

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

INDEX

Page 1	Legal & Administrative Details
Pages 2 - 3	Trustees' Report
Page 4	Accountants' 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 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

		Unrestricted		Restricted		
		General	Designated	Funds	2023	2022
Notes		Funds	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		20,185	-	-	20,185	23,723
Payments						
Payments in relation to charitable activities	2	16,155	-	191	16,346	34,004
Total payments		16,155	-	191	16,346	34,004
Net of receipts / (payments) before transfers		4,030	-	(191)	3,839	(10,281)
Transfers between funds		(165)		165	-	-
Net movement in funds		3,865	-	(26)	3,839	(10,281)
Funds Brought forward	4	12,647	74,965	26	87,638	97,919
Cash funds at this year end	A	16,512	74,965	-	91,477	87,638

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

	Notes	Unrestricted General funds £	Designated funds £	Restricted funds £	2023 £	2022 £
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.

	Unrestricted Funds		Total	Total
	General funds	Restricted Funds	2023	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