created in support of a project in Myanmar.

5 Transfer from the Whybridge Christian Fellowship (excepted charity trust)

In the previous year, Whybridge Christian Fellowship Trust (an excepted charity) transferred all cash funds, assets, liabilities and activities to this charity. The original trust ceased as of that date and all ongoing activities will be performed by this charity.

6 Other Monetary Assets - Fellowship Property Trust

In November 2020, the charity was informed that the Fellowship Property Trust would be making a transfer to them of £64,462.01 from their Evangelisation Fund and an additional £10,502.95 grant from their Dovercourt Fund. The total transfer of £74,964.96 was received in March 2021.

Whybridge Christian Fellowship Church

Report and Accounts

Year ended 31st December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

| | |
|-----------------------------|--|
| ADDRESS FOR CORRESPONDENCE | 141 Rainham Road Rainham Essex RM13 7RB |
| GOVERNING DOCUMENT | CIO Association Registered 02 July 2019 |
| CHARITY REGISTRATION NUMBER | 1184220 |
| CHURCH LEADERS | P Barker L Shu E Danquah (from January 2021) F Ambe (from January 2021) R Odusote (from January 2021) S Cullick (January 2021 until April 2022) |
| BANKERS | Barclays Bank plc |
| INDEPENDENT EXAMINER | Lisa Darby ACA Stewardship 1 Lamb's Passage London EC1Y 8AB |

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WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2021.

The Whybridge Christian Fellowship Church CIO was newly formed on 2nd July 2019, and did not operate as a charity during the period until it received the transfer of assets from the Whybridge Christian Fellowship Trust, an excepted charity, on 31st December 2020.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood

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To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.

To allow other associations to use the building for the benefit of local people (not possible during COVID-19 restrictions)

To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisation for the benefit of others

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As COVID 19 restrictions are reduced and further church meetings and outside organisations use of the premises will be reviewed, and any decision will be subject to majority decision by the board of trustees. Two external flower clubs use of the building has been authorised to resume in 2022

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Financial review

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During this year the charity received £101,641 income which included a transfer of funds from the Fellowship Property Trust of £74,970 (our former custodian trustees). The expenditure for the year was £21,708 which resulted in a surplus for the year of £79,933. At the end of the year, the funds held by the charity were £97,919 of which £26 was restricted in purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £3,500 (which equates to about 2 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £97,893 and the charity is complying with its reserves policy as well as holding additional funds for future mission.

COVID-19

The charity will continue to operate within the Covid -19 Government guidelines in 2022 which may include the reduced capacity in church services and the ongoing use of our website and church Whatsapp group to publish our sermons and reach our wider congregation.

Responsibilities of trustees

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 a 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 and signed on their behalf by:

P Barker

.....
P Barker

Date: 25 July 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

I report to the trustees on my examination of the accounts of Whybridge Christian Fellowship Church ('the charity') for the year ended 31 December 2021 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Lisa Darby

Lisa Darby ACA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 27 July 2022

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

| | Notes | Unrestricted General Funds £ | Restricted Funds £ | 2021 £ | 2020 £ |
|---|-------|---------------------------------------|--------------------------|-----------------------|----------------------|
| Income receipts | | | | | |
| Donations, legacies and grants | | 19,290 | 665 | 19,955 | - |
| Gift aid receipts | | 1,910 | - | 1,910 | - |
| Rental Income | | 4,800 | - | 4,800 | - |
| Bank Interest | | 6 | - | 6 | - |
| | | <u>26,006</u> | <u>665</u> | <u>26,671</u> | <u>-</u> |
| Transfers from other organisations: | | | | | |
| Fellowship Property Trust | 6 | 74,970 | - | 74,970 | - |
| Whybridge Christian Fellowship Trust | 5 | - | - | - | 17,986 |
| Total receipts | | <u><u>100,976</u></u> | <u><u>665</u></u> | <u><u>101,641</u></u> | <u><u>17,986</u></u> |
| Payments | | | | | |
| Payments in relation to charitable activities | | 21,043 | 665 | 21,708 | - |
| Total payments | | <u><u>21,043</u></u> | <u><u>665</u></u> | <u><u>21,708</u></u> | <u><u>-</u></u> |
| Net of receipts / (payments) before transfers | | 79,933 | - | 79,933 | 17,986 |
| Transfers between funds | | | | - | - |
| Net movement in funds | | <u>79,933</u> | <u>-</u> | <u>79,933</u> | <u>17,986</u> |
| Funds Brought forward | | 17,960 | 26 | 17,986 | - |
| Cash funds at this year end | A | <u><u>97,893</u></u> | <u><u>26</u></u> | <u><u>97,919</u></u> | <u><u>17,986</u></u> |

