

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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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

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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

		Unrestricted General Funds £	Designated Funds £	Restricted Funds £	2024 £	2023 £
Notes						
Income receipts						
		15,856	-	-	15,856	15,151
		895	-	-	895	331
		4,775	-	-	4,775	3,534
		270	-	-	270	240
		793	-	-	793	215
		-	1,140	-	1,140	715
		<u>22,589</u>	<u>1,140</u>	<u>-</u>	<u>23,729</u>	<u>20,185</u>
Payments						
	2	17,256	-	100	17,356	16,346
	3	350	-	-	350	640
		<u>17,606</u>	<u>-</u>	<u>100</u>	<u>17,706</u>	<u>16,986</u>
		<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
		(100)	-	100	-	-
		<u>4,883</u>	<u>1,140</u>	<u>-</u>	<u>6,023</u>	<u>3,839</u>
	4	16,512	74,965	-	91,477	87,638
	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
	21,395	76,105	-	97,500	91,477
B Other monetary assets					
Gift aid due to charity	1,663	-	-	1,663	366
Other debtors	3,080	-	-	3,080	-
	4,743	-	-	4,743	366
C Liabilities					
Fee for Independent Examination	720	-	-	720	840
Accrued expenses	340	-	-	340	2,576
	1,060	-	-	1,060	3,416
D Assets retained for charity's own use					
				Current value 2024 £	
* Freehold Church Building					591,594
* Freehold Manse					556,067
Equipment					48,996
					1,196,657

* 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 Funds	Restricted Funds	2024	2023
	£	£	£	£
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>91,477</u>	<u>23,729</u>	<u>(17,706)</u>	<u>-</u>	<u>97,500</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.