



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## 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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## 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)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## 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	



THE CHARITY COMMISSION  
CHURCHILL COMMISSION

# 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](http://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](http://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 Darby*

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**

		Unrestricted		Restricted		
		General	Designated	Funds	2022	2021
Notes		Funds	Funds			
		£	£	£	£	£
<b>Income receipts</b>						
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
<b>Total receipts</b>		<u>23,393</u>	<u>-</u>	<u>330</u>	<u>23,723</u>	<u>101,641</u>
<b>Payments</b>						
Payments in relation to charitable activities	2	33,674	-	330	34,004	21,708
<b>Total payments</b>		<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	-	-	-
<b>Net movement in funds</b>		<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
<b>Cash funds at this year end</b>	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**

	Notes	Unrestricted General funds £	Designated funds £	Restricted funds £	2022 £	2021 £
<b>A Cash funds</b>						
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>B Other monetary assets</b>						
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>
<b>C Liabilities</b>						
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>
<b>D Assets retained for charity's own use</b>						
					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.

	Unrestricted Funds		Total	Total
	General funds	Restricted Funds	2022	2021
	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>				
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.