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

| | Notes | Unrestricted General funds £ | Restricted funds £ | 2020 £ | 2020 £ |
|------------------------------------|-------|---------------------------------------|--------------------------|---------------|---------------|
| A Cash funds | | | | | |
| Cash at bank with immediate access | | 97,793 | 26 | 97,819 | 17,796 |
| Cash Float | | 100 | - | 100 | 190 |
| | | <u>97,893</u> | <u>26</u> | <u>97,919</u> | <u>17,986</u> |
| B Other monetary assets | | | | | |
| Gift aid due to charity | | 2,496 | - | 2,496 | 1,910 |
| Other debtors | | 600 | - | 600 | - |
| Fellowship Property Trust | 4 | - | - | - | 74,965 |
| | | <u>3,096</u> | <u>-</u> | <u>3,096</u> | <u>76,875</u> |
| C Liabilities | | | | | |
| Fee for Independent Examination | | 900 | - | 900 | 1,200 |
| Accrued expenses | | 333 | - | 333 | 486 |
| | | <u>1,233</u> | <u>-</u> | <u>1,233</u> | <u>1,686</u> |

D Assets retained for charity's own use

| | Current value 2021 £ |
|--------------------------|-------------------------------|
| Freehold Church Building | 612,108 |
| Freehold Manse | 312,000 |
| Equipment | 31,815 |
| | <u>955,923</u> |

The trustees have used insurance values as an approximation for current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds

The accounts were approved by the trustees and signed on their behalf

by P Barker date 25 July 2022
P Barker

The notes on pages 7 - 8 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

| | <u>Unrestricted Funds</u> | | | |
|--|---------------------------|--------------------------|--------------------|--------------------|
| | General funds £ | Restricted Funds £ | Total 2021 £ | Total 2020 £ |
| 2 Payments in relation to charitable activities undertaken directly | | | | |
| Church & Manse Utilities (inc Council Tax) | 5,745 | - | 5,745 | - |
| Insurance | 1,274 | - | 1,274 | - |
| Support services | 996 | - | 996 | - |
| Ministry activities | 420 | - | 420 | - |
| Maintenance of Church Grounds | 8,476 | - | 8,476 | - |
| Maintenance of buildings & equipment | 244 | - | 244 | - |
| Benevolent Fund | - | 250 | 250 | - |
| Independent examination | 1,500 | - | 1,500 | - |
| Grants Paid to Charitable Organisations | 326 | 415 | 741 | - |
| Legal Costs | 875 | - | 875 | - |
| Other costs | 1,188 | - | 1,188 | - |
| Loan Repayments | - | - | - | - |
| | <u>21,043</u> | <u>665</u> | <u>21,708</u> | <u>-</u> |

3 Grants paid in relation to charitable activities undertaken by others

| | | | | |
|------------------------|------------|------------|------------|----------|
| Grants for: | | | | |
| Overseas mission | - | 415 | 415 | - |
| Relief of poverty | 326 | - | 326 | - |
| Education and training | - | - | - | - |
| | <u>326</u> | <u>415</u> | <u>741</u> | <u>-</u> |

3 Transactions with related parties

During 2021, Susan Cullick (Trustee) resided in the Manse whilst the post of pastor remained vacant following the death of her husband, the former pastor Keith Cullick. She paid a monthly rental of £400pcm to cover all utility costs of the premises.

During the year a payment of £150 was made to Lucas Ambe relating to the provision of services prior to him becoming a Trustee in January 2021.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

4 Movement of funds

| | Balance at 1.1.2021 | Receipts | Payments | Transfers | Balance at 31.12.2021 |
|--------------------------|------------------------|----------------|-----------------|-----------|--------------------------|
| | £ | £ | £ | £ | £ |
| <u>Unrestricted Fund</u> | | | | | |
| General Fund | 17,960 | 100,976 | - 21,043 | - | 97,893 |
| | <u>17,960</u> | <u>100,976</u> | <u>- 21,043</u> | <u>-</u> | <u>97,893</u> |
| <u>Restricted Fund</u> | | | | | |
| Benevolent Fund | 26 | 250 | - 250 | - | 26 |
| Stand By Me Appeal Fund | | 415 | - 415 | - | - |
| | <u>26</u> | <u>665</u> | <u>- 665</u> | <u>-</u> | <u>26</u> |
| Total Funds | <u>17,986</u> | <u>101,641</u> | <u>- 21,708</u> | <u>-</u> | <u>97,919</u> |

The Benevolent Fund was created to give gifts to individuals in need.
The Stand by Me Fund was created in support of a project in Myanmar.

5 Transfer from the Whybridge Christian Fellowship (excepted charity trust)

In the previous year, Whybridge Christian Fellowship Trust (an excepted charity) transferred all cash funds, assets, liabilities and activities to this charity. The original trust ceased as of that date and all ongoing activities will be performed by this charity.

6 Other Monetary Assets - Fellowship Property Trust

In November 2020, the charity was informed that the Fellowship Property Trust would be making a transfer to them of £64,462.01 from their Evangelisation Fund and an additional £10,502.95 grant from their Dovercourt Fund. The total transfer of £74,964.96 was received in March 2021.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

England & Wales - Charity number 1184220

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------|-------------------|----------|-----------|-----------|-----------------|----------|-----------|
| From | Period start date | | | To | Period end date | | |
| | Day 01 | Month 01 | Year 2020 | | Day 31 | Month 12 | Year 2020 |

Section A Reference and administration details

Charity name

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

Other names charity is known by

Registered charity number (if any)

1184220

Charity's principal address

141, RAINHAM ROAD, RAINHAM, ESSEX

Postcode

RM13 7RB

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-------------------|-----------------------------------|---|
| 1 | Philip Barker | Chair - treasurer | | Majority vote of Trustees |
| 2 | Lucas Ambe-Shu | Trustee | | Majority vote of Trustees |
| 3 | Susan Cullwick | Trustee | | Majority vote of Trustees |
| 4 | Florence Ambe | Trustee | | Majority vote of Trustees |
| 5 | Eric Danquah | Trustee | | Majority vote of Trustees |
| 6 | Rashid Odusote | Trustee | | Majority vote of Trustees |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|--------------------------------------|
| Type of governing document <i>(eg. trust deed, constitution)</i> | CHURCH CONSTITUTION |
| How the charity is constituted <i>(eg. trust, association, company)</i> | CHARITABLE INCORPORATED ORGANISATION |
| Trustee selection methods <i>(eg. appointed by, elected by)</i> | MAJORITY VOTE OF EXISTING TRUSTEES |

Additional governance issues (Optional information)

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

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

| |
|--|
| |
|--|

Section C Objectives and activities

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

See attached extract from the annual accounts titled "Objectives of the Charity"

| |
|--|
| |
|--|

See attached extract from annual accounts titled "Summary of the charities main activities and achievements"

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

Due to the restrictions imposed by COVID-19 not much has been possible, however, between 1st January and 15th March 2020 the church maintained:

- 1/ A morning worship service and a evening worship service on every Sunday.
- 2/ Junior church for all children up to 11 years of age.
- 3/ Coffee mornings each Tuesday
- 4/ Bible study and prayer meeting every Thursday

The church building was used by Family 1st for

- 1/ Preschool breakfast club for children whose parents worked.
- 2/ After school club including dinner for children of working parents.

Flower arranging group meeting at midday each Wednesday and a flower arranging demonstration every second Wednesday evening of each month

Section E Financial review

Brief statement of the charity's policy on reserves

See extract from accounts titled "Reserves policy"

Details of any funds materially in deficit

NONE

Further financial review details (Optional information)

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

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

The charities principal source of funds is:

- a) congregational giving
- b) HMRC Gift Aid

Section F Other optional information

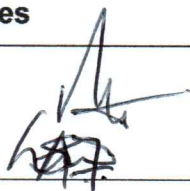
| |
|--|
| |
|--|

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Philip Harold Barker
Lucas Ambe-Shu

| | | |
|-------------------------------------|-------------------|--|
| Position (eg Secretary, Chair, etc) | Chair – Treasurer | |
| | Trustee | |

| | |
|------|----------------|
| Date | 4 October 2021 |
|------|----------------|

Objects of the charity

'SECTION C'

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood

b) to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals with the object of improving their conditions of life.

'SECTION C'

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements during the period when it was operational as a Trust were as follows:

To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.

To allow other associations to use the building for the benefit of local people (not possible during COVID-19 restrictions)

To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisation for the benefit of others

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year the charity received the transferred assets and liabilities from the Whybridge Christian Fellowship Trust. This transfer occurred on the 31st December 2020, and no further transactions took place in this charity. The transferred income was £17,986 of which £26 was restricted in purpose.

Reserves policy

'SECTION E'

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £3,000 (which equates to about 2 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £17,986 and the charity is complying with its reserves policy and in addition holding extra funds for the purpose of meeting our budget fixed costs of £1,380 per month with regular Trustee considerations of the cost repair and maintenance and other expenditure that arise from time to time.

Whybridge Christian Fellowship Church

Report and Accounts
period ended 31st December 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE PERIOD 02 JULY 2019 to 31 DECEMBER 2020

| | |
|-----------------------------|--|
| ADDRESS FOR CORRESPONDENCE | 141 Rainham Road Rainham Essex RM13 7RB |
| GOVERNING DOCUMENT | CIO Association Registered 02 July 2019 |
| CHARITY REGISTRATION NUMBER | 1184220 |
| CHURCH LEADERS | P Barker (from July 2019) L Shu (from July 2019) E Danquah (from January 2021) F Ambe (from January 2021) R Odusote (from January 2021) S Cullick (from January 2021) |
| BANKERS | Barclays Bank plc |
| INDEPENDENT EXAMINER | Lisa Darby ACA Stewardship 1 Lamb's Passage London EC1Y 8AB |

INDEX

| | |
|-------------|-----------------------------------|
| Page 1 | Legal & Administrative Details |
| Pages 2 - 3 | Trustees' Report |
| Page 4 | Independent Examiner's Report |
| Page 5 | Receipts and Payments Account |
| Page 6 | Statement of Assets & Liabilities |
| Page 7 | Notes to the Accounts |

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

REPORT OF THE TRUSTEES

FOR THE PERIOD 02 JULY 2019 to 31 DECEMBER 2020

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2020.

The Whybridge Christian Fellowship Church CIO was newly formed on 2nd July 2019, and did not operate as a charity during the period until it received the transfer of assets from the Whybridge Christian Fellowship Trust, an excepted charity, on 31st December 2020.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith primarily, but not exclusively within Rainham, Essex and the surrounding neighbourhood
- b) to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals with the object of improving their conditions of life.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements during the period when it was operational as a Trust were as follows:

To hold regular meetings for the furtherance of the Christian faith and the community of believers who worship at Whybridge.

To allow other associations to use the building for the benefit of local people (not possible during COVID-19 restrictions)

To use digital media and our website to spread our work locally and worldwide and to provide details of other Christian organisation for the benefit of others

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year the charity received the transferred assets and liabilities from the Whybridge Christian Fellowship Trust. This transfer occurred on the 31st December 2020, and no further transactions took place in this charity. The transferred income was £17,986 of which £26 was restricted in purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £3,000 (which equates to about 2 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £17,986 and the charity is complying with its reserves policy and in addition holding extra funds for the purpose of meeting our budget fixed costs of £1,380 per month with regular Trustee considerations of the cost repair and maintenance and other expenditure that arise from time to time.

COVID-19

The charity will continue to operate within the Covid -19 Government guidelines in 2021 which will include the reduced capacity in church services and the ongoing use of our website to publish our sermons and reach our wider congregation.

Responsibilities of trustees

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 a 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 and signed on their behalf by:

P Barker

Date: 24 August 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

I report to the trustees on my examination of the accounts of Whybridge Christian Fellowship Church ('the charity') for the period ended 31 December 2020 on pages 5 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Lisa Darby ACA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 31 August 2021

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD 02 JULY 2019 to 31 DECEMBER 2020

| | Notes | Unrestricted General Funds £ | Restricted Funds £ | 2020 £ |
|---|----------|---------------------------------------|--------------------------|---------------|
| <i>Income receipts</i> | | | | |
| Donations, legacies and grants | | - | - | - |
| Gift aid receipts | | - | - | - |
| Rental Income | | - | - | - |
| Other | | - | - | - |
| <i>Total receipts</i> | | - | - | - |
| <i>Payments</i> | | | | |
| Payments in relation to charitable activities | | - | - | - |
| <i>Total payments</i> | | - | - | - |
| Net of receipts / (payments) before transfers | | - | - | - |
| Transfers between funds | | | | - |
| Net movement in funds | | - | - | - |
| Funds transferred from Trust | 3 | 17,960 | 26 | 17,986 |
| Cash funds at this year end | A | 17,960 | 26 | 17,986 |

The notes on page 7 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE PERIOD 02 JULY 2019 to 31 DECEMBER 2020

| | Notes | Unrestricted General funds £ | Restricted funds £ | 2020 £ |
|--|-------|---------------------------------------|--------------------------|-------------------------------|
| A Cash funds | | | | |
| Cash at bank with immediate access | | 17,770 | 26 | 17,796 |
| Cash Float | | 190 | - | 190 |
| | | <u>17,960</u> | <u>26</u> | <u>17,986</u> |
| B Other monetary assets | | | | |
| Gift aid due to charity | | 1,910 | - | 1,910 |
| Fellowship Property Trust | 4 | 74,965 | - | 74,965 |
| | | <u>76,875</u> | <u>-</u> | <u>76,875</u> |
| C Liabilities | | | | |
| Fee for Independent Examination | | 1,200 | - | 1,200 |
| Accrued expenses | | 486 | - | 486 |
| | | <u>1,686</u> | <u>-</u> | <u>1,686</u> |
| D Assets retained for charity's own use | | | | |
| | | | | Current value 2020 £ |
| Freehold Church Building | | | | 612,108 |
| Freehold Manse | | | | 312,000 |
| Equipment | | | | 31,815 |
| | | | | <u>955,923</u> |

The trustees have used insurance values as an approximation for current values; insurance values may differ materially from current values.

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds

The accounts were approved by the trustees and signed on their behalf

by P Barker date 24 August 2021

The notes on page 7 form part of these accounts.

WHYBRIDGE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE ACCOUNTS

FOR THE PERIOD 02 JULY 2019 to 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Movement of funds

| | Receipts £ | Payments £ | Transfers £ | note 3 Transfer from Trust £ | Balance at 31.12.20 £ |
|--------------------------|---------------|---------------|----------------|---------------------------------------|-----------------------------|
| <u>Unrestricted Fund</u> | | | | | |
| General Fund | - | - | - | 17,960 | 17,960 |
| | - | - | - | 17,960 | 17,960 |
| <u>Restricted Fund</u> | | | | | |
| Benevolent Fund | - | - | - | 26 | 26 |
| | - | - | - | 26 | 26 |
| Total Funds | - | - | - | 17,986 | 17,986 |

The Benevolent Fund was created to give gifts to individuals in need.

3 Transfer from the Whybridge Christian Fellowship (excepted charity trust)

On 31st December 2020, Whybridge Christian Fellowship Trust (an excepted charity) transferred all cash funds, assets, liabilities and activities to this charity. The original trust ceased as of that date and all ongoing activities will be performed by this charity.

4 Other Monetary Assets - Fellowship Property Trust

In November 2020, the charity was informed that the Fellowship Property Trust would be making a transfer to them of £64,462.01 from their Evangelisation Fund and an additional £10,502.95 grant from their Dovercourt Fund. The total transfer of £74,964.96 was received in March 2021